



2025 Summary of DI Changes

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Agenda

- **Product & Underwriting**
- **Guaranteed Standard Issue (GSI) and Graduate Medical Education (GME)**
- **Marketing & Training**

Product & Underwriting

- **Individual DI**

- Increased issue limits to \$7,500 for Physicians and Osteopaths in a residency or fellowship program.
- Increased issue limits to \$8,500 for Physicians and Osteopaths entering practice.
- Increased issue and participation limits for Dental Specialists, IT and MBA students.
- Added further flexibility on the Benefit Increase Rider (BIR) with introduction of two accelerated increases, which can be leveraged in the first three policy years for individuals eligible for benefits using our published student/resident/entering practice limits. **Ameritas offers the most flexible BIR in the market!**

Product & Underwriting

Business Overhead Expense (BOE)

- Increased maximum issue and participation limits for BOE and the Business Loan Repayment (BLR) Rider:
 - For occupations 6A – 4A and 6M – 3M, we set a maximum aggregate benefit amount (base monthly benefit amount times the benefit period) with Ameritas and all other carriers of \$1,200,000.
 - Increased the maximum aggregate benefit payable under the BLR rider to \$2,500,000. The maximum monthly benefit for the rider remains at \$20,000.

Occupation Classes	Maximum I&P	Maximum Benefit Period	Elimination Period
6A – 4A, 6M – 3M	\$100,000	12 months	30, 60, 90
6A – 4A, 6M – 3M	\$65,000	18 months	30, 60, 90
6A – 4A, 6M – 3M	\$50,000	24 months	30, 60, 90

Product & Underwriting

- **General**

- Updated several occupation classes in 2025 – recognizing new and emerging fields and adjustments based upon current experience.
- Streamlined financial documentation requirements for individual DI and BOE products.
 - Eliminated financial documentation for some applicants and minimized requirements for most others.
- **Increased EZ App requirements for BOE only.**
 - Applicants can apply for up to \$25,000 monthly benefit (all carriers) with only a telephone underwriting interview (TUI). Amounts above that require a mini-exam and labs.
- Introduced an authorization option to allow Ameritas DI underwriters to share certain underwriting information with financial professionals and agency staff.
- Launched DInamic Cornerstone in New York and **Montana**.

Guaranteed Standard Issue (GSI) and Graduate Medical Education (GME)

- Introduced Census Enrollment for employer-paid GSI.
- Updated BIR guidelines to allow an individual who is part of an eligible class for an approved GME program to purchase a Cornerstone GSI policy with BIR and an additional fully underwritten policy with BIR.
- Revised the pre-existing conditions language within the Cornerstone GSI/GME policy contracts to provide clarity on disclosure and removed the pre-existing condition for GME Future Increase Option (FIO) and BIR increases.
- Developed a GME participation tracker to provide producers with a real-time snapshot of performance within their approved residency programs.

Marketing & Training

- Introduced the Cornerstone Product Showcase
- Revised and refreshed our DI product landing pages on Producer Workbench.
- **Created a new DI Connect landing page on Producer Workbench**

Marketing & Training

- **Introduced a BIR in Action marketing piece.**
- Created an Affluent Professionals Toolkit .
- Introduced 6A and 5A occupational class flyers .
- Developed a comprehensive GME marketing toolkit and customizable customer-facing flyers.

Commitment

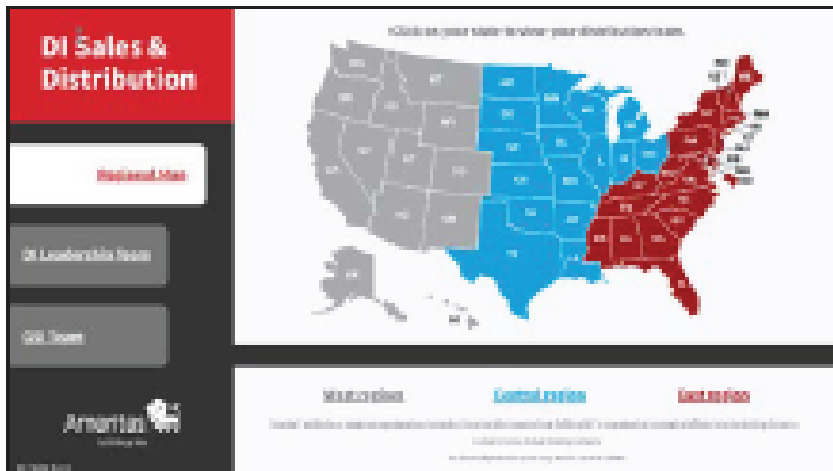
Ameritas is committed to action and positioning you for success in an ever-changing and competitive DI market.

We want to hear your ideas for how we can further improve.

Contact your internal DI wholesaler or DI regional vice president to have a discussion.

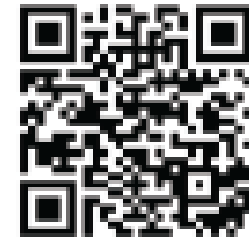
DI Sales Support

DI Sales and Distribution



We're here to help you with DI sales ideas, marketing materials, product information, GSI support and administration.

Snap this QR Code to DI 1832



Questions?

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Upcoming DI Connect Sessions

- **Tuesday, October 28, 2025 – 11 a.m. ET – [All about Discounts for DI Insurance](#)**
- **Tuesday, November 4, 2025 – 11 a.m. ET – [Wrapping up DI Business for Year End](#)**
- **Tuesday, November 11, 2025 – 11 a.m. ET – [Choosing the Best Residual Disability Rider for your Clients](#)**
- **Tuesday, November 18, 2025 – 11 a.m. ET – [Refreshing your Knowledge with DI Stepping Stones and DInamic Cornerstone Product Showcase](#)**

Key Contacts

- Your Agency or Brokerage Manager.
- Your Ameritas[®] Sales Development team.
- The DI Sales and Distribution team.
- Your Regional Vice President.