DI Policy Builder

Step-by-Step Asset Protection Plan Completion

Ameritas®

Policy Building

- A thoughtful approach to clients' needs and goals.
- Three pillars of asset protection and income continuation in action.
- Creating long term security for our clients' wealth and everyday life.

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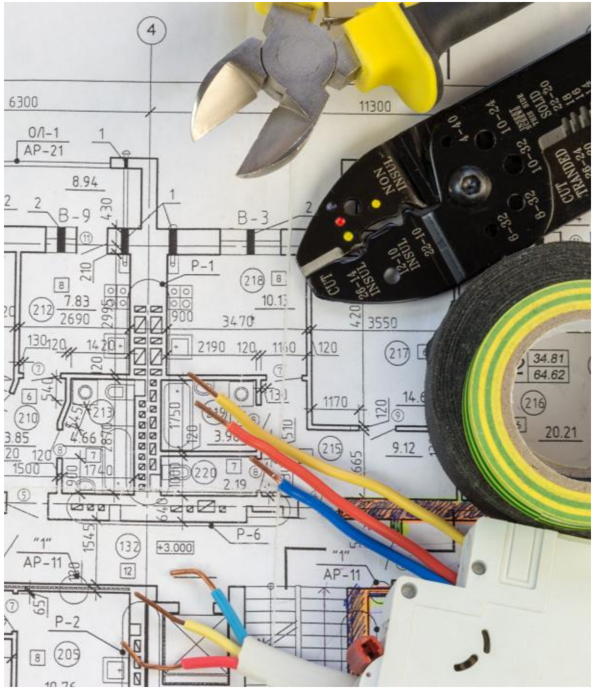
Policy Builder Advantages

- Avoid the transactional trap.
- Build a policy that fits within a plan.
- Build with clients and for their situation.
- Help provide a final strategy at delivery that completes the plan.



Policy Builder Principles

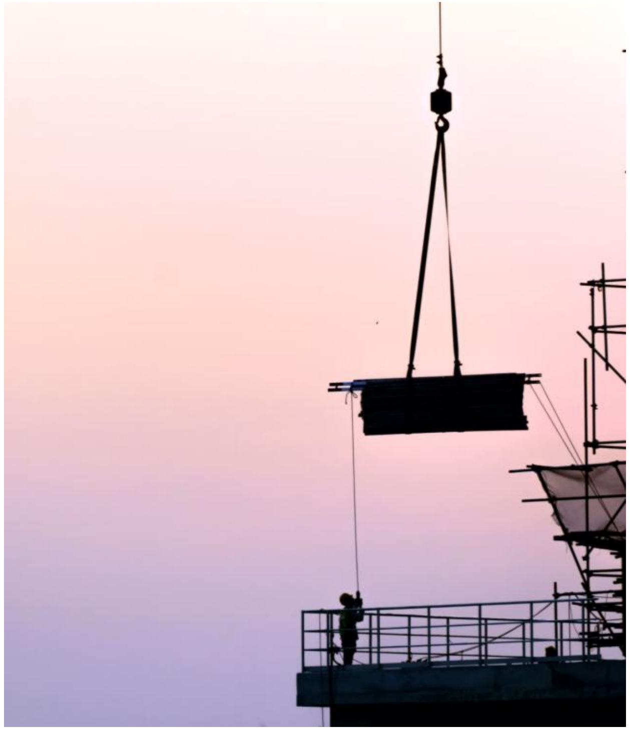
- The policy is a part of the strategy, not the whole thing.
- Consensus of purpose (the up-front contract) creates guardrails for the process.
- Understanding the basics of the policy and plan creates greater client value.

Structure

Change the Conversation.

Change the Conversation

- Positive focus.
- Tailored strategies.
- Collaborative process.

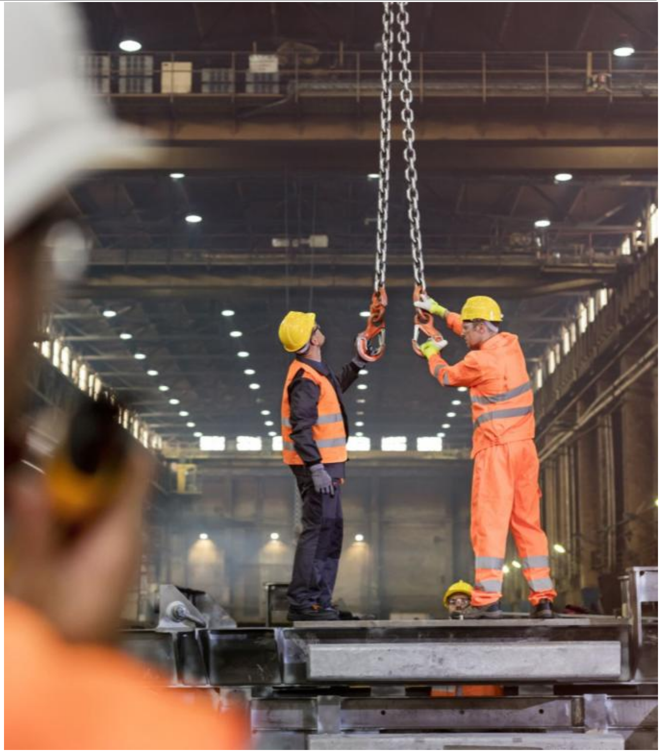


Structure

- Policy building blocks:
  - How much?
  - How soon?
  - How long?

Structure

- Key Considerations:
  - Does it fit?
  - Is it affordable?
  - Client value?



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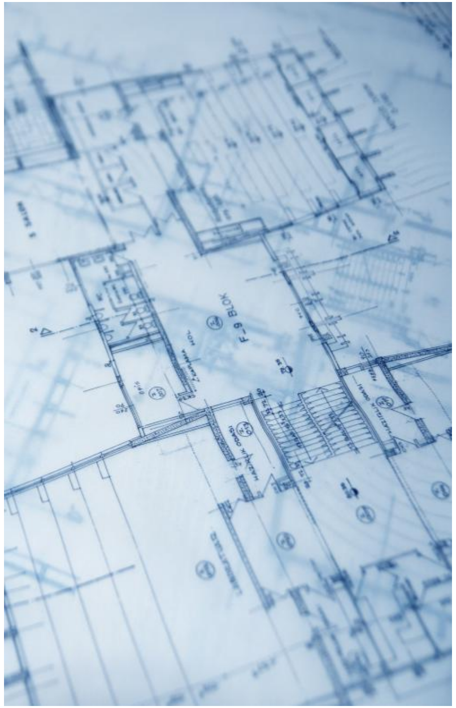
Building Blocks

Integrated Policy Creation.

Building a Policy

- How much?
  - Monthly Benefit Amount design
  - Catastrophic Disability rider.
  - Benefit Increase, Future Increase Option and Automatic Increase riders
  - COBRA Premium benefit
  - Student Loan Repayment rider
  - Social Insurance Substitute benefit
  - Lump Sum Savings rider
  - Benefit Advancement

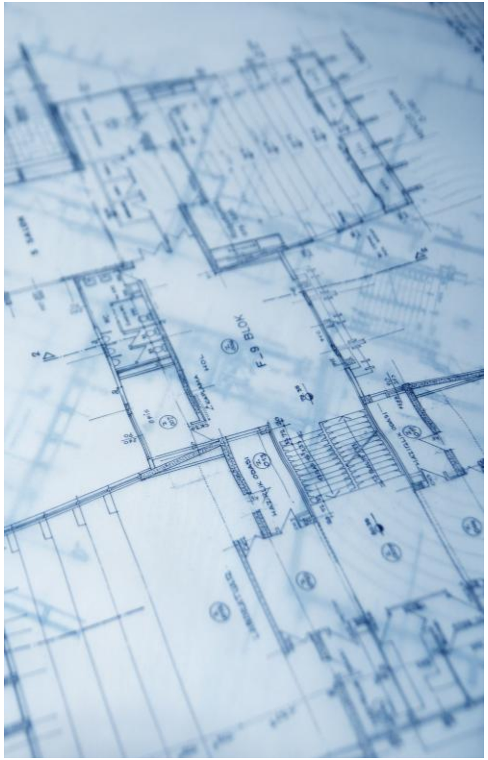
Building a Policy



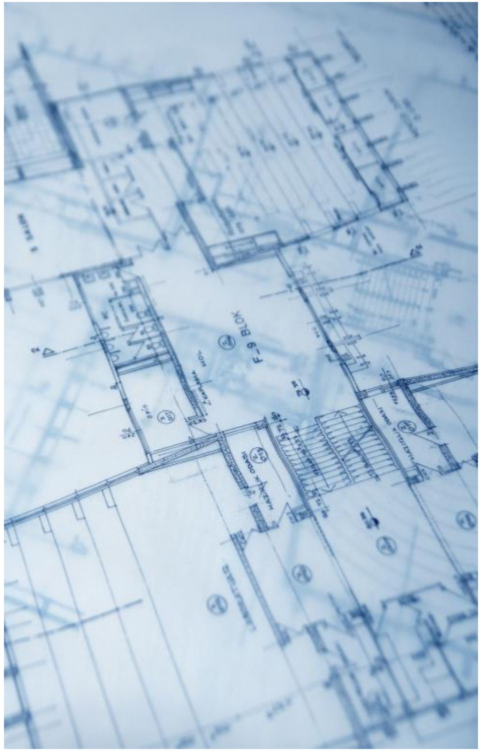
- How soon?
  - Definition of total/residual disability
  - Elimination period
  - Good Health benefit

Building a Policy

- How long?
  - Benefit period can align to one of two factors:
    - Retirement time horizon. Should this provide a full-length bridge to the expected end point?
    - Risk mitigation that meets the comfort level of clients. A more cost/benefit trade off is involved.



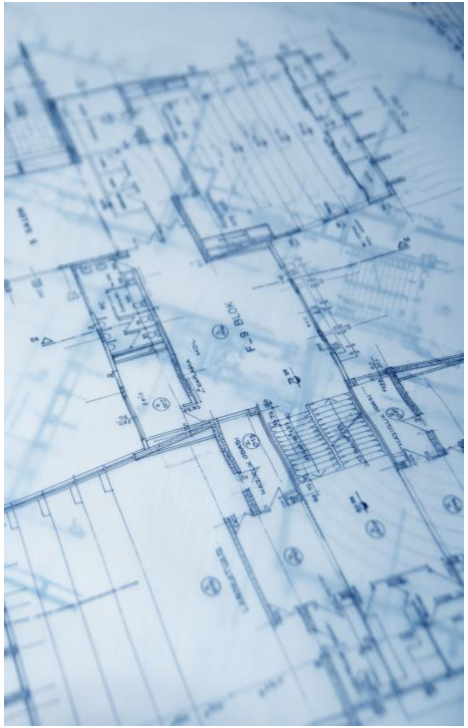
Building a Policy



- How long? (cont.)
  - Cost of Living Adjustment (COLA) rider.
    - Why is COLA in “how long”?
    - Young clients and a long benefit period do not equal the need for inflation protection.
    - Young clients <u>**or**</u> a long benefit period require the conversation about their expectation of the length of their claim and how a COLA rider can help.

Building a Policy

- Other Details
  - Discounts
  - Core Product Provisions
    - Noncancelable
    - Guaranteed Renewable

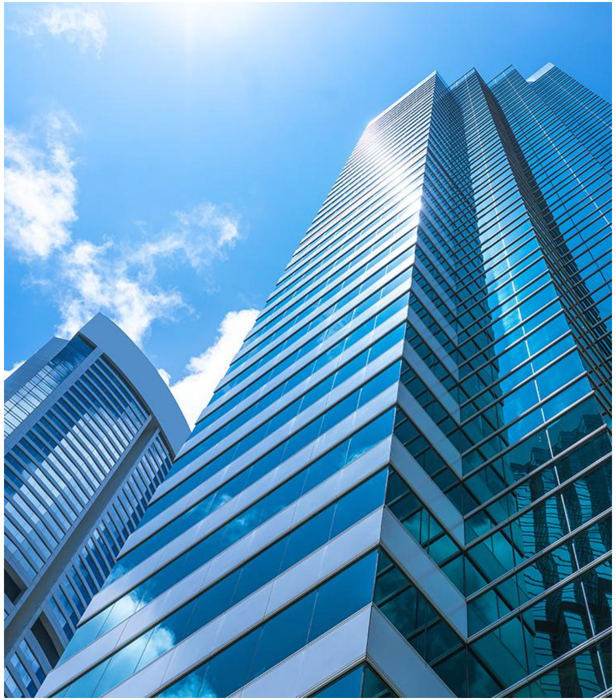


Collaborative Solutions

Big Picture.

Our Collaborative Solution

- The policy builder process helps:
  - Create a policy strategy that is interconnected to their total financial plan.
  - Reflect the clients' needs and objectives.
  - Provide the connections between the plan and the policy features.



Our Collaborative Strategy

- The patient conversation.
- Connecting the big picture of the day to day with financial goals and plans.
- Satisfied, informed clients.

Building a Policy

Continuing the conversation with your feedback and inquiries…

Upcoming DI Connect with Us Sessions

- Tuesday, February 24, 2026 – 11 a.m. ET – DInamic Cornerstone Individual DI Policy Provisions
- Tuesday, March 3, 2026 – 11 a.m. ET – All About DI Discounts
- Tuesday, March 10, 2026 – NO TRAINING – DI Forum Week
- Tuesday, March 17, 2026 – 11 a.m. ET – DI Illustration Training
- Tuesday, March 24, 2026 – 11 a.m. ET – New Producer Workbench Navigation Demo
- Tuesday, March 31, 2026 – 11 a.m. ET – DI Competitive Overview

Access Training Here

Log in to Producer Workbench to Access

Key Contacts

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

Disclosures

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