

DInamic Cornerstone Income Protection®

Disability Income Insurance

Agent guide

Ameritas
fulfilling life

For financial professional use only. Not for use with clients.

Table of contents

Policies and features 3
Key policy features 3
Noncancelable Policy Series 3
Guaranteed Renewable Policy Series 3
Policy Riders 8
Enhanced Plus Residual 9
Enhanced Residual 9
Basic Residual 10
COLA 2% - 6% Compound 11
COLA 3% Compound 11
Social Insurance Substitute 11
Catastrophic Disability 12
Future Increase Option 12
Benefit Increase 13
Automatic Increase 14
Student Loan Repayment 15
Lump Sum Savings 15
Discounts 16
State Variations 18
Policy Change Guidelines 19
Underwriting 22
DI EZ App Process 25
Sample Cover Letter 27
Delivering the Policy 28
Financial Underwriting 29
Maximum Issue and Participation Limits 33
Issue and Participation Limits Chart 34
Individual/Group Combination Limits 35
Employer-Pay Credit 36
Special Underwriting Considerations 36
Medical Underwriting 41
Height & Weight Chart 42
Medical Impairments 43
Risk Classification 51
Occupational Classifications 51
Business Owner Upgrade 52
Occupational Class Guide 53

Recent Changes

Since the last version of this guide October 2025, the following changes have been made. Please see the highlighted text on these pages for more information.

- Page 6: Waiver of Premium
- Page 13: Future Increase Option
- Page 14: Benefit Increase
- Page 18: State Variations
- Page 19: Policy Change Guidelines
- Page 33: Maximum Issue and Participation Limits

Policies and features

Noncancelable Policy Series

Form 4601NC in approved states, is issued by Ameritas Life Insurance Corp.
Form 5601NC is issued by Ameritas Life Insurance Corp. of New York.

Guaranteed Renewable Policy Series

Form 4602GR in approved states, is issued by Ameritas Life Insurance Corp.
Form 5602GR is issued by Ameritas Life Insurance Corp. of New York.

The Noncancelable (NC) policy is an individual disability income insurance policy that pays a monthly benefit for a covered total disability resulting from an injury or sickness. The premium paying and coverage periods run through the policy anniversary following the insured's 65th birthday (67th birthday for a **to age 67 benefit period**). **Premiums are guaranteed to age 65 or to age 67**. Benefits payable are for total disability, as defined in the policy.

The Guaranteed Renewable (GR) policy is an individual disability income insurance policy that pays a monthly benefit for a covered total disability resulting from an injury or sickness. The premium paying and coverage periods run through the policy anniversary following the insured's 65th (67th birthday for a **to age 67 benefit period**). Premiums are subject to change on a class basis with state approval. Benefits payable are for periods of total or residual disability, as defined in the policy.

Beyond the coverage period, the NC and GR policies are conditionally renewable for life, if at the time of renewal:

- The insured is not receiving benefits under the policy or any attached rider.
- The policy was in force the prior year with no premium in default.
- The insured is actively at work at least 30 hours each week at his/her usual place of employment.
- Proof of current income is provided.
- The insured pays the premium in effect for his/her age at the time of renewal.

Premium rates beyond the coverage period will be based on our rates then in effect for such ages. Any riders attached to the policy will not be renewed beyond the coverage period. The maximum benefit period on renewed policies is 24 months.

Key policy features

These are standard policy provisions. For state specific features, refer to the State Variations section of this guide.

Noncancelable Policy Series

Form 4601NC in approved states; Form 5601NC in New York.

Guaranteed Renewable Policy Series

Form 4602GR in approved states; Form 5602GR in New York.

Occupational classes:

Noncancelable
Non-medical: 6A, 5A, 4A, 3A and 2A
Medical: 6M, 5M, 4M, 4P, 4D, 3M and 2M

Guaranteed Renewable
Non-medical: 6A, 5A, 4A, 3A, 2A, A, B
Medical: 6M, 5M, 4M, 4P, 4D, 3M, 2M and M

Issue ages: Disability income insurance is underwritten based on the insured's actual age as of the date on the application.

Issue ages are 18-64 for both Noncancelable and Guaranteed Renewable policies.

Issue ages are 18-60 for Guaranteed Renewable policies with occupational classes A, B or M.

Minimum issue: The minimum amount of monthly benefit for and individual disability income insurance policy is $500. When combining base with the Social Insurance Substitute rider, the minimum base benefit of $100 is required.

Premium Payments There are four premium modes available (annual, semi-annual, quarterly and monthly). Electronic Funds Transfer(EFT) or listbill are required for monthly modes. EFT is available for all premium modes.

The minimum premium is $10.00 for all premium modes except for payroll deduction.

Modal factors:

Annual	1.00
Semi-Annual	.51
Quarterly	.26
Monthly	.086

Policy fees:

Annual	$40
Semi-Annual	$23
Quarterly	$13
Monthly	$4

Benefit and Elimination periods: An applicant can choose between six benefit and six elimination periods available as follows:

Noncancelable and Guaranteed Renewable Policies	
Benefit Period	**Elimination Period**
To age 65/67	90, 180, 365, 730 days**
Ten-year	90, 180, 365, 730 days**
Five-year	30, 60, 90, 180, 365 days
Two-year	30, 60, 90, 180 days
One-year*	30, 60, 90 days

* One-year benefit period is only available on the GR policy. For Issue ages 61-64, a one-year benefit period and either a 60-day or 90-day elimination period is available.

** 730-days elimination period not available in Montana and South Carolina.

Maximum Benefit Period Variations The chart below outlines the variations in maximum benefit period for both the base and Catastrophic Disability benefits. Note, a policy with a to age 67 maximum benefit period will terminate on the age 67 policy anniversary, unless the insured is disabled under the policy.

Benefit Period	Maximum Benefit Period
To age 67	
For total disability starting:	
Before age 65	To age 67
At or after age 65**	Two years
To age 65	
For total disability starting:	
Before age 63	To age 65
At or after age 63*	Two years
Ten-year	
For total disability starting:	
Before age 55	Ten years
At or after age 55 but before age 63	To age 65
At or after age 63*	Two years
Five-year	
For total disability starting:	
Before age 60	Five years
At or after age 60 but before age 63	To age 65
At or after age 63*	Two years
Two-year	
Maximum benefit period	Two years
One-year	
Maximum benefit period	One year

*Beyond age 65, policy must be conditionally renewed annually to be eligible for benefits.

**Beyond age 67, policy must be conditionally renewed annually to be eligible for benefits.

*Definitions of Total Disability**

An applicant can choose between three definitions of total disability.
OO = Own Occupation for the length of the benefit period.
NW = Own Occupation and Not Working for the length of the benefit period.
P2 = Two-year Own Occupation and then any Reasonable Occupation for the remainder of the benefit period.

*Specialty Own Occupation language is included for physicians and dentists.

Physician Requirement

In order to be considered totally disabled, the insured must be under the regular care and treatment of a physician appropriate for the condition causing the disability. If, in the opinion of that physician, continued medical treatment will not improve the condition, we will waive this requirement. The chart below shows the availability of definitions of total disability according to occupational class, issue age, maximum benefit period and policy form.

Fully Underwritten IDI – NC and GR Policies				
Occ Class	Benefit Period	Issue Ages	Definition of Disability	Policy Form
6A, 6M, 5A, 5M, 4A, 4M, 4P, 4D, 3A, 3M	To 67	18-64	OO, NW, P2	NC, GR
	To 65	18-62		
	10-year	18-55		
	5-year	18-60		
	2-year	18-64	OO, NW	
	1-year	18-64		GR
2A, 2M	To 67	18-64	NW, P2	NC, GR
	To 65	18-62		
	10-year	18-55		
	5-year	18-60		
	2-year	18-64	NW	
	1-year	18-64		GR
A, M	5-year	18-60	NW, P2	GR
	2-yr, 1-yr		NW	
B	2-year, 1-year	18-60	NW	GR

Elimination Period

Prior to the date we start paying benefits; the insured must be disabled for a specified period of time. The elimination period for each policy is found on the schedule page. Days of both total and residual, only if residual benefits are on the policy, will be combined toward satisfaction of the elimination period. **This elimination period does not need to consist of consecutive days however, it must be met within the accumulation period.**

Elimination Period	Accumulation
60 days	120 days
90 days	180 days
180 days	360 days
365 days	540 days
730 days	900 days

An applicant may not apply for multiple policies with different benefit and elimination periods in an effort to obtain total DI benefits where the elimination period is less than the minimum allowed for a specified benefit period. For example, we will not allow an applicant to apply for one policy with a 30-day elimination period and two-year benefit period and a second policy with a 730-day elimination period and a to age 65 benefit period in an effort to get maximum DI benefits with the shortest possible elimination period and longest possible benefit period. Not only is this not permitted; it creates the opportunity for over insurance.

Partial Disability Benefit (built into GR policy only)

Partial disability benefits are included in the Guaranteed Renewable base policy. Disability benefits will be payable when, within 180 days of a period of total disability for which the insured received a base monthly benefit under this policy, due to the same sickness or injury, the insured:

- can do one or more but not all the main duties of his/her occupation; or
- can perform all the main duties of his/her occupation for only 50% or less of the time normally required.

The monthly benefit payable for a period of partial disability is one-half the base monthly benefit and is payable for a maximum of 12 months. Note, if either the Enhanced Plus, Enhanced or Basic Residual rider is selected, the Partial Disability Benefit is not payable.

Waiver of Premium

If the insured is totally disabled for at least 90 days, upon approval of the insured's claim, we will waive payment of premiums that come due while totally disabled. Any premiums due and paid on or after the date the insured became totally disabled will be refunded. Premiums will continue to be waived as long as the insured is totally disabled, even beyond the benefit period. No agent compensation will be paid on a policy if premiums are being waived due to a disability. If a residual disability rider is part of the policy, the Waiver of Premium provision will be amended so that references to total disability will be construed to include periods of residual disability.

Presumptive Total

Total disability is presumed if an insured sustains a total loss of sight in both eyes, the hearing in both ears, speech, the use of both hands, the use of both feet, or the use of one hand and one foot, even if able to work. The elimination period will be waived. The loss is not required to be permanent or irrecoverable.

Surgical Transplant

An insured will be considered totally disabled due to sickness if total disability is the result of having been a surgical transplant donor, provided the transplant occurs after the issue date. Benefits are payable following the elimination period.

Cosmetic Surgery

An insured will be considered totally disabled due to sickness if total disability is the result of having cosmetic surgery to correct a disfigurement or to improve appearance, provided the cosmetic surgery occurs more than six months after the issue date.

Successive Periods

For both the NC and GR policy, if total disability and/or residual disability (if applicable) stops and then starts again within 180 days from the same or a related cause, the two periods of disability will count as one. It will not be necessary to satisfy the elimination period again and the benefit period will not restart.

Concurrent Disabilities

If an insured suffers a disability from more than one cause at the same time, they will be treated as a single disability.

Rehabilitation

We may help pay for a rehabilitation program if we are paying benefits under the policy and if we approve the program in advance. The terms of a rehabilitation program and related expenses will be subject to mutual written agreement.

Workplace Modification

We may participate in the cost of a workplace modification in an effort to allow the insured to return to work. The terms of the modification and expenses will be subject to mutual written agreement.

*Benefit Advancement**

If an insured suffers an injury while the policy is in force that requires medical treatment prescribed by a physician or the repair to natural teeth prescribed by a dentist, we'll advance the insured $500 of his/her base monthly benefit. Payment will be subject to the following:

- The claim must be submitted within 90 days from the date of the injury.
- Sufficient proof of loss must be provided.
- Benefits will be paid only if no other benefits are payable under this policy or any of its riders.
- We will advance no more than $500 per injury under a policy, including any increases to that policy.
- Should the injury develop into a disability for which monthly benefits are paid, we will reduce the first payment for disability benefits due by the $500 benefit that was advanced to the insured for that claim.

*State variations apply. Not available in New York.

*Good Health Benefit**

For every consecutive policy year an insured completes without receiving any monthly disability benefits under the policy, we will reduce the elimination period shown on the schedule page by two days. In no case will the elimination period be reduced to less than 30 days. Good Health Benefit is not affected the Benefit Advancement provision. Once monthly disability benefits are received, the Good Health benefit is reset to zero. It will begin to accumulate by two days for every consecutive policy year an insured completes without receiving any monthly disability benefits under the policy.

*State variations apply. Not available in New York.

Survivor Benefit Should an insured die after satisfying the elimination period and while benefits are being paid under the policy, we will pay an additional three months of benefits. The benefit is payable to the insured's estate.

COBRA Premium Benefit If an insured is receiving monthly disability benefits under this policy, becomes unemployed due to a disability and as a result, is paying premiums (either individual or family) to continue medical coverage under the employer's health or medical plan as provided for under COBRA, we will reimburse the premium paid for medical coverage under COBRA. Benefits will begin with the first premium due after the insured satisfies the elimination period of the policy and will not exceed $1,000 per month. The maximum benefit period is 18 months. Reimbursement is also available if an insured continues the employer group medical plan under the provisions of a state continuation plan. We will not pay more than 100% of the COBRA premium expense incurred monthly, under all policies.

Exceptions/Limitations No benefit will be paid if total disability is due to:

- War, declared or undeclared, or any act or incident of war, whether civil or among nations, declared or undeclared, while serving in active or reserve military service, a military auxiliary unit, or in any civilian, governmental or non-combatant unit working for or serving with military forces, or as a result of active duty in the military service.
- Intentional self-inflicted injury,
- Legal incarceration or detainment for more than seven days; or for any sickness, injury or disability to which a contributing cause was the commission of, or attempt to commit a felony, participation in a riot or insurrection, or engaging in an illegal occupation.
- Insured's prevention from working, except as a direct result of sickness or injury; in his/her occupation as a result of suspension, revocation, or surrender of his/her professional or occupational license or certification; or
- Normal pregnancy or childbirth until after 90 days or the policy elimination period, whichever is longer.

Benefits will be paid for no more than 12 months during the lifetime of this policy for an insured residing outside of the United States, territories of the United States or Canada.

*Pre-Existing Conditions** During the first 24 months after policy issue, we will pay benefits for disabilities caused by or contributed to by a pre-existing condition only if that condition is fully disclosed on the application and is not specifically excluded by name or specific description. A pre-existing condition means any physical or mental condition for which:

- During the 24-month period preceding the issue date of the policy or rider, an insured has sought medical advice or treatment, undergone diagnostic procedures, or has been prescribed drugs or medication; or
- During the 12-month period preceding the issue date of the policy or rider, a reasonably prudent person would have sought medical advice, care or treatment.

*State variations apply.

Suspension During Service in the Armed Forces Coverage and premium may be suspended for active military service of more than 90 days. Coverage must be resumed within 90 days of deactivation or at the end of five years, if longer.

Suspension During Unemployment While this policy is in force with no premium in default, a suspension of this policy may be requested if the insured becomes unemployed, subject to certain criteria for a maximum period of 12 months.

*Mental/Nervous Disorders Substance Abuse Limitations**

Benefits will not be paid for more than the cumulative total of months shown on the schedule page, unless an insured is hospital confined, during the life of the policy if disability is due to any mental/nervous disorder or substance abuse.

Clients have the choice of a two-year limitation or coverage up to the maximum benefit period.

- Noncancelable policies
  - Coverage up to the maximum benefit period is available for 6A-3A and 6M-4M and 4D occupation classes.
  - 4P occupation classes require two-year limitation.
  - Not available with occupation classes A, B and M.
- Guaranteed Renewable policies
  - Only two-year limitation available for all occupation classes.

*State variations apply.

Mental/Nervous Disorders and Substance Abuse Limitations															
Fully Underwritten IDI	**Non-Medical Occs**							**Medical Occs**							
Base Contract	6A	5A	4A	3A	2A	A	B	6M	5M	4M	4D	4P	3M	2M	M
NC	2yr/ L	2yr/ L	2yr/ L	2yr/ L	2yr	NA	NA	2yr/ L	2yr/ L	2yr/ L	2yr/ L	2yr	2yr	2yr	NA
GR	2yr	2yr	2yr	2yr	2yr	2yr	2yr	2yr	2yr	2yr	2yr	2yr	2yr	2yr	2yr

2yr = 24 month; L = Length of the benefit period

Policy Riders

The DI riders summarized in this section may not be available in all states. To confirm the availability of a rider, you may need to call your Ameritas sales development team. For a complete description of riders, refer to applicable specimen policies.

Noncancelable or Guaranteed Renewable Riders	**Non-Medical Occs**							**Medical Occs**					
	6A	**5A**	**4A**	**3A**	**2A**	**A**	**B**	**6M**	**5M**	**4M/P/D**	**3M**	**2M**	**M**
Enhanced Plus Residual Rider[1]	X	X	X	X	No	No	No	X	X	X	X	No	No
Enhanced Residual Rider[1]	X	X	X	X	No	No	No	X	X	X	X	No	No
Basic Residual Rider[1],[2]	X	X	X	X	X	No	No	X	X	X	X	X	No
COLA Rider – 2-6% Compound	X	X	X	X	X	No	No	X	X	X	X	X	No
COLA Rider – 3% Compound	X	X	X	X	X	No	No	X	X	X	X	X	No
SIS Rider	X	X	X	X	X	X	X	X	X	X	X	X	X
CAT Rider	X	X	X	X	X	No	No	X	X	X	X	X	No
FIO Rider	X	X	X	X	X	No	No	X	X	X	X	X	No
Benefit Increase Rider	X	X	X	X	X	No	No	X	X	X	X	X	No
Automatic Increase Rider	X	X	X	X	X	No	No	X	X	X	X	X	No
Student Loan Repayment Rider	X	X	X	X	X	No	No	X	X	X	X	X	No
Lump Sum Savings Rider	X	X	X	X	X	No	No	X	X	X	X	X	No

[1] Residual (either Enhanced Plus, Enhanced or Basic) required for medical occ classes, 6M-3M.
[2] Basic Residual required for 2M medical occ class.

Enhanced Plus Residual

(form EPRES) Available to occupation classes 6A - 3A and 6M - 3M, 4P and 4D.

Medical occupational classes, 6M - 3M, 4P and 4D require either Enhanced Plus, Enhanced or Basic Residual.

Issue ages are 18-64. Not available with a one-year benefit period.

The Enhanced Plus Residual Rider is designed to supplement income when an insured is residually disabled as defined in the policy. This rider will have a loss of time or duties only (no loss of income) trigger during the elimination period; and a loss of income and loss of time or duties trigger after the elimination period. If the loss of earnings is 75% or more, we will pay benefits as if the insured is totally disabled.

Return to work incentive, up to 100% income replacement for the first three months, not to exceed the base monthly benefit.

Guarantees a minimum for the first six months of benefits equal to 50% of the base monthly benefit.

For a residual disability that begins at or after age 63, the maximum benefit period is 24 months, less any period for which total disability benefits are paid.

Residual Disability We consider an insured to be residually disabled if:

- There is at least a 15% loss of monthly earnings after disability begins.
- The loss of monthly earnings is the result, directly and apart from any other cause, of an injury or sickness as defined in the policy.
- He/She is able to perform one or more, but not all the material and substantial duties of the occupation or is unable to work in the occupation for 80% or more of the time as was usual prior to the start of the disability.

Recovery Benefit In the month immediately following a period for which monthly disability benefits have been paid under the policy, if an insured returns to work in his/her occupation and is performing the material and substantial duties of that occupation for at least as many hours as was usual prior to the disability.

- The loss of monthly earnings is at least 15%.
- A demonstrable relationship exists between the loss of monthly earnings and the previous disability. This relationship will be reevaluated periodically.

The recovery benefit will terminate upon the earlier of:

- The date a demonstrable relationship no longer exists.
- Two consecutive months where the loss of monthly earnings is less than 15%.
- Three non-consecutive months where the loss of monthly earnings is less than 15%.
- The date the residual maximum benefit period ends.

Enhanced Residual

(form ERES) Available to occupation classes 6A - 3A and 6M - 3M, 4P and 4D.

Either Enhanced Plus, Enhanced or Basic Residual is required for medical occupational classes 6M-3M, 4P and 4D.

Issue ages are 18-64. Not available with a one-year benefit period.

The Enhanced Residual Disability Rider is designed to supplement income when an insured is residually disabled as defined in the policy. The residual disability benefit amount is the monthly benefit amount for total disability multiplied by the ratio of the insured's loss of earnings during disability to the monthly earnings before disability. If such a ratio is more than 80%, then the residual disability benefit amount will be the same as the total disability benefit amount.

Benefits under this rider will not be paid:

- Until the elimination period has been satisfied, and
- For more than the maximum benefit period as stated in the policy.

For a residual disability that begins at or after age 63, the maximum benefit period is 24 months, less any period for which total disability benefits are paid.

Residual Disability We consider an insured to be residually disabled if:

- There is at least a 20% loss of monthly earnings after disability begins, and
- The loss of monthly earnings is the result, directly and apart from any other cause, of an injury or sickness as defined in the policy, and
- He/she is able to perform one or more, but not all, of the material and substantial duties of the occupation, or
- He/she is unable to work in the occupation for 80% or more of the time as was usual prior to the start of the disability.

Recovery Benefit In the month immediately following a period for which monthly disability benefits have been paid under the policy, if an insured has returned to work in his/her occupation and is performing the material and substantial duties of that occupation for at least as many hours as was usual prior to the disability.

- The loss of monthly earnings is at least 20%; and
- A demonstrable relationship exists between the loss of monthly earnings and the previous disability. This relationship will be reevaluated periodically.

The recovery benefit will terminate upon the earlier of:

- The date a demonstrable relationship no longer exists.
- The end of three months from the date recovery benefits begin to accrue.
- The date the residual maximum benefit period ends.

Basic Residual

(form BRES) Available to occupation classes, 6A - 2A and 6M - 2M, 4P and 4D.

Either Enhanced Plus, Enhanced or Basic Residual is required for medical occupational classes 6M-3M, 4P and 4D. Basic Residual is required for 2M.

Issues ages are 18-64. Not available with a one-year benefit period.

The Basic Residual Disability Rider is designed to supplement income when an insured is residually disabled as defined in the policy. The residual monthly benefit will be the lesser of:

- 50% of the base monthly benefit; or
- The base monthly benefit for total disability multiplied by the ratio of the insured's loss of earnings during disability to the monthly earnings before disability.

Benefits under this rider will not be paid:

- Until the elimination period has been satisfied.
- For more than the maximum benefit period as state in the policy.

For a residual disability that begins at or after age 63, the maximum benefit period is 24 months, less any period for which total disability benefits are paid.

Residual Disability We consider an insured to be residually disabled if:

- There is at least a 20% loss of monthly earnings after disability begins, and
- The loss of monthly earnings is the result, directly and apart from any other cause, of an injury or sickness as defined in the policy.
- He/she is able to perform one or more, but not all, of the material and substantial duties of the occupation, or
- He/she is unable to work in their occupation for 80% or more of the time as was usual prior to the start of the disability

COLA 2% - 6% Compound

(form COLA6C) Available to occupation classes 6A - 2A and 6M - 2M, 4P and 4D.

Issue ages are 18 – 60.

Not available with 2-year or 1-year benefit periods.

This rider provides for an annual increase in the monthly benefit payable beginning 12 months after the date of disability. The adjustment factor is based on the CPI-U with a minimum of 2% compounded annually and a maximum of 6% compounded annually. This has the effect of creating a "catch-up" provision for years of low to high inflation.

If benefits are payable beyond age 65, the same adjustment factor used at age 65 will apply until the monthly benefit ceases. This COLA Rider includes a provision to purchase the increase in the monthly benefit upon recovery.

COLA 3% Compound

(form COLA3C) Available to occupation classes 6A - 2A and 6M - 2M, 4P and 4D.

Issue ages are 18-60.

Not available with 2-year or 1-year benefit periods.

This rider provides for an annual increase in the monthly benefit payable beginning 12 months after the date of disability. The adjustment factor is based on the CPI-U with a maximum of 3% compounded annually and no minimum. This has the effect of creating a "catch-up" provision for years of low to high inflation.

If benefits are payable beyond age 65, the same adjustment factor used at age 65 will apply until the monthly benefit ceases. This COLA Rider includes a provision to purchase the increase in the monthly benefit upon recovery.

Social Insurance Substitute

(form SIS) Available to occupation classes 6A - 2A, A, B, 6M, 4P and 4D.

Issue ages are 18-60.

Not available for insureds who have group LTD plans in place. Elimination period must be equal to or greater than the base policy elimination period. In cash sickness states (HI, NJ and RI) the elimination period must be at least 180 days; however, business owners who opt out of the state disability plan are eligible for a shorter SIS elimination period.

The Social Insurance Substitute (SIS) Rider will pay an insured an additional benefit each month if:

- If total disability benefits are being paid under a policy due to injury or sickness; and
- Receiving limited or no Social Insurance Benefits; and if
- We will pay a partial SIS benefit if the policy contains a partial or residual disability rider.

Social Insurance Benefits

Social Insurance Benefits mean payment of disability or retirement benefits provided by:

- The Federal Social Security Act under:
  - A Primary Insurance Amount (PIA); or
  - A PIA and a Family Benefit for dependents;
- Any Worker's Compensation, Occupational Disease, or Employer's Liability program;
- Government Retirement and Disability Fund Benefit including:
  - Disability compensation, including amounts for dependents under any federal, state, county, municipal or other government subdivision retirement and disability fund for which insureds may be eligible; or
  - Any payment that results from elective retirement;
- Any other similar federal, state or local governmental program.

Total Disability Benefit

If an insured is receiving base monthly benefits under this policy, we will pay SIS monthly benefits, reduced by any social insurance benefits being received, for each month he/she is totally disabled after the SIS elimination period. The definition of total disability for this rider will be the same as the definition of total disability for the base monthly benefit.

Catastrophic Disability

(form CAT) Available to occupation classes 6A - 2A and 6M - 2M, 4P and 4D.

Issue ages are 18-60. Refer to the Benefit and Elimination Periods section below regarding to age 67 benefit period.

This rider will provide an additional monthly disability benefit if an insured is unable to perform two or more of the six Activities of Daily Living (ADL) without standby assistance or if severely cognitively impaired. Activities of Daily Living are: dressing, toileting, transferring, continence, eating and bathing.

Benefit and Elimination Periods The CAT Rider is not required to have the same benefit or elimination periods as the base policy. However, as noted above, when the base benefit period is to age 67, then the benefit period of the CAT rider must also be to age 67. Note, the to age 67 CAT benefit period is not available in any other situation. The 730-day elimination period is not available with the CAT rider.

Maximum Benefit The addition of the CAT Rider is not affected by the maximum issue and participation limits.

- Minimum benefit – $200
- Maximum benefit – $10,000

The CAT benefit cannot exceed three times the base benefit.

A combination of base benefit, the SIS benefit, the CAT benefit (with all carriers) and any other in force DI coverage cannot exceed 100% of an insured's monthly net earned income, unless the policy is being issued using employer-pay limits. If the policy is underwritten using employer-pay limits and the benefit is taxable, divide the monthly net-earned income by .75 to adjust for the taxability of benefits. The total benefit of base, SIS, CAT and any other in force DI coverage cannot exceed this adjusted monthly net-earned income.

The CAT rider can be added to an inforce policy on the policy anniversary subject to underwriting approval. Forms DI 5220 CH and DI 5225 CH-R (state variations may apply) are required for the addition. Underwriting reserves the right to request additional requirements, such as an attending physician's statement as needed for consideration.

Future Increase Option

(form FIO) Available to occupation classes 6A - 2A and 6M - 2M, 4P and 4D.

Not available with the Automatic Increase Rider (AIR) or Benefit Increase Rider (BIR).

Issue ages are 18-50. Not available with a one-year benefit period.

The Future Increase Option (FIO) Rider allows an insured to increase the base monthly benefit on a policy without providing evidence of physical insurability. The total maximum increase amount that may be purchased at policy issue is three times the base monthly benefit, not to exceed our maximum issue and participation limits.

Once an increase has been applied for, financial underwriting will be performed. An insured can apply for increased amounts on any or every policy anniversary up to and including age 55*. Increases apply to Residual and Cost of Living Adjustment riders, as well as the Lump Sum Savings rider at the request of the insured.

On Anniversary Requests Clients may exercise the FIO rider annually on their policy anniversary based on the following criteria:

- Increases are restricted to the contractual renewal period of 31 days prior or after the policy issue date.
- Clients through the age of 45 may exercise up to the full FIO benefit amount.
- Clients 46 through 55 years of age* are limited to exercising up to one-half of the original base amount.
- The minimum increase amount at one time is $500 of monthly benefit.

The total of all increases may never exceed the amount purchased under the Future Increase Option Rider. All increases are subject to current underwriting guidelines and, issue and participation limits in effect at the time the increase is applied for.

*Clients 46 through 55 years of age (DInamic Foundation policy series) and clients 46 through 50 years of age (DInamic 2000 policy series).

Off Anniversary Requests

Off-anniversary FIO request will be considered subject to the following criteria:

- Insured is age 45 or less or the base policy was issued within the last three years.
- The insured experiences a permanent and sustainable, one-time increase in income (30% or greater); or
- The insured experiences an involuntary loss of his/her group long-term disability insurance that is not being replaced.
- The insured must apply for an increase within 90 days of the qualifying event.
- Request is limited to one per year.
- Policy must be in force at least 30 days before exercising an off-anniversary FIO increase.

Each FIO request (on anniversary or off-anniversary) must include the appropriate application (DI 5200 INC, state variations may apply) according to the state in which the original policy was issued, necessary financial documentation and is subject to underwriting approval.

Off anniversary requests are not available for the DInamic 2000 policy series.

Premium for Increases

The premium rate for any increase will:

- Be based on attained age as of the issue date of the increase.
- Use the rate basis in effect on the issue date of the policy to which this rider is attached.
- Be based on the occupational class and policy provisions of the original policy as of the issue date of the increase.
- Be based on the original state of issue

Benefits from an exercised option will not be paid during a disability that began prior to the effective date of the increase. The insured is not eligible for increases during a period of disability.

This rider will terminate and no further increase in benefits will be made at the earlier of:

- The policy anniversary after age 55; or
- When the total of all increases elected equals the total maximum increase amount shown on the policy schedule page; or
- When the policy terminates; or
- The date we receive an insured's written request to terminate this rider.

Benefit Increase

(form BIR)

Available to occupation classes 6A - 2A and 6M - 2M, 4P and 4D.

Issue ages are 18 - 50. Not available with a one-year benefit period.

Not available with the Future Increase Option Rider.

Increases apply to the base policy. Increases also apply to Residual and Cost of Living Adjustment riders, as well as the Lump Sum Savings rider at the request of the insured.

There is no cost to add the rider. The premium increases when the policy benefit is increased by the rider.

The Benefit Increase Rider allows an insured to increase the base monthly benefit on a policy without providing evidence of physical insurability. To add the rider at time of application, **the insured must accept at least 75% of the base coverage for which he/she financially qualifies.** For applicants applying, using one of our special professional limits, the minimum monthly base benefit amount required to add the BIR is $1,000. If a client already has the BIR on a fully underwritten disability policy, he/she cannot request the rider on a separate fully underwritten policy.

Clients eligible for benefit amounts using our published Student/Resident/Entering Practice limits may exercise up to two accelerated increase options under their Benefit Increase Rider (BIR) within the first three policy years. This is only available for DInamic Cornerstone individual DI and Guaranteed Standard Issue (GSI) Graduate Medical Education (GME) policies.

During the first three policy years, eligible clients may increase their monthly disability benefits under the BIR by utilizing up to two accelerated options. Clients may utilize the accelerated options to:

- Increase the monthly benefit amount up to Student limits.*
- Increase the monthly benefit amount up to Professionals in Residency or Fellowship limits.
- Increase the monthly benefit amount up to Professionals Entering Practice limits.

Eligible benefits amounts are outlined in the Issue and Participation Limits in this guide.

The base policy must be in force at least 30 days prior to exercising an accelerated increase. These accelerated options do not affect clients' ability to increase benefits outside the normal option dates due to a Significant Financial Event (SFE). In addition, the option window dates will not reset if either accelerated or SFE options are utilized in the first three years.

* Student limits do not apply when the policy has a resident discount or is a GSI GME policy.

How benefits increase with rider

The insured may purchase up to the maximum amount for which he/she is financially eligible, based on issue and participation limits in effect at the time the increase is applied for.

Through age 49, the rider provides two option dates within a six-year option window, once every three years, during which an increase may be applied for. For ages 49 and up, the option window is three years with one option date. Requests to increase must be received within six months of each option date.

Minimum: $500 a month for each increase; Maximum: cannot exceed current issue and participation limits.

How to keep rider active

Each time a qualifying increase is applied for and accepted, the option window extends for an additional six years, until age 55. The extension is granted even when the insured applies but does not qualify for an increase. After age 49, the window will be extended by the lesser of three years or age 55.

At least 50% of the base coverage for which the insured qualifies must be accepted to be considered a qualifying increase and to keep the rider active on the policy.

Failure to apply for an increase within an option window will result in the termination of the rider.

Off option date requests

A request between option dates will be considered, subject to the following:

- The insured experiences a permanent and sustainable, one-time increase in income (30% or greater); or
- The insured experiences an involuntary loss of his/her group long-term disability insurance that is not being replaced.
  Note: Canceling voluntary group long-term disability income insurance in favor of higher individual disability benefits does not qualify as a signficiant financal event.
- The insured must apply for an increase within 90 days of the qualifying event.

*Off option date requests are limited to once every three years during the life of the policy.

Automatic Increase

(form AIR)

Available to occupation classes 6A - 2A and 6M - 2M, 4P and 4D.

Issue ages are 18-50. Not available with a one-year benefit period.

Not available with the Future Increase Option or Lump Sum Savings rider.

Minimum base benefit must be $1,000 to be eligible for the AIR.

The AIR will increase the monthly benefit by 4% (simple increase rounded up to the next $10) without requiring medical or financial evidence of insurability. The automatic increase will take place on each policy anniversary for up to five years. The AIR, in combination with the base benefit, SIS and BIR riders cannot exceed our maximum issue and participation limits. There is no charge for this rider. The additional premium for each benefit increase will be at attained age.

One refusal to increase the monthly benefit will forfeit the remaining options during the five-year period. The AIR will terminate after five automatic increases have been accepted. There are no options to renew the rider.

Student Loan Repayment

(form SLR; not available in New York)

Available to occupation classes 6A - 2A and 6M - 2M, 4P and 4D.

Issue ages 18-50. However, the maximum issue age varies depending on the duration/coverage period chosen. Maximum issue age = 55 minus the coverage period for durations greater than five years. Not available with 2-year or 1-year benefit periods.

The Student Loan Repayment Rider is an additional benefit designed to reimburse student loan payments during a disability. Subject to underwriting approval, the student loan repayment rider can be added any time on the policy monthiversary, at attained age to an existing DInamic Cornerstone policy. Forms DI 5220 CH, DI 5225 CH-R and DI 5300 SLR (state variations apply) are required for the addition.

Requires a disability policy with at least $1,000 base benefit.

Duration periods: 5-15 (must be less than or equal to the base benefit period).

Maximum of three active riders on a policy at one time.

Minimum monthly student loan benefit: $100.

Maximum monthly student loan benefit: $2,500 (for all riders combined).

Elimination period: 90 or 180 days (must be equal to or greater than the base).

If a residual or partial benefit is paid under the policy, this rider will reimburse up to 50% of the monthly loan payment, not to exceed one-half of the maximum monthly SLR benefit.

The rider terminates on the earlier of the expiration date shown on the policy schedule page; the date there is no longer a student loan obligation; the date the policy terminates; the date we receive the owner's written request to terminate this rider; or the date of the insured's death.

Lump Sum Savings

(form LSS)

Available to occupation classes 6A - 2A and 6M - 2M, 4P and 4D.

Issue ages are 18 - 55.

Only available with base benefit periods: to age 65 and to age 67.

Not available on policies with the Automatic Increase or Social Insurance Substitute rider.

The Lump Sum Savings Rider can help replace lost retirement contributions while the insured is disabled and not contributing to a retirement savings plan during a period of disability. The rider pays a lump sum benefit at age 60, equal to 25% of all qualifying monthly benefits collected over the life of the policy, through age 60 (base policy, Residual and Cost of Living Adjustment riders). To collect benefits under the rider, the policy and rider must be in force at age 60 and the accumulating claim payments (made over the life of the policy) must be greater than or equal to 12 times the policy's base monthly benefit.

Coverage under this rider may be increased, at the request of the insured, when the Benefit Increase or Future Increase Option rider is exercised (if either rider is a part of the policy).

Commission Schedule*

Schedules below apply to fully underwritten DI – Noncancelable and Guaranteed Renewable policies.

IDI – Issue Ages 18-60			
Category	First Year	Renewal years 2-10	Service fees years 11+
DI NC: 6A/M – 2A/M, 4P and 4D	50%	10%	10%
DI GR: 6A/M – 3A/M, 4P and 4D	50%	10%	10%
DI GR: 2A/M – B	40%	10%	10%

(1) For policies issued over age 60, the first-year commissions payable will be reduced by 10%. Renewal commissions will remain as shown in the table above.

(2) Commissions will not be paid on the policy fee.

(3) No commissions paid if policy is on waiver of premium, such as for claim, military or unemployment suspension.

* Commission reductions that are due to premium discounts are shown in the Discounts section.

Discounts

Fully Underwritten Multi-life (individual disability income)

In order to establish any new multi-life case, the Multi-life DI Discount Form, DI5040 ML must be completed and submitted with each application.

The guidelines for DInamic Cornerstone multi-life business are shown below:

- Requires three or more approved lives with a common employer (all applications must be received within a six-month period).
- 10% discount (No discount will be issued until we have three approved lives.)
- Discount continues for policies that conditionally renew.

General Information

The fully underwritten multi-life discount cannot be used in conjunction with the medical and dental intern/resident or association/affiliation discount.

Medical and Dental Resident Discount

Guidelines for Eligibility:

- Individuals must have a signed Residency or Fellowship agreement with a medical or dental teaching college or university, and the individual must be receiving a salary and have access to employee benefits due to being a participant in a Residency or Fellowship program.
- The resident discount is available for medical and dental residency or fellowship programs with occupational classes 6M, 5M, 4M and 4P. Individuals must hold one of the following designations for discount eligibility:
  - Medical residents or fellows must have graduated medical school and hold either a DO or MD designation.
  - Dental residents or fellows must have graduated dental school and hold a DDS or DMD designation and are pursuing advanced education within a dental specialty. Please refer to the Agent Guide for a list of dental specialties.
  - Veterinarian residents or fellows must have graduated veterinary school and hold a DVM designation and are pursuing a specialty.
- Attending staff physicians at any medical teaching hospital are eligible for the discount.

Medical and Dental Resident Discount is not available for the following:

- General Dentists
- Medical, dental or veterinary students
- Residents, interns or fellows who are a part of an Ameritas approved GSI GME residency program which is on the DInamic Foundation product, and further, target marketing restrictions apply as outlined here.
- BOE contracts are not eligible.

Additional Guidelines:

- A request for the discount may be submitted within 60 days of starting a residency or fellowship program and no later than 180 days from residency or fellowship completion date.
- There is a 15% discount
- There is no minimum life requirement.

Association/ Affiliation

Select professional and trade associations may be eligible for a premium discount as follows:

- Applicant must be a member of an approved association.
- 10% discount.
- Discount continues for policies that conditionally renew.

Consideration for an association discount will be given within the following requirements and process:

- Occupational Classes 6A-2A and 6M-4M, 4P and 4D.
- Scope: State-wide or smaller.
- Membership: Minimum of 100, all in same occupation.
- Purpose: Established for purposes other than the purchase of insurance or other goods and services.
- 10% commission reduction.

Documentation requirements:

- Complete request for endorsed association approval.
- Complete a marketing plan, which includes:
  - First-year strategy for promoting the endorsement to members.
  - How the association will support the marketing program.
  - How new members will be informed.
- Projected results for first year (case and premium projections).
- Sole-source endorsement (no other DI insurance carriers being used).

Upon preliminary approval from Ameritas, the agent notifies the association of endorsement requirements and distribution methods and submits a letter of endorsement from the executive director of the association.

Once final approval has been obtained, the agent will be notified. The endorsed association will be reviewed annually to determine if the production and experience warrant continuation of the discounted endorsement.

The association discount is only available at policy issue. We cannot add an association discount at any other time. In addition, if a policy is issued with an association discount, we will not change it to a multi-life discount. The association discount cannot be used in conjunction with the fully underwritten multi-life or medical and dental intern/resident discounts.

*E-discount**

- Available when clients use eApplication (within eApply), EZ App and eDelivery.
- 6% discount.
- E-discount is stackable with other discounts.
- Discount does not continue when policies conditionally renew.

*State variations apply.

Discount for Mental/ Nervous Drug and Alcohol Limitation (two-years for the life of the policy)

- Only available on Noncancelable policies with occupation classes, 6A-3A, 6M-4M, 4D and 4P (required for 4P).
  - 10% discount for benefit periods: ten-year, to age 65, or to age 67.
  - 5% discount for benefit periods: one-, two- or five-year.
- MNDA discount is stackable with other discounts.
- Discount does not continue when policies conditionally renew.

State Variations

In **Georgia, Illinois, Indiana, Iowa, Kansas, Minnesota, Missouri, Nebraska, Ohio and Wisconsin**, there is a 0.95 state factor for 6M and 5M occupation classes only.

Florida	• 1.10 state factor for all policies.
	• Benefit Advancement will pay the expense of treatment not to exceed the lesser of 50% of the base benefit or $3,000.
	• Workplace Modification benefit is not available on the Guaranteed Renewable policy.
	• 12-Month Own Occupation and then Not Working for the Remainder of the Benefit Period replaces Own Occupation and Not Working definition of total disability.
Montana	• The 730 day elimination period isn't available.
	• Benefit Advancement will pay the expense of treatment not to exceed the lesser of 50% of the base benefit or $3,000.
North Dakota	• Benefit Advancement will pay the expense of treatment not to exceed the lesser of 50% of the base benefit or $3,000.
New York	• 1.05 state factor for all Noncancelable policies.
	• The 730 day elimination period is not available.
	• The Student Loan rider is not available.
	• The Benefit Advancement and Good Health Benefit provisions are not available.
South Carolina	• Benefit Advancement will pay the expense of treatment not to exceed the lesser of 50% of the base benefit or $3,000.
	• 730-Day Elimination Period is not available.
	• E-discount is not available.
South Dakota	• Benefit Advancement will pay the expense of treatment not to exceed the lesser of 50% of the base benefit or $3,000.
	• 12/12 Pre-Existing Condition Limitation for fully underwritten policies
Texas	• 12-month MNDA limitation per occurrence.
Vermont	• MNDA limitation not available.
Wyoming	• Benefit Advancement will pay the expense of treatment not to exceed the lesser of 50% of the base benefit or $3,000.
	• 12/6 Pre-Existing Condition Limitation for fully underwritten policies.

Policy Change Guidelines

This section serves to highlight the changes that can be made to an in-force DI policy, the timeframe and necessary requirements for doing so.

The insured's overall health is taken into consideration when determining if any changes to a policy can be made. In general, an applicant must be in the same health and risk status as when the policy was originally issued in order to improve an existing policy.

In most cases, a Change in Coverage/Reinstatement form along with the Application for Policy Change (state variations apply) are the minimum requirements for consideration of making a change to an in-force policy that increases the risk to Ameritas. Additional requirements may be needed based on underwriting review (i.e., APS, financial documentation, lab testing, pharmacy and medical claims data, etc.).

If Ameritas is unable to approve an in-force policy change for any reason, the alternative is to apply for a new (replacement) policy at current age and with full underwriting.

Policy changes that are never allowed

Unless listed elsewhere below, no other policy changes are permitted, including but not limited to:

- Increasing the base or SIS monthly benefit amount.
- Adding riders after issue, except for CAT, SLR, and BLR (see Reconsiderations for additional exceptions).
- Swapping FIO for BIR.

Changes allowed only within <u>two years</u> from the policy issue date

(see Reconsiderations for additional information).

These are changes that increase the risk to the company. They are effective as of the current date but based on the issue age of the original policy. Such changes made after two years require that the insured apply for a new policy at current age and with full underwriting.

- Benefit period increase.*
- Elimination period decrease.*
- Upgrade definition of total disability.*

These changes can be shown in Illustration PRO using the original issue age.

Changes that can be considered only within <u>five years</u> from the policy issue date.

- Occupation class change*
  - Insured must have changed their occupation; it cannot be the result of Ameritas re-classifying an occupation into a new occupation class.
  - In general, an insured must be in their new occupation for at least 12 months before applying for a change in occupation class.
  - Occupation class changes are not a contractual right and are subject to full underwriting.

This change can be shown in Illustration PRO using the original issue age.

*Reconsiderations**

- When a policy is issued with a rating and/or exclusion rider, due to health concerns, we may, at some point in the future, re-evaluate the health of the insured and consider the removal and/or reduction in the rating and/or exclusion.

Rating changes can be demonstrated in Illustration PRO.

- At the point of reconsideration, **but not to exceed <u>five years</u> from the policy issue date,** we may also allow insureds to make the following changes to their policy that would otherwise not be allowed (if these were originally applied for at issue and not allowed due to the insured's medical history):
  - Increase the benefit period.
  - Decrease the elimination period.
  - Add FIO or BIR.

These changes can be shown in Illustration PRO using the original issue age.

- Reconsiderations for such changes other than the removal of a rating and/or exclusion, **which are requested <u>five or more years</u> after the policy issue date,** will require that the insured apply for a new policy at current age and with full underwriting.

Other Policy Changes

These changes can only be made on the policy anniversary:

- Adding CAT rider or an additional CAT rider.*
- Changing from a 6% COLA to a 3% COLA rider (if no AIR).
- Changing from a more expensive Residual to a less expensive Residual rider (if no AIR).

These are added at attained age and therefore cannot be illustrated using Illustration PRO. Contact the Client Services team for the cost associated with these changes.

The following changes can only be made on a policy monthiversary:

- Adding Student Loan Repayment (SLR) rider.*
- Adding Business Loan Repayment (BLR) rider (BOE).*
- Decreasing a benefit amount (base policy, CAT, SIS, SLR, BLR, FIO).
  - The Residual and COLA riders will also be reduced to match the base
  - The FIO rider may need to be adjusted to remain at no more than three times the new base benefit amount.
  - The AIR rider must be canceled.
  - The BIR rider must be canceled if the new benefit amount is less than 75% of original base benefit amount.
  - The CAT rider may need to be adjusted to remain at no more than three times the new base benefit
- Canceling a rider.
- Downgrading the definition of disability.
- Changing tobacco status*
  - Requires current urine specimen including nicotine test in addition to other requirements noted above.
- Decreasing the benefit period
  - Note: Once an insured reaches age 55, we will no longer allow for a reduction in the benefit period.
- Increasing the elimination period.

These changes can be shown in Illustration PRO. Adding the SLR and BLR riders should be illustrated using current attained age. All others should be illustrated using the original issue age.

Policy Suspensions (Military or Unemployment):

Insureds must request in writing the suspension of their policy. Requests and additional requirements must be submitted to the Client Services team for processing.

During any suspension:

- Policy provisions are not in effect.
- No options under the policy may be exercised, including increases.
- Premiums will not be required during the suspension.
  - Premium must be paid up to the suspension date.
  - Premium payments must be resumed immediately upon the end of the suspension until the next premium due date.

*Subject to underwriting.

Military Suspension

- Written request along with a copy of the insured's orders are required.
- Maximum suspension is five (5) years.
- Premiums must be resumed within 90 days of active service completion or at the end of five years, whichever is shorter.
  - A letter is mailed at the end of the five years to alert the insured that premium payments must be resumed.
- The policy will terminate if premiums are not resumed in a timely manner.
- If at the end of five years, we don't hear from the insured and premium payments are not resumed, the policy will lapse, and a lapse notification will be mailed to the insured.
  - The insured can only reinstate coverage within six months of the termination date, subject to the Reinstatement provision in the policy.

Unemployment Suspension

Requirements

- Policy must be in force at the time of the request.
- Insured must provide proof that state or federal unemployment benefits have been received for at least eight (8) consecutive weeks.
- The insured remains unemployed.
- The policy has not been suspended more than once before.
- At least 36 months have elapsed between suspensions.

Suspension ends the earliest of:

- The date we receive a written request to end the suspension, and proof that the insured is now gainfully employed.
- One year from the date of the suspension.
- The date of the insured's death.
- If premium is not paid at the end of the suspension, the policy will terminate 30 days after the suspension ends (grace period).
  - The policy can only be reinstated within six months of the end of the suspension.

Underwriting

Introduction This section is designed to help you in your role as a field underwriter. Included are financial and medical guidelines to which you can refer before and during your meetings with prospects and clients. This gives you the necessary information at hand so you can properly advise someone applying for DI insurance.

The risk selection process is a joint responsibility shared by the producer and the underwriter. While the underwriter will make the final decision about the nature of insurance coverage to be offered, and information used in making that decision may come from several sources, the decision is largely based on information obtained by the producer. Therefore, the collection of information obtained by the producer is critical in the underwriting process and makes this function one of the most important roles an insurance agent performs.

This guide focuses on careful completion of the application as well as obtaining all the necessary financial documents. This not only assists the underwriter in the assessment of risk, but also helps in other critical areas. Careful attention to detail and submission of complete application packages significantly decreases the time it takes to complete the underwriting process and issue a policy. Also, the producer has a responsibility, both to the applicant and to the insurer, to fairly and completely disclose any known positive, or potentially adverse, medical or non-medical information that could affect an underwriting decision.

We value the partnership with our field associates. The long-term availability of a competitive product and the viability of a strong company are dependent upon this partnership and the shared responsibility of sound risk management and risk selection. This section is presented as a resource in the performance of those tasks. But remember, these are only guidelines.

Underwriting Philosophy Our underwriting philosophy is to review, analyze and assess the risk of applicants for disability income insurance in accordance with appropriate guidelines and to place each applicant into a broad category appropriate with morbidity expectations. In order to properly assess risks, underwriting relies on strong field relationships to provide complete and accurate information on which to make an informed decision. Underwriting is performed in a manner consistent with prescribed medical and financial underwriting standards as outlined in our underwriting manuals. The manuals serve as guidelines and references for the underwriting process. In order to make the most favorable decision, from a risk standpoint, we use the best available data from the company's actual morbidity results and consult with our medical director and financial advisor. It is our intent to be competitive and to make offers that yield results consistent with our long-term morbidity expectations. We strive to maintain a reputation of stability in the disability income insurance industry. We underwrite competitively with fairness and efficiency, and we will offer the client the right of first refusal whenever possible.

Differences between Life and DI When applying for a combination of life and DI insurance or after having been underwritten for life insurance, it is important to understand the differences between life and DI underwriting. Knowing the differences can help to avoid potential underwriting frustration later. Disability and life insurance are different products with a separate set of risks that are unique unto themselves. The following factors are of primary importance to disability insurance but may be of less concern to life insurance.

Income DI insurance requires financial documentation for every application. Financial documentation may include tax returns, W-2s, business tax returns, Profit and Loss Statements, etc. For life insurance, income is a significant factor only for large amounts of insurance.

Medical Impairments Do not assume that a client who has recently been approved for life insurance will automatically be a satisfactory risk for DI insurance. The client should never be advised that they are insurable for disability insurance based on life insurance underwriting approval. In these situations, request his/her risk analysis be performed by a DI underwriter. Back pain, psychological history, etc. need a complete evaluation by a DI Underwriter to determine if an applicant can be insured. These are in addition to impairments that also can be significant to the underwriting of life insurance (i.e. cancer, diabetes, coronary disease).

Occupation Correct occupational classification for DI insurance is critical in determining the proper premium rate or even eligibility for insurance. Occupation, unless extremely hazardous, is rarely a concern for life insurance underwriting.

Exclusion Riders Do discuss with an applicant the potential for an exclusion rider when there is a significant medical impairment. For a listing of common impairments and potential actions, refer to the Medical Impairment section of this guide.

Ratings Discussion Do discuss with an applicant the potential for an extra premium classification (rating) due to medical or non-medical factors. When appropriate, this rating is expressed as a percentage increase from the standard premium and can be illustrated using Illustration Pro DI software.

Notifications Do give the applicant the "Notice of Insurance Information Practices," which explains the underwriting process.

Occupational Classes Proper classification of the applicant is important. Refer to the occ class section in this guide. The complete occupational class guide is also included in the Illustration Pro DI software. Ask the applicant about specific duties and percentage of time spent on various duties, if there are several. Ask how long he/she has been in that occupation. Finally, if you have any questions about the occupational class, call the sales support team for assistance.

Policy Dates In calculating the age of the applicant, we issue policies using last birthday rather than nearest birthday. A policy may be backdated 30 days prior to the application completion date. You may date ahead up to 30 days from the date of the Part I of the application. However, explain to the applicant that coverage will not be effective until that date, at the earliest. Normally, the policy date will be 10 days after approval for cash on delivery (COD) applications. This allows the producer time to schedule policy delivery. When a Conditional Receipt has been given, the terms of the Conditional Receipt will be used to determine the policy date.

Replacements A replacement happens when an existing policy is being replaced, in whole or in part, by a new policy. If the new coverage will replace existing coverage, do provide the date to which the in force coverage is paid. If the state of application requires it, do complete state replacement forms. Don't recommend that the applicant cancel any existing coverage until new coverage is approved and in force. Once the new coverage is in force, please follow up with the client to make sure that the previous coverage is canceled. We may contact the insuring company that issued the in force coverage to make certain any intended replacement coverage has been discontinued. In the event that previous coverage was noted on the application to be replaced and was not, the new coverage may be modified or rescinded. In order to comply with state requirements and to ensure value to policyholders, the following guidelines apply to all replacement activity:

- Replacements should only occur if it is in the best interest of the applicant. A cover letter should be included with the application explaining why the replacement is in the best interest of your client.
- Replacement of voluntary group LTD coverage may be considered on a case-by-case basis. We will require proof that the group LTD coverage can be cancelled from the group carrier and/or the applicant's human resources department;
- Replacement of employer-paid LTD coverage is generally not considered;
- Either the Policyowner's Change and Service Request form or the replacement section of the application must be fully completed; and
- Request must be submitted with the appropriate Replacement Form, (state specific), if required by state statute.

For internal replacements:

- In general, first-year commissions are paid on new money premium only, not on money that was fully compensated in the past;
- Renewal commissions are paid on all continuing premium that was fully compensated on the original policy; and
- If the original policy is more than ten years old, first-year commissions will be paid on the entire premium for the new policy.

*The DI Insurance Application**

*State variations apply.

The application is the legal basis of the contract and has been designed to elicit pertinent information needed to issue the policy. Each question on the application must be answered completely, with corrections initialed and dated by the proposed insured. The application must be completed electronically or in ink.

You should impress upon the applicant the obligation to answer the questions accurately and completely and, you should make sure that all relevant information is included in the application. An admitted existing abnormality, sickness, or injury shown in the application, and not specifically excluded by the Company, will be covered from the date of issue of the policy. Failure to inform the Company of such pre-existing conditions could result in denial of a claim and/or rescission of the contract. If any prepayment is obtained with the application, complete the Conditional Receipt attached to the application and give it to the applicant. Acknowledgment and amount of payment received must be indicated on the application. Only checks are acceptable; no cash, credit cards or money orders will be accepted.

If no premium is paid at the time the application is taken, this information should be included on the application, and no Conditional Receipt should be provided to the applicant. No premium should be accepted between the time the application is taken and delivery of the policy. A policy issued without prior collection of the premium cannot be delivered unless the applicant has been in continuous good health since the application date.

Taking Applications

In the sale of a DI policy, you will make two presentations:

1. To your prospect/client, you present the need for income protection and your suggested solution for meeting that need.

2. To the DI underwriter, you present the case for insuring this person.

Just as you carefully prepare your presentation to the prospect/client, making certain you have covered all important points, it is important to pay careful attention to your presentation to the DI underwriter, making certain it is prepared as a fair and thorough representation of the facts of the case.

Application Process

Below are important steps in completing the application:

The application state is determined by the state of full-time residence or full-time employment. The agent must also be licensed/contracted in that state and the application must match that state.

In Florida and California (upon approval of DInamic Cornerstone), the application state is determined solely on the state of full-time residence.

Check the version number in the lower left corner. (Fillable applications and forms are available on Producer Workbench.)

- Have the applicant answer all questions of the application. Obtaining the answers to unanswered questions once the application is received by us slows down the approval process and results in the need to amend the contract.
- Collect proper signatures and dates wherever needed.
- Give the applicant the Notice of Insurance Information Practices.
- When using the EZ App process, prepare the applicant for the tele-underwriting phone interview (TUI). The applicant will need to provide medical history, physician contact information and names and dosages of prescription medications.

Agent's Statement

The agent's statement must be completed with each DI application. The statement is important to the underwriting process as it provides information about the applicant which assists the DI underwriter in efficiently processing the application.

Conditional Receipt

The Conditional Receipt (Receipt) may provide limited coverage while the proposed insured's application is being reviewed. When the full initial premium is collected at the time of application, the Receipt should be completed in duplicate and signed. One copy should be submitted with the application and the other copy left with the proposed insured. Premium should not be collected and the Receipt should not be issued, if it appears that the proposed insured is not an insurable risk based on our Underwriting Guidelines. The Receipt does not bind the company for coverage and does not commit us to issue any policy(ies). See the Conditional Receipt for all applicable limitations, terms and conditions.

DI EZ App Process

The EZ App process is the preferred method of completing an application. Medical history and lifestyle questions are asked by a skilled, professional interviewer over the telephone; and all mini-examinations are scheduled at the end of the interview. This allows you more time to focus on building new relationships and writing new business.

What are the Advantages of Using EZ App?

Reduces the time required to issue a new policy by improving the turnaround time on exams, minimizing the number of incomplete applications, and in some instances, eliminating the need for an Attending Physician Statement (APS).

When used with eApplication (within eApply) and eDelivery, an applicant qualifies for the 6% E-discount.

Enhances customer satisfaction with the application process by eliminating redundant medical and lifestyle questions and increasing the comfort level of your clients by allowing them to provide this information over the telephone to a professional, independent party; and

Improves placement rate by reducing new business processing time and offering more appropriate underwriting decisions as a result of having more consistent and complete medical and personal information.

What Requirements are needed When Using EZ App?

The chart below shows the medical requirements for EZ App cases. These requirements are necessary when the benefit amounts applied for and in force with Ameritas (issued within the last five years) are equal to or greater than the amounts shown below.

Medical Requirements

The benefit amount equals the sum of the following:

- Base DI monthly benefit.
- Base BOE monthly benefit.
- Social Insurance Substitute (SIS) benefit.
- Business Loan Repayment Rider (BLRR) monthly benefit.

Medical Requirements		
Ages	Benefit	Requirements*
18-50	up to $10,000	TUI
	$10,001+	TUI, Mini-exam
51-64	up to $6,000	TUI
	$6,001+	TUI, Mini-exam

* Teleunderwriting Interview (TUI). Mini-exam includes blood, urine, height, weight, blood pressure and pulse readings. Medical questions are not included in the mini-exam since they are asked during the teleunderwriting phone interview.

Special Medical Requirement Limits for Physicians and Dental Specialists only (MD's, DO's and 5M dental specialists; does not apply to general dentists).

When using the EZ App process, for physicians who are within 180 days prior to or up to 180 days after completing residency or fellowship and are age 45 or below we will underwrite up to our entering practice limit ($8,500/month) without requiring a mini-exam.

If desired, for those residents or fellow physicians (age 45 or below) with a signed employment contract, we will financially underwrite according to the terms of the contract (based on guaranteed income and taking into account any employer-provided disability benefits), and no mini-exam will be required regardless of the DI amount issued. The application must be received no later than 180 days after completion of the applicant's residency or fellowship program. A copy of the entire signed employment contract must be submitted as financial documentation, and indicate an employment start date within 180 days of the issue date of the policy.

The agent needs to indicate on the Producer's Statement page of the application that these special limits are being used as well as the date of completion of residency.

Underwriting reserves the right to ask for any additional requirements, financial or medical, if the circumstances of the case dictate additional requirements are necessary to fully assess the risk.

Financial Requirements

The chart below shows the financial requirements for EZ App cases. The producer is responsible for obtaining the appropriate financial documentation.

Financial Documentation Requirements – Individual DI				
	<= $6,000	$6,001 - $10,000	$10,001 - $15,000	$15,001 and up
Age 18-50				
Non-owner	Not Required	Not Required	W2 or Pay Stub	Complete 1040 + W2
Owner	Not Required	Complete 1040 + W2	Complete 1040 + W2	Complete 1040 + W2
Age 51 and up				
Non-owner	Not Required	W2 or Pay Stub	W2 or Pay Stub	Complete 1040 + W2
Owner	Not Required	Complete 1040 + W2	Complete 1040 + W2	Complete 1040 + W2

For Individual DI:

- Benefit amounts are in-force and applied for (Excluding group LTD) with all companies.
- For business owners, if applicant owns more than 20% of C-corp., a copy of the 1120 is also required.
- For real estate-oriented occupations (including but not limited to real estate agents/brokers, mortgage bakers/brokers, developers, residential/commercial construction) and certain financial industry occupations (including but not limited to stock brokers, traders, private equity, venture capitalists) two years of financial documentation are required.
- We reserve the right to request any additional financial documentation on a case-by-case basis.
- Two years financial documentation required for use of business owner upgrade, income enhancer, or section 179 depreciation adjustment.

Changes in Employment Circumstances and/or Delayed Tax Return Filing

Financial documentation submitted needs to represent an applicant's current employment circumstances. If the applicant has had a change in employer or rate of pay since their previous tax return was filed or their last W-2 statement was issued, then in addition to the documentation noted above, please submit a current paystub documenting the new salary and/or employer information.

For additional information on the EZ App Process, please refer to the EZ App Agent Guide for Life and DI insurance or contact your new business representative.

Cover Letters

A cover letter is your opportunity to disclose any additional information to the DI underwriter that you feel will be valuable in evaluating a risk. Use the cover letter to paint a complete picture of the applicant by providing additional details on his/her occupational duties, medical condition or financial situation. You also may ask for any special considerations you feel the applicant's situation may warrant.

In the cover letter

- Refer to any pre-underwriting conversations you have had with Ameritas personnel. If you have had a conversation with an underwriter, address the cover letter to that underwriter.
- Mention any considerations or exceptions already made.
- Explain why you are making any requests that you are requesting.
- Explain any medical history of the applicant.
- In the event of medical impairments, discuss if the applicant is willing to accept a rating, exclusion or modification of coverage.
- Describe any competitive offers from other companies.
- Describe any unusual increases/decreases in income, including bonuses or other incentive compensation.
- Discuss retirement contributions and any substantial unearned income or net worth.
- Describe any relevant details about the applicant beyond what can be included on the application—for example, occupational duties that are unusual in nature, education or future employment prospects and plans. Include percentage of time spent on specific duties.
- If the applicant is a business owner, describe the nature of the business and a history of earnings growth. Discuss any significant fluctuations in earnings and any plans for growth.
- If the client works from home clarify the percentage of time they leave the home, in connection with their duties. If they do not leave the home at all, so specify.

Sample Cover Letter

Dear Disability Underwriter:

Subject: John Adams – DOB: October 1, 1985

My client, Mr. Adams, is the applicant that I discussed with you on January 14, 2025 regarding his recent elevated cholesterol level. His cholesterol had been elevated up to 272, but his physician, Dr. Edward Johnson, started him on Lipitor and the subsequent test was 198.

As for his professional history, Mr. Adams began a new business last year after working for 10 years at XYZ Company. As a researcher with a PhD in computer science, his duties are 100% management and consultative. His business is thriving as it has grown from 10 to 17 employees over the past year and one-half.

I am enclosing the last two years' W-2s from XYZ Company as well as the complete personal tax forms from 2023 and 2024. Since he is a business owner, I am also enclosing complete business tax forms. Even though he has changed businesses in the last two years, I believe that the attached financial information will provide you with detailed information on the stability of income and growth of his business.

He currently has existing disability income insurance with ABC Company for $3,000 per month issued on a standard non-tobacco basis in March 2020. He is not replacing this and there is no other individual or group disability applied for or in force.

I am submitting this application together with those of five of his employees and request that they all be part of a multi-life case and held on approval so that they can be issued with a common date. Please use the billing address of the office.

I have tried to give you complete details in this cover letter, but please feel free to contact me at 513-123-1234 or e-mail me at agent@agency.com if you have any further questions.

Sincerely,

George Producer

Misrepresentation	Misrepresented or fraudulent applications will be rejected immediately. Ameritas intends to protect itself and its policyholders from any fraudulent activity. Fraudulent applications jeopardize our ability to effectively maintain valuable DI coverage for customers at competitive prices. Any suspected fraudulent conduct, applications, or activities should be brought to the attention of the Special Investigative Unit for investigation or through our website, under "contact us." In many states, if fraud is even suspected, it must be brought to the attention of state insurance authorities.
Illustrations	To help facilitate the underwriting process, submit an illustration that matches the application. If they do not match, we will ask the producer whether the application or illustration is correct. If information on the application is incorrect, an amendment to the policy will be required. If the information on the illustration is incorrect, we will ask for a new illustration.
Impaired Risks	While most applicants qualify for standard disability income insurance, some applicants will not because of their medical history. In the majority of those cases not qualified for standard insurance, we will consider issuing a modified policy providing coverage at a reasonable cost. A modified policy can mean a premium increase, an exclusion rider, an increase in the elimination period or a decrease in the benefit period. In some instances, a combination of two or more of these methods may be used. It is our practice to keep our policies as free of restrictions as possible.
Additional Policies	Rarely is it essential to have an additional policy. If there is a need for an additional policy, contact the Underwriting Department for guidance prior to submitting the application.
Alternate Policies	We do not issue alternate policies. The illustration software should be used to run comparative illustrations.

Refunded Premiums

In the event we find it necessary to return premium during the underwriting process, Ameritas will notify the agency/agent and refund that premium directly to the premium payor. An explanation of the reason for the refund will accompany the premium return. Circumstances in a given case, including the severity of the impairment and the state in which the application is written, will dictate precise handling.

Setting Expectations

It is important to prepare the applicant for the underwriting process. Properly setting expectations greatly increases the likelihood of placing a case that may take longer in underwriting or be issued on a basis other than applied for.

Here are some tips for setting expectations:

• DI insurance underwriting is often a longer process than life insurance underwriting. If both applications are written concurrently, it is possible that a decision may be made regarding life insurance before the decision regarding DI insurance is made.

• The amount of DI one may purchase is closely tied to income. Therefore, documentation of one's income is crucial and may require the applicant to furnish significant financial documentation.

• Many medical conditions, while not life-threatening, may be disabling. An example is a bad back. Therefore, medical underwriting for DI is very thorough. Careful evaluation of medical records is an integral part of the underwriting process. Based on the results of that review, DI insurance is often customized to fit a particular applicant's situation. This may result in an approved policy that may be different from the design for which the applicant applied. It may include a rating for extra premium and/or an exclusion of pre-existing conditions.

• An applicant can help expedite the process by providing complete and accurate information on a timely basis. If required to complete a paramed exam and/or submit blood and urine specimens, please have these scheduled as quickly as possible. Prepare him/her for requests for information such as medical conditions, names/addresses of medical providers, and any medications currently prescribed.

Submission of Complete Package

Prepare your presentation to the DI underwriter so as to yield the best results. When submitting an application:

• Ensure all questions of the application are fully and accurately completed and signed and submitted with all necessary authorizations, EFT forms, etc.

• Include any pre-underwriting correspondence with Ameritas associates.

• Cover letter (See Cover Letters section for tips).

• Income documentation as required for the amount of coverage (See Financial Underwriting section for requirements).

• A copy of the DI illustration that matches the coverage for which the applicant is applying for.

• Completed replacement forms (if appropriate).

When Not to Submit an Application

As a field underwriter, you are the first person to evaluate the applicant as a risk. Occasionally, it is better not to take an application at all. Taking an application on an applicant who is certain to be declined will not only upset the applicant, but is also a misuse of your time and impedes the underwriter's ability to process other cases that ultimately will be approved. If there is a question about a particular medical impairment, see the Medical Underwriting Section of this guide. Do not submit an application for someone who is affected by a condition next to where you see "DECL" noted. If you still have a doubt, contact an underwriter with your question.

Delivering the Policy

Amendments

An application asks for the information needed to issue an insurance contract and is the basis upon which a policy is issued. Delays and possible restriction of commission can be avoided by paying attention to detail when completing the application. Amendments are required when the application has changed, there are unanswered questions on the application, or the application contains inaccuracies. Approximately 60% of amendments are due to:

• Unanswered questions.

• Incomplete information about the policy.

• Incomplete information about the amount of insurance.

• Lack of detail regarding consultations with attending physicians.

Delivery of the Policy

After the agent receives the policy, delivery should take place as soon as possible. A policy delivery receipt is included with each policy that must be completed and returned to Ameritas in accordance with the instructions on the receipt.

It is important to deliver a policy as soon as possible because all policies contain a free look provision, making the time of delivery key. The delivery receipt establishes the date on which the free-look period begins. A policy should not be delivered if the proposed insured has a change in health status after the date of the application. If this is the case, contact the underwriter for further instructions. Generally, the policy should be returned to Ameritas immediately. Underwriting will then determine if and when the policy can be delivered.

Good Health Statement

Good Health Statements may be required at underwriter discretion, depending on the date medical requirements were completed and the medical history of the applicant.

Reinstatement

A lapsed policy may be considered for reinstatement within 180 days of lapse (subject to state variations). A reinstatement application and financial documentation will be required to consider the request for reinstatement. Additional requirements may be necessary as determined by the underwriter.

Financial Underwriting

Financial underwriting is the evaluation of the financial aspects of the application. This is done to determine the correct amount of coverage for which an applicant qualifies and particularly, to avoid overinsurance. We are concerned about overinsurance because experience has shown that it leads to an increase in the number and length of claims. When applying financial underwriting standards, an underwriter will evaluate earned income, unearned income, net worth and bankruptcy history, if any. It is important to note that financial underwriting of DI applications differs from life insurance applications. With DI, published issue limits are established based on earned income.

DI underwriting requires financial documentation of income. A large net worth will generally justify larger amounts of life insurance but may actually reduce the need for disability income insurance. Therefore, a solid understanding of insurable income is essential when writing a DI policy. Some proficiency in understanding tax returns together with knowledge of earned and unearned income is necessary.

The following pages outline our requirements for income documentation and tax form submission when applying for DI.

Individual DI Applications

The use of tax returns, IRS Form W-2 or other as documentation of income is generally required on all individually underwritten cases. Adequate financial underwriting is always essential, but can be especially critical when larger amounts are considered, where there is a substantial increase in the current income over previous years' incomes or where there are discrepancies as to earned income. Inadequate financial documentation can result in underwriting delays and/or reduction of benefits. In situations where discrepancies exist, larger amounts are involved, or there is a substantial increase in the current year's earnings, verification of income figures may be required.

Employment Requirements

An applicant must be able to demonstrate stability of employment and income. Applications for people employed in their stated occupation for less than 12 months should be accompanied by an explanation with respect to present and future stability of employment and income. Generally, self-employed individuals are not eligible for coverage unless they are involved in their business for a minimum of one year prior to the date of the application. However, this requirement can be met by virtue of employment in a similar occupation for a minimum of two years prior to becoming self-employed. Applicants must have been employed in the applied for occupational classification for a minimum of 12 months.

Annual Earned Income

The Annual Earned Income section on every application must be completed, even if financial documentation is submitted.

- All applications must include accurate income figures for the current year, and the prior two years.
- Refer to the Financial Documentation Summary to determine necessary financial underwriting requirements.
- If income has increased substantially in the past year (i.e., 20% or more), it is helpful to provide a detailed explanation. Unusual fluctuations may require us to average previous years' income to determine an issue amount. Each application will receive individual consideration.

Bankruptcy

Individuals who have a history of bankruptcy present a concern for disability underwriting. Personal bankruptcy may be a means of escaping a bad financial situation, and repeated episodes may well indicate a fraudulent intent. Until all creditors' claims have been settled, regardless of circumstances, there is a risk the bankrupt individual may be tempted to use DI insurance proceeds to compensate for lost income or his/her inability to earn a satisfactory income. Favorable underwriting factors include a single bankruptcy, Chapter 11 or 13 bankruptcy, bankruptcy discharge and job and financial stability. Some unfavorable underwriting factors include multiple bankruptcies, Chapter 7 bankruptcy, recent or pending bankruptcy, debts still outstanding and history of fraud.

A bankruptcy must be fully discharged and generally all debts repaid or discharged for at least two years before we will consider disability income insurance. If there are multiple bankruptcies, most likely the individual will not be insurable. Any application for disability insurance with a bankruptcy history within the last 10 years will be considered on a case-by-case basis. Complete information should accompany the application including the type, chapter, circumstances of the bankruptcy and the discharge information.

Change in Occupation or Employer

Generally, an applicant must have demonstrated earnings stability in his/her occupation for at least one year to be considered for coverage. An applicant who has recently changed occupations to one where he/she doesn't have prior experience will be given individual consideration. Individuals who recently changed employers but remain within the same occupation usually can be considered for coverage provided that adequate income documentation can be supplied regarding the new employment situation. For non-salaried employees, consideration will be given to prior earnings history, but projections of higher income will not be used to determine benefit amounts.

Earned Income

Earned income net of business expenses is the primary basis for determining the amount of coverage Ameritas is willing to consider for an applicant. For underwriting purposes, income is earned if it stops or would be significantly reduced because of a disability.

The underwriter examines all sources of income available to the insured and identifies the amount of earned income that can be supported by historical pattern and, at the same time, appears stable in the future. Those individuals who have significant fluctuations in income or do not have discernible income patterns will be underwritten very carefully and will need to provide additional information to support their expected future income. Earned income depends upon the insured's employment and business ownership status. The underwriter will rely exclusively on tax reportable information and the earned income assessment. Any income not reported to the Internal Revenue Service will not be considered for underwriting purposes. This is consistent regarding determination of earned income at the time of any claim. The Financial Documentation Requirements chart is a guide to understanding employment status, ownership and income documentation requirements.

Accelerated Depreciation Section 179

20% of the section 179 depreciation indicated on an applicant's tax documents may be added back to insurable income to increase the amount of coverage approved. The maximum increase in monthly benefit resulting from this is limited to $1,000.

Income Averaging

Current income is normally used to determine the maximum monthly indemnity amount. However, when there has been fluctuation of income in the past three years, we will use an average of those incomes to determine the maximum amount available.

Pension and Profit-Sharing Contribution Limits

For owners of a corporation in most cases contributions to pension and profit sharing plans can be included as earned income in order to determine the amount of disability coverage available. We may require documentation confirming the contribution amount.

Wealth/Net Worth

The need for disability coverage may be reduced in the case of a high net worth applicant. Net worth of up to $20,000,000 usually presents no difficulty from an underwriting standpoint. Applicants with a net worth in excess of $20,000,000 might not qualify for coverage and would only be considered on a case-by-case basis depending on the composition and liquidity of the applicant's assets. Net worth is not considered when underwriting GSI applications.

Unearned Income

Unearned income unaffected by a disability can act as a source of replacement income during a disability and must be taken into account when determining the amount of IDI coverage issued or over insurance could result. Examples of unearned income include but are not limited to interest, dividends and alimony. Unearned income of up to 50% of earned income will be disregarded and 50% of the remaining monthly unearned income will be deducted from the monthly benefit otherwise available based on earned income. Government, military or other pensions that are certain to be received will be deducted at full value.

As a hypothetical example, an applicant with earned income of $400,000 and unearned income of $250,000 would be underwritten as follows:

- 50% of earned income = $200,000
- $250,000 of unearned income less 50% of earned income ($200,000) = $50,000 or $4,167/month
- Unearned income reduction = $4,167 x 50% = $2,084
- Maximum issue limit for $400,000 is $16,200/month, less unearned income reduction of $2,084 = $14,116 (amount Ameritas would issue)

This analysis does not apply to policies issued as part of a GSI program.

Multiple Occupations

If an individual has more than one occupation, he/she generally will be classified on the basis of the lowest-classed occupation. Individual consideration will be given on a case- by-case basis. Policy provisions and underwriting will be based on that occupation. Income from all the occupations can be considered when determining benefit amounts provided that each occupation is insurable.

Self-Employed

Due to lack of income documentation and increased risk of business failure, individuals generally will not be considered for coverage until they have been self-employed for at least one year. Consideration will be given to an applicant who has been in a similar occupation for a minimum of two years prior to becoming self-employed. Other situations may be considered on a case-by-case basis if favorable factors exist such as those applicants with substantial experience in their field, with contracts guaranteeing income, in professional fields such as physicians or dentists with demonstrated earnings capacity.

Stability of Earnings

In most situations, one year of income will have to be established in the applicant's current occupation to be eligible for coverage. This rule does not apply to certain professionals in residence or entering practice. In those situations where the business is stable and there is an employee relationship, exceptions may be made to this rule.

Taxation

Federal tax law is complex. Because of the size and intricacies of the tax laws, we cannot discuss all of the laws and their exceptions in this guide. Areas concerning the taxation of disability income insurance are complicated and include guidelines covering types of businesses and salary continuation plans. For specific answers and advice, your client should consult with his/her own professional legal and/or tax advisors. However, as far as taxation is concerned, we can discuss what type of business is involved, whether the premiums are deductible and whether the benefits are taxable. The chart on the following page illustrates disability insurance and federal tax treatment.

Disability Insurance and Federal Income Taxes Chart

Disability Income and Federal Income Taxes*

Organization Form	Coverage for	Premium Paid by	Owner/ Beneficiary	Tax Treatment	
				Premium	Benefits
Sole Proprietor	Sole Proprietor	Sole Proprietor	Sole Proprietor	Not a deductible business expense (IRC Sec. 213 and IRC Sec. 262)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Sole Proprietor	Employee	Deductible business expense. Not taxable income to employee (IRC Sec. 162 and IRC Sec. 106)	Benefits reported as income (IRC Sec. 105)
	Employee	Sole Proprietor	Sole Proprietor	Not a deductible business expense (IRC Sec. 265)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Employee funds received through bonus	Employee	Employee bonus is tax deductible to the business and is reported as income to employee (IRC Sec. 162 and IRC Sec. 61)	Tax-free (IRC Sec. 104(a)(3))
Partnership	Partner	Partnership	Partner	Not a deductible business expense (IRC Sec. 262 and IRC Sec. 162)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Partnership	Employee	Deductible business expense. Not taxable income to employee (IRC Sec. 162 and IRC Sec. 106)	Benefits reported as income (IRC Sec. 105)
	Employee	Partnership	Partnership	Not a deductible business expense (IRC Sec. 265)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Employee funds received through bonus	Employee	Employee bonus is tax deductible to the business and is reported as income to employee (IRC Sec. 162 and IRC Sec. 61)	Tax-free (IRC Sec. 104(a)(3))
"C" Corporation	Employee and Shareholder/ Employee	Corporation	Employee and Shareholder/ Employee	Deductible business expense. Not taxable income to employee (IRC Sec. 162 and IRC Sec. 106)	Benefits reported as income (IRC Sec. 105)
	Employee and Shareholder/ Employee	Corporation	Corporation	Not deductible business expense (IRC Sec. 265) Not taxable income to employee. (IRC Sec. 106)	Tax-free (IRC Sec. 104(a)(3)) (Possible AMT tax IRC Sec. 55 and IRC Sec. 56)
	Employee and Shareholder/ Employee	Employee funds received through bonus	Employee and Shareholder/ Employee	Employee bonus is tax deductible to the business and is reported as income to employee(IRC Sec. 162 and IRC Sec. 61)	Tax-free (IRC Sec. 104(a)(3))
Limited Liability Company (LLC) - Since 1996, the owners of LLCs have been able to elect the taxation of their LLC by "checking" the box on IRS Form 8832. Although the majority of LLCs are taxed as partnerships, many are taxed as corporations or sole proprietorships. The income tax treatment of an LLC's Salary Continuation Plan, therefore, will depend upon the owner's election.					
"S" Corporation	More than 2% Shareholder	Corporation	More than 2% Shareholder	Not a deductible business expense (IRC Sec. 262, IRC Sec. 162 and IRC Sec. 1372)	Tax-free (IRC Sec. 104(a)(3))
	Employee	Corporation	Employee	Deductible business expense. Not taxable income to employee (IRC Sec. 162 and IRC Sec. 106)	Benefits reported as income (IRC Sec. 105)
	Employee or 2% or less Shareholder	Corporation	Corporation	Not a deductible business expense (IRC Sec. 265)	Tax-free (IRC Sec. 104(a)(3))
	Employee or 2% or less Shareholder	Employee funds received through bonus	Employee	Employee bonus is tax deductible to the business and is reported as income to employee (IRC Sec. 162 and IRC Sec. 61)	Tax-free (IRC Sec. 104(a)(3))

*The information in this chart is provided as general helpful information; it is not intended as tax or other legal advice. Clients should consult with their professional tax advisor for specific advice.

Refer to the Salary Continuation Planning Brochure for details.

Financial Documentation

Financial documentation is required in most cases as outlined below.

Financial Documentation Requirements – Individual DI				
	<= $6,000	$6,001 - $10,000	$10,001 - $15,000	$15,001 and up
Age 18-50				
Non-owner	Not Required	Not Required	W2 or Pay Stub	Complete 1040 + W2
Owner	Not Required	Complete 1040 + W2	Complete 1040 + W2	Complete 1040 + W2
Age 51 and up				
Non-owner	Not Required	W2 or Pay Stub	W2 or Pay Stub	Complete 1040 + W2
Owner	Not Required	Complete 1040 + W2	Complete 1040 + W2	Complete 1040 + W2

For Individual DI:

- Benefit amounts are in-force and applied for (Excluding group LTD) with all companies.
- For business owners, if applicant owns more than 20% of C-corp., a copy of the 1120 is also required.
- For real estate-oriented occupations (including but not limited to real estate agents/brokers, mortgage bakers/brokers, developers, residential/commercial construction) and certain financial industry occupations (including but not limited to stock brokers, traders, private equity, venture capitalists) two years of financial documentation are required.
- We reserve the right to request any additional financial documentation on a case-by-case basis.
- Two years financial documentation required for use of business owner upgrade, income enhancer, or section 179 depreciation adjustment.

Changes in Employment Circumstances and/or Delayed Tax Return Filing

Financial documentation submitted needs to represent an applicant's current employment circumstances. If the applicant has had a change in employer or rate of pay since their previous tax return was filed or their last W-2 statement was issued, then in addition to the documentation noted above, please submit a current paystub documenting the new salary and/or employer information.

Maximum Issue and Participation Limits

Maximum Issue and Participation Limits

		Maximum Issue Limits*		Maximum Participation Limits	
Occupational Class	Issue Ages	Individual Pay	Employer Pay	With Other Individual DI	With Group LTD
6A, 5A, 4A	18-60	$30,000	$30,000	$35,000	$35,000
6M, 5M, 4M, 4P	18-55	$30,000	$30,000	$30,000	$35,000
	56-60	$17,000	$17,000		
6M, 5M, 4M, 4P, (For GME GSI)	18-55	$15,000	$15,000	$30,000	$35,000
	56-60				
4D	18-60	$15,000	$15,000	$30,000	$35,000
3M	18-60	$10,000	$10,000	$15,000	$20,000
3A	18-60	$10,000	$10,000	$12,000	$12,000
2A, 2M	18-60	$ 8,000	$ 8,000	$ 8,000	$ 8,000
A, B, M	18-60	$ 6,000	$ 6,000	$ 6,000	$ 6,000

Ages 61+ – $10,000 Maximum Issue Limit. Can be issued as all base, regardless of occupational class. Normal Maximum Participation Limits apply.

The addition of the Catastrophic Disability (CAT) Rider does not affect the Maximum Issue and Participation Limits.

Issue and Participation Limits Chart

The Issue and Participation Limits Charts on the following pages show what amounts an applicant is eligible applicant is eligible for as determined by his/her income. When using these limits, the amount of individual coverage from all companies can never exceed the maximum participation with other IDI limits in the Individual Pay or Employer-Pay IDI Charts.

Issue and Participation Limits Chart

The limits in all charts are based on gross annual earned income for federal income tax purposes less business expenses, if any. Limits represent the maximum monthly indemnity from all companies, including any Social Insurance Substitute (SIS) or short-term supplementary benefit in force or applied for.

For non-medical classes 6A–3A, and medical classes 6M-M, the total monthly benefit can be issued as an all-base benefit or divided between base and the Social Insurance Substitute (SIS) Rider. These amounts can never exceed the Maximum Issue and Participation Limits.

For non-medical classes 2A-B through issue ages 60 the total monthly benefit must be divided between base benefit and the Social Insurance Substitute Rider. The amounts of each benefit must not exceed the limits indicated in each column of the chart. These amounts can never exceed the maximum issue and participation limits.

In combination, base benefit plus the Social Insurance Substitute Rider plus the Catastrophic Disability Rider (CAT) and any other DI coverage in force, cannot exceed 100% of the insured's monthly net-earned income, unless the policy is being issued using employer-pay limits (see page 13). The CAT Rider minimum is $200 and the maximum is $10,000, not to exceed three times the base benefit.

Issue and Participation Limits Chart

Individual Pay IDI Issue Limits

(Tax-Free Benefit)

Income	EE Pay	+ SIR	= Total	Max with Other IDI	Max with Group LTD
18,000	550	550	1,100	1,100	1,100
22,000	650	650	1,300	1,300	1,300
24,000	700	700	1,400	1,400	1,400
27,000	800	800	1,600	1,600	1,600
30,000	850	850	1,700	1,700	1,800
33,000	950	950	1,900	1,900	1,900
36,000	1,000	1,000	2,000	2,000	2,100
39,000	1,100	1,100	2,200	2,200	2,300
40,000	1,100	1,100	2,200	2,200	2,300
42,000	1,150	1,150	2,300	2,300	2,500
45,000	1,250	1,250	2,500	2,500	2,600
48,000	1,300	1,300	2,600	2,600	2,800
51,000	1,450	1,450	2,900	2,900	3,000
54,000	1,550	1,550	3,100	3,100	3,200
57,000	1,600	1,600	3,200	3,200	3,300
60,000	1,700	1,700	3,400	3,400	3,500
63,000	1,750	1,750	3,500	3,500	3,700
65,000	1,800	1,800	3,600	3,600	3,800
70,000	1,900	1,900	3,800	3,800	4,100
75,000	2,050	2,050	4,100	4,100	4,400
80,000	2,300	2,000	4,300	4,300	4,600
85,000	2,600	2,000	4,600	4,600	4,900
90,000	2,800	2,000	4,800	4,800	5,200
95,000	3,000	2,000	5,000	5,000	5,500
100,000	3,300	2,000	5,300	5,300	5,800
105,000	3,500	2,000	5,500	5,500	6,100
110,000	3,700	2,000	5,700	5,700	6,400
115,000	3,900	2,000	5,900	5,900	6,700
120,000	4,200	2,000	6,200	6,200	6,900
130,000	4,600	2,000	6,600	6,600	7,500
140,000	5,100	2,000	7,100	7,100	8,100
150,000	5,500	2,000	7,500	7,500	8,700
160,000	5,900	2,000	7,900	7,900	9,000
170,000	6,300	2,000	8,300	8,300	9,600
180,000	6,700	2,000	8,700	8,700	9,800
190,000	7,300	2,000	9,300	9,300	10,600
200,000	7,700	2,000	9,700	9,700	11,100
210,000	8,100	2,000	10,100	10,100	11,700
220,000	8,400	2,000	10,400	10,400	12,200
230,000	8,800	2,000	10,800	10,800	12,700
240,000	9,200	2,000	11,200	11,200	13,300
250,000	9,600	2,000	11,600	11,600	13,800
260,000	9,900	2,000	11,900	11,900	14,300
270,000	10,300	2,000	12,300	12,300	14,800
280,000	10,600	2,000	12,600	12,600	15,400
290,000	11,000	2,000	13,000	13,000	15,900
300,000	11,300	2,000	13,300	13,300	16,400
310,000	11,600	2,000	13,600	13,600	17,000
320,000	11,900	2,000	13,900	13,900	17,500
330,000	12,200	2,000	14,200	14,200	18,000
340,000	12,600	2,000	14,600	14,600	18,500
350,000	12,800	2,000	14,800	14,800	19,000
360,000	13,100	2,000	15,100	15,100	19,500
370,000	13,400	2,000	15,400	15,400	20,100
380,000	13,700	2,000	15,700	15,700	20,500
390,000	13,900	2,000	15,900	15,900	21,000
400,000	14,200	2,000	16,200	16,200	21,800
420,000	14,500	2,000	16,500	16,500	22,800
440,000	15,000	2,000	17,000	17,000	23,800
460,000	15,300	2,000	17,300	17,300	24,800

Income	EE Pay	+ SIR	= Total	Max with Other IDI	Max with Group LTD
480,000	15,700	2,000	17,700	17,700	25,800
500,000	16,100	2,000	18,100	18,100	26,800
520,000	16,500	2,000	18,500	18,500	27,800
540,000	16,900	2,000	18,900	18,900	28,800
560,000	17,200	2,000	19,200	19,200	29,800
580,000	17,600	2,000	19,600	19,600	30,800
600,000	17,900	2,000	19,900	19,900	31,800
620,000	18,200	2,000	20,200	20,200	32,900
640,000	18,400	2,000	20,400	20,400	33,900
660,000	18,600	2,000	20,600	20,600	34,900
680,000	18,900	2,000	20,900	20,900	35,000
700,000	19,000	2,000	21,000	21,000	35,000
720,000	19,200	2,000	21,200	21,200	35,000
740,000	19,300	2,000	21,300	21,300	35,000
760,000	19,600	2,000	21,600	21,600	35,000
780,000	20,100	2,000	22,100	22,100	35,000
800,000	20,700	2,000	22,700	22,700	35,000
820,000	21,300	2,000	23,300	23,300	35,000
840,000	21,800	2,000	23,800	23,800	35,000
860,000	22,400	2,000	24,400	24,400	35,000
880,000	23,000	2,000	25,000	25,000	35,000
900,000	23,500	2,000	25,500	25,500	35,000
920,000	24,100	2,000	26,100	26,100	35,000
940,000	24,700	2,000	26,700	26,700	35,000
960,000	25,200	2,000	27,200	27,200	35,000
980,000	25,800	2,000	27,800	27,800	35,000
1,000,000	26,400	2,000	28,400	28,400	35,000
1,020,000	26,900	2,000	28,900	28,900	35,000
1,040,000	27,500	2,000	29,500	29,500	35,000
1,060,000	28,000	2,000	30,000	30,100	35,000
1,080,000	28,000	2,000	30,000	30,300	35,000
1,100,000	28,000	2,000	30,000	30,500	35,000
1,120,000	28,000	2,000	30,000	30,700	35,000
1,140,000	28,000	2,000	30,000	30,900	35,000
1,160,000	28,000	2,000	30,000	31,100	35,000
1,180,000	28,000	2,000	30,000	31,300	35,000
1,200,000	28,000	2,000	30,000	31,500	35,000
1,220,000	28,000	2,000	30,000	31,700	35,000
1,240,000	28,000	2,000	30,000	31,900	35,000
1,260,000	28,000	2,000	30,000	32,100	35,000
1,280,000	28,000	2,000	30,000	32,300	35,000
1,300,000	28,000	2,000	30,000	32,500	35,000
1,320,000	28,000	2,000	30,000	32,700	35,000
1,340,000	28,000	2,000	30,000	32,900	35,000
1,360,000	28,000	2,000	30,000	33,100	35,000
1,380,000	28,000	2,000	30,000	33,300	35,000
1,400,000	28,000	2,000	30,000	33,500	35,000
1,420,000	28,000	2,000	30,000	33,700	35,000
1,440,000	28,000	2,000	30,000	33,900	35,000
1,460,000	28,000	2,000	30,000	34,100	35,000
1,480,000	28,000	2,000	30,000	34,300	35,000
1,500,000	28,000	2,000	30,000	34,500	35,000
1,520,000	28,000	2,000	30,000	34,700	35,000
1,540,000	28,000	2,000	30,000	34,900	35,000
1,560,000	28,000	2,000	30,000	35,000	35,000

Issue and Participation Limits Chart

Employer Pay IDI Issue Limits
(Taxable Benefit)

Income	ER Pay	+ SIR	= Total	Max with Other IDI	Max with Group LTD
18,000	600	600	1,200	1,200	1,300
22,000	700	700	1,400	1,400	1,600
24,000	750	750	1,500	1,500	1,700
27,000	850	850	1,700	1,700	1,900
30,000	1,100	1,100	2,200	2,200	2,100
33,000	1,200	1,200	2,400	2,400	2,300
36,000	1,300	1,300	2,600	2,600	2,500
39,000	1,400	1,400	2,800	2,800	2,700
40,000	1,450	1,450	2,900	2,900	2,800
42,000	1,500	1,500	3,000	3,000	2,900
45,000	1,600	1,600	3,200	3,200	3,100
48,000	1,700	1,700	3,400	3,400	3,300
51,000	1,800	1,800	3,600	3,600	3,600
54,000	1,900	1,900	3,800	3,800	3,800
57,000	1,950	1,950	3,900	3,900	4,000
60,000	2,100	2,000	4,100	4,100	4,200
63,000	2,300	2,000	4,300	4,300	4,400
65,000	2,400	2,000	4,400	4,400	4,500
70,000	2,700	2,000	4,700	4,700	4,900
75,000	3,100	2,000	5,100	5,100	5,200
80,000	3,400	2,000	5,400	5,400	5,500
85,000	3,700	2,000	5,700	5,700	5,900
90,000	4,000	2,000	6,000	6,000	6,200
95,000	4,300	2,000	6,300	6,300	6,600
100,000	4,600	2,000	6,600	6,600	6,900
105,000	4,900	2,000	6,900	6,900	7,300
110,000	5,200	2,000	7,200	7,200	7,600
115,000	5,400	2,000	7,400	7,400	8,000
120,000	5,700	2,000	7,700	7,700	8,300
130,000	6,300	2,000	8,300	8,300	9,000
140,000	6,900	2,000	8,900	8,900	9,700
150,000	7,400	2,000	9,400	9,400	10,400
160,000	8,000	2,000	10,000	10,000	11,000
170,000	8,500	2,000	10,500	10,500	11,700
180,000	9,100	2,000	11,100	11,100	12,400
190,000	9,600	2,000	11,600	11,600	13,100
200,000	10,100	2,000	12,100	12,100	13,800
210,000	10,600	2,000	12,600	12,600	14,500
220,000	11,100	2,000	13,100	13,100	15,200
230,000	11,600	2,000	13,600	13,600	15,900
240,000	12,100	2,000	14,100	14,100	16,500
250,000	12,600	2,000	14,600	14,600	17,200
260,000	13,000	2,000	15,000	15,000	17,900
270,000	13,400	2,000	15,400	15,400	18,600
280,000	13,800	2,000	15,800	15,800	19,300
290,000	13,800	2,000	15,800	15,800	20,000
300,000	14,200	2,000	16,200	16,200	20,700
310,000	14,600	2,000	16,600	16,600	20,700
320,000	15,000	2,000	17,000	17,000	21,400
330,000	15,400	2,000	17,400	17,400	22,000
340,000	15,700	2,000	17,700	17,700	22,700
350,000	16,100	2,000	18,100	18,100	23,400

Income	ER Pay	+ SIR	= Total	Max with Other IDI	Max with Group LTD
360,000	16,500	2,000	18,500	18,500	24,000
370,000	16,800	2,000	18,800	18,800	24,700
380,000	17,100	2,000	19,100	19,100	25,400
390,000	17,500	2,000	19,500	19,500	26,000
400,000	17,800	2,000	19,800	19,800	26,700
420,000	18,400	2,000	20,400	20,400	28,000
440,000	19,000	2,000	21,000	21,000	29,400
460,000	19,500	2,000	21,500	21,500	30,700
480,000	20,000	2,000	22,000	22,000	32,000
500,000	20,500	2,000	22,500	22,500	33,400
520,000	21,000	2,000	23,000	23,000	34,700
540,000	21,400	2,000	23,400	23,400	35,000
560,000	21,700	2,000	23,700	23,700	35,000
580,000	22,100	2,000	24,100	24,100	35,000
600,000	22,400	2,000	24,400	24,400	35,000
620,000	22,600	2,000	24,600	24,600	35,000
640,000	22,800	2,000	24,800	24,800	35,000
660,000	23,000	2,000	25,000	25,000	35,000
680,000	23,200	2,000	25,200	25,200	35,000
700,000	24,000	2,000	26,000	26,000	35,000
720,000	24,700	2,000	26,700	26,700	35,000
740,000	25,500	2,000	27,500	27,500	35,000
760,000	26,200	2,000	28,200	28,200	35,000
780,000	27,000	2,000	29,000	29,000	35,000
800,000	27,700	2,000	29,700	29,700	35,000
820,000	28,000	2,000	30,000	30,400	35,000
840,000	28,000	2,000	30,000	30,600	35,000
860,000	28,000	2,000	30,000	30,800	35,000
880,000	28,000	2,000	30,000	31,000	35,000
900,000	28,000	2,000	30,000	31,200	35,000
920,000	28,000	2,000	30,000	31,400	35,000
940,000	28,000	2,000	30,000	31,600	35,000
960,000	28,000	2,000	30,000	31,800	35,000
980,000	28,000	2,000	30,000	32,000	35,000
1,000,000	28,000	2,000	30,000	32,200	35,000
1,020,000	28,000	2,000	30,000	32,400	35,000
1,040,000	28,000	2,000	30,000	32,600	35,000
1,060,000	28,000	2,000	30,000	32,800	35,000
1,080,000	28,000	2,000	30,000	33,000	35,000
1,100,000	28,000	2,000	30,000	33,200	35,000
1,120,000	28,000	2,000	30,000	33,400	35,000
1,140,000	28,000	2,000	30,000	33,600	35,000
1,160,000	28,000	2,000	30,000	33,800	35,000
1,180,000	28,000	2,000	30,000	34,000	35,000
1,200,000	28,000	2,000	30,000	34,200	35,000
1,220,000	28,000	2,000	30,000	34,400	35,000
1,240,000	28,000	2,000	30,000	34,600	35,000
1,260,000	28,000	2,000	30,000	34,800	35,000
1,280,000	28,000	2,000	30,000	35,000	35,000

Individual/Group Combination Limits

The limits listed in the Max with Group LTD Columns of the Issue and Participation Limits Chart are applicable only when a client has inforce group coverage. When using these limits, the amount of individual coverage from all companies can never exceed the Maximum Participation with other IDI Limits in the Individual Pay IDI or Employer Pay IDI columns.

If the group coverage and the individual coverage are all employer-paid, no “discount” calculation is permitted. The calculation is made using the Employer-Pay IDI Group LTD Column.

The following “discount” calculation approach is only applicable when the individual coverage is paid by the individual and the existing group coverage is 100% employer-paid and integrated with Social Security benefits. If only a portion of the existing group coverage is paid by the employer, the discount calculation below applies only to the employer paid portion of the coverage. It is done to recognize the taxable nature of employer-paid LTD benefits. The discount does not apply to self-employed individuals in a sole proprietorship, partnership, S corporation, or most LLC business entities.

Example: annual earned income = $60,000
LTD in force $1,500
30% Discount . . . . . X .70
Adjusted LTD Benefit $1,050
Individual Pay IDI Group Combo Limit $3,500
Subtract LTD . . . . . - $1,050
Monthly Benefit Available $2,450

All figures are based on the Maximum Issue and Participation Limits Chart.

Employer-Pay Credit

Employer-Pay Guidelines

When premiums are employer-paid, disability income benefits are taxable to the insured when received.

A. Employer-Pay Credit is available in the following situations to:

- "C" Corporation shareholders.
- "S" Corporation shareholders with no more than a 2% ownership interest.
- Nonowner employees.
- Those individuals using pre-tax dollars to pay their disability income premiums.

B. Individual-Pay limits apply in all other situations. Among those are:

- "S" Corporation shareholders with greater than a 2% ownership interest or owners whose businesses are set up as a sole proprietorship or partnership, along with individuals paying for their disability income premium using after-tax dollars, limited liability partnerships and most limited liability corporations.

Special Underwriting Considerations

Professionals

For some individuals, particularly those in the medical field, a complete copy of an employment contract, including the signature page, may be substituted for other financial documentation. For such individuals, in lieu of the other financial documentation requirements, the following conditions must be met:

- The professional must be in his/her first year of employment;
- The contract should specify a start date;
- The contract should specify a minimum employment length of two years;
- The contract must specify a guaranteed salary or a guaranteed hourly wage for a specific period of time; and
- For professionals who choose to apply for DI insurance according to the terms of their employment contact, we will base benefits on the income and other DI benefits outlined in the contract. When underwriting based on the employment contract, we will issue a policy for professionals who are within 180 days of the start date of their employment.

*Students**

Certain individuals, while still in school or post-graduate training, are eligible for disability income insurance even though their income is minimal at present. The following limits are applicable to students in the fields of medicine, osteopathy, dentistry, business, computer and data science, law, pharmacy, optometry or veterinary medicine and are based on income potentials rather than current earnings. These figures represent maximum issue and participation limits. In addition to these base monthly benefits, qualifying students may apply for Future Increase Option benefits up to two times the base benefit (not to exceed overall I&P limits) or the Benefit Increase Rider ($1,000 minimum benefit required for BIR when using student limits) and Catastrophic Disability (CAT) benefits on a 1:1 ratio with the base benefit amount being applied for. The CAT benefit may not exceed the base benefit being applied for.

	Issue/Participation Limits	Occupational Class
Senior law students	$3,000	6A
Senior optometry students	$3,000	6A
Fourth-year medical or osteopathic students	$2,500	**
Final-year dental students	$2,500	4D
Senior veterinary students	$2,500	4M
Pharmacy students	$2,000	6A
Final-year computer scientist, computer analyst, data scientist and MBA and PhD students	$2,000	***
Third-year medical or osteopathic students	$1,500	**

*Podiatrists do not qualify for special limits under this program.

**Medical specialty will dictate occupational classification. If there is no declared medical specialty, then 4P occupational class applies.

***Occupation class will be based on chosen field of study. If undecided/undeclared, typically a 4A occupation class will apply.

*Professionals in Residency or Fellowship**

Professionals still in residency or fellowship can be considered for the following amounts. **These amounts are in addition to any group coverage in force.** In addition to these base monthly benefits, qualifying residents and fellows may apply for Future Increase Option benefits up to three times the base benefit (not to exceed overall I&P Limits or the Benefit Increase Rider ($1,000 minimum benefit required for BIR when using residency limits) and Catastrophic Disability (CAT) benefits on a 1:1 ratio with the base benefit amount being applied for. The CAT benefit may not exceed the base benefit being applied for.

	Issue Limits	Participation Limits
Physicians/Osteopaths	$7,500	$7,500
Dental Specialties	$6,000	$6,000
General Dentists	$4,000	$4,000
Veterinarians	$3,000	$3,000
Pharmacists	$2,500	$2,500
CRNAs	$2,000	$2,000

* Podiatrists do not qualify for special limits under this program

- When professionals are in their last six months of residency/fellowship, they can request the use of the Professionals Entering Practice limits to receive higher benefits than our usual Professionals in Residency/ Fellowship limits. The request should be noted by the producer in a cover letter to the underwriter.
- Group LTD benefits are not included when determining the amount of available coverage for Physicians and Osteopaths who are within their first two years of practice **and** applying for Entering Practice Limits. The producer should still include the Group LTD benefits on the application, because the total of all DI coverage in force and applied for cannot exceed our Maximum Issue and Participation Limits. Be sure to select the appropriate box on the Producer Statement letting the underwriter know the client is applying for Entering Practice Limits.

Medical Residency/ Fellowship Program

A 6M - 4P physician or osteopath resident or fellow can purchase $7,500 in monthly benefit, up to $22,500 Future Increase Option Rider or the Benefit Increase Rider ($1,000 minimum benefit required for BIR when using residency/fellowship limits) and $7,500 Catastrophic Disability Rider, regardless of any group LTD coverage in force.

Professionals Entering Practice (DI Coverage)*

For certain professionals just entering practice,** the following amount liberalizations are available, less any disability benefits the applicant currently has in force. In addition to these base monthly benefits, qualifying professionals entering practice may apply for Future Increase Option benefits (up to three times the base benefit, not to exceed overall I&P Limits) or the Benefit Increase Rider ($1,000 minimum benefit required for BIR when using professionals entering practice limits) and Catastrophic Disability (CAT) benefits on a 1:1 ratio with the base benefit amount being applied for. The CAT benefit may not exceed the base benefit being applied for.

Physicians and Osteopaths	$8,500	Physician's Assistants	$4,000
Oral Surgeons	$7,500	Psychologists (PhD)	$4,000
Endodontists	$7,500	Architects	$4,000
Orthodontists	$7,500	Attorneys and CPAs	$4,000
Pediatric Dentists	$7,500	Engineers	$4,000
Periodontists	$7,500	Optometrists	$4,000
Prosthodontists	$7,500	Pharmacists	$4,000
General Dentists	$5,000	Veterinarians	$4,000
Nurse Practitioners	$4,000	CRNAs	$3,000

* Podiatrists do not qualify for special limits under this program.
** Professionals entering practice are defined as those who are within two years post graduation from an appropriately accredited institution.

Physician/ Osetopath Entering Practice Program

A 6M-4P physician or osteopath entering practice can purchase $8,500 in monthly benefit, up to $21,500 Future Increase Option Rider or the Benefit Increase Rider ($1,000 minimum benefit required for BIR when using Entering Practice Limits) and $8,500 Catastrophic Disability Rider.

Public Employees Occupational Classes 3A/3M and Above

Public employees (teachers, municipal, state and federal employees) who are employed by a governmental entity and enrolled in disability coverage through a government benefits package are eligible for additional coverage. Public employees can apply for additional disability coverage based on the following criteria:

- Aged 55 and under.
- Available for occupation classes 3A/3M and above.
- Group LTD Provisions
  - Assumes 40% taxable Group LTD benefit for federal employees
  - Assumes 60% taxable Group LTD benefit for state and local employees
- Must follow our Issue and Participation (I&P) limits with group; all DI benefits in force and applied for will be considered when calculating additional benefits. The total of all DI benefits cannot exceed our Maximum I&P Limits.
- Available riders include: Residual Disability, Cost Of Living Adjustment, Future Increase Option or Benefit Increase, Catastrophic Disability, Automatic Increase, Lump Sum Savings and Student Loan Repayment Riders.

Public Employees Occupational Classes 2A/2M and below

Public employees who fall under Occupational Classes 2A/2M and below are eligible for additional disability coverage up to $3,500 monthly benefit as outlined below:

- Eligible for $1,500 base monthly benefit plus $2,000 Social Insurance Substitute Rider, other in force individual disability or Group LTD coverage will offset the amount of monthly benefit issued.
- The full amount of SIS must be used in order to obtain the maximum benefits available.
- Maximum I&P limits apply.
- There are no restrictions on years of service.
- Available riders include: Residual Disability, Catastrophic Disability (subject to income), Cost of Living Adjustment, Lump Sum Savings and Student Loan Repayment.

Catastrophic Disability Benefits for Public Employees	
Annual Income	Maximum CAT Benefit*
<$100,000	$1,000
$100,000 - $149,999	$2,500
$150,000+	$4,500

* In combination, base benefit plus the SIS rider plus the CAT rider and any other DI coverage in force, cannot exceed 100% of the insured's gross income net of business expenses.

Active Duty Military

All active-duty military personnel are not eligible for coverage.

Policy Reconsideration

In the case of exclusion riders, ratings, or restriction of benefits, consideration of removal or reduction of the rating may be given but not until after the first policy anniversary at the earliest. There are exclusion riders, ratings and restriction of benefits that may be permanent and reconsideration is not possible. If the agent believes that the policyowner has experienced an improvement in the condition for which the rating or rider was imposed, the underwriter should be consulted. A request to consider a reduction of the rating or removal of the exclusion rider can be made. Submit forms DI 5220 CH and DI 5225 CH-R and the request for reconsideration. Evidence of insurability is required and reconsideration will be based on all of the facets of the risk, not just the condition for which the rating was originally imposed. Underwriting reserves the right to request additional documentation, as needed.

Sharing Underwriting Info with Other Companies

Throughout the industry, it is general practice not to supply underwriting materials to a competitor. If the issue limit has been reached or Ameritas has declined the application, the underwriting materials will be shared with another company with written requests and proper authorization by the applicant. If Ameritas has issued a policy or an application is withdrawn by the agent before issue, the underwriting papers will be shared only if:

- The policy has been returned for cancellation.
- Any cash with an application has been returned to the premium payor.
- Ameritas is reimbursed for underwriting expenses (i.e. examinations, blood tests, etc.).
- A valid authorization has been executed by the applicant.

Authorization for Sharing Information

We do require a written authorization from the proposed insured directing Ameritas to send information to a named company. Ameritas cannot accept blanket authorizations. The underwriting papers will be sent directly to the other company's underwriting department and cannot be sent to an agent or broker. The material shared with the other company will include all underwriting materials with the exception of Attending Physician's Statements, inspection reports and information obtained through the Medical Information Bureau.

Tobacco Use

Applicants that have used any tobacco or nicotine products within the twelve months prior to applying for coverage will receive tobacco rates. These products include but are not limited to:

Tobacco products:
- Cigarettes, cigars, pipes.
- Snuff, chewing tobacco.

Nicotine products:
- Nicotine gum or patch.
- Vaping and e-cigarettes.

If a urine specimen is collected, the nicotine results must be negative. We will consider an applicant who reports the occasional use of a cigar, no more than two per month, with a negative urine nicotine test as a non-tobacco user. Information from the tele-underwriting interview, Attending Physician Statement, or other underwriting sources will be used to verify the information provided on the application. If the urine nicotine test is positive, tobacco rates will be required. Retests are not permitted.

Insureds that have discontinued use of tobacco or nicotine products for at least 12 months may apply for non-tobacco rates. Reconsideration is not guaranteed and is subject to the following:

- Application for Change of Coverage or Reinstatement (DI 5225 CH-R) and Application for Policy Change (DI 5220 CH).
- A current urine specimen to include nicotine testing.
- Policy must have been in force at least 12 months.
- Insured has not had a change in health since the policy was issued.

If you have any questions, please contact the Disability Income Underwriting Department.

Avocations and Hazardous Sports

There are many avocations for which there are no additional concerns or any unusual hazards. However, there are also many avocations that do offer additional risks and concerns for disability insurance. These avocations will be considered with an exclusion rider depending upon the degree of participation and the hazard incurred.

Complete details listing the hazards involved, the frequency, the duration, any certification, and full description should be included in a cover letter. If appropriate, submit a questionnaire with the application. The application requests information relative to hazardous sports and specialized questionnaires on these activities are available, upon request, from the Underwriting Department. Your DI Underwriter can help you in determining whether an exclusion rider is required. Remember, the better the information given to the underwriter, the more appropriate the offer made.

Below are specific avocations.

Aviation

In all aviation situations, complete the aviation questionnaire and submit it with the application.

- **Commercial Pilots and Aviation Flight Attendants**

Commercial pilots and flight attendants are not eligible for disability income insurance. Due to the nature of their work they must meet stringent medical requirements to maintain flying qualifications.

- **Private Pilots**

Private pilots flying for non-commercial purposes (not for pay), are often insurable without an exclusion rider, depending on the applicant's flight hours, type of aircraft and other factors. An applicant with a history of accidents, injuries or any other unusual concerns will be considered on a case-by-case basis.

- **Student Pilots**

Student pilots will typically receive an aviation exclusion endorsement.

SCUBA Diving

A SCUBA diving questionnaire should be completed and submitted with the application.

- Applicants engaging in supervised recreational resort diving may typically be accepted without an exclusion rider.
- Certified divers that dive to a depth of up to 75 feet on a recreational basis will generally be accepted without an exclusion rider. Certified divers diving to depths of 75 to 125 feet will be generally considered with an exclusion rider. Uncertified divers typically require an exclusion rider. Other factors will be considered when deciding insurability such as type and location of dives.

Criminal History

Applicants with criminal history will be considered on a case-by-case basis. Factors considered include but are not limited to type, dates, and number of criminal offenses, as well as the applicant's occupational and financial stability. In general any history of violent crime, an applicant with any charges pending or an applicant currently on probation or parole will not be eligible for coverage.

A cover letter carefully detailing the applicant's criminal history helps the underwriter assess these cases.

Driving

Driving history is a very important consideration in DI underwriting. Motor vehicle accidents account for a large portion of disability claims. Accident rates increase in relation to the number of driving violations. A full and complete driving history along with any other vehicle violations or any unusual explanation should be included with the disability income application.

Frequency of motor vehicle violations are considered when determining an applicant's insurability. In general, if an applicant's driver's license is currently revoked or an applicant has been convicted of driving under the influence within the past twelve months, we will be unable to offer coverage.

Foreign Travel

Travel to locations outside of the United States may be of concern from an underwriting standpoint. Frequency, duration and location of foreign travel including the purpose of travel will be taken into consideration. In some instances, a limitation or exclusion related to foreign travel may be required or we may be unable to approve the application.

Residing Permanently In the U.S. (Recent Immigrants)

Foreign nationals who have established permanent residence in the U.S. (persons living in the U.S. on a full-time basis) will be considered on the same basis as U.S. citizens provided they hold an Alien Registration Receipt Card (commonly referred to as a green card).

Foreign nationals residing and working in the U.S. holding an acceptable visa may be considered for coverage on a case-by-case basis. Acceptable visa types are H-1B, J-1, L-1 and O-1.

Full-Time/Part-Time Work

We will consider applicant's working on a full-time basis. For underwriting purposes, full-time is defined as an applicant who works, on average, at least 30 hours per week. We are not able to offer coverage to applicants who do not meet this requirement.

Working from Home

Applicants working out of their residence are generally insurable without any restrictions or modifications. Underwriters will consider financial and occupational factors when making this determination.

Medical Underwriting

The application is the legal basis of the contract and has been designed to elicit pertinent information needed to determine whether a policy can be issued. Therefore, it is important that the applicant understands his/her obligation to answer the questions accurately and completely. All relevant information should be included in the application.

An admitted existing condition, sickness, or injury shown on the application, and not specifically excluded by us, will be covered from the date of issue of the policy. However, failure to inform us of such preexisting conditions could result in denial of a claim and/or rescission of the policy.

Medical Underwriting Requirements

Disability Income Medical Limits for All States

Requirements for the traditional application process listed below are necessary, when the amounts applied for and in force with Ameritas equal or exceed the amounts shown below. To determine medical requirements, add any of the following as applicable (applied for and inforce with Ameritas):

- Base DI monthly benefit.
- Base BOE monthly benefit.
- Social Insurance Substitute benefit.
- Business Loan Repayment Rider monthly benefit.

Requirements may change with use of EZ App Process. Refer to the EZ App section for more information.

Medical Requirements		
Ages	Benefit	Requirements
18-64	Up to $2,500	Application only
	$2,500+	Paramed/Blood/Urine

When disability income and business overhead expense coverages are applied for concurrently, the nonmedical and medical limits apply to the sum of the monthly benefits (based on above formula).

Ratings

Ratings on DI policies are quoted in terms of a percentage increase in the standard premium. It may be necessary to charge an extra premium and impose an exclusion rider on the same policy. On significantly impaired risks, the underwriter may find it necessary to modify the benefits, benefit period or elimination period in addition to imposing a rating. When this is necessary, the underwriter will contact the agent/agency in advance of issue.

Requirements Time Period

The following are the guidelines in using medical requirements obtained from prior applications to Ameritas or to other companies.

Blood Profile/Urine Specimen

Lab results are generally acceptable for one year from the date the labs were completed. Medical history may determine that, in an underwriter's judgment, a repeat blood profile or urine specimen may be required.

Paramedical Exams

Paramedical exams are generally acceptable up to one year from the date the exam was completed. However, medical history or other factors may warrant a repeat paramedical exam requested by the underwriter.

If the exam was done for another company or the exam was completed more than 90 days ago, the non-medical Part II portion of the application needs to be completed.

Height and Weight Guidelines

The chart below provides guidance to determine whether a rating may be required based on an applicant's height and weight. This chart is intended to provide a general idea as to the likely underwriting outcome. Underwriters also consider blood pressure, cholesterol levels, cardiovascular history and other medical factors as well as occupation when determining the rating required for an applicant that is overweight. These same factors will also be used to determine whether or not the benefit period needs to be limited to five or two years when the required rating is 50% or higher.

In the event an applicant has recently lost weight, we will typically add half of the weight lost in the prior 12 months to the current weight when determining the appropriate rating.

Weights in excess of the range indicated in the 100% rating column are considered uninsurable.

	Weight			
	Rating percentage increase			
Height	**25%**	**50%**	**75%**	**100%**
5'0"	174	190	200	211-215
5'1"	180	197	207	218-222
5'2"	186	203	214	225-229
5'3"	192	210	221	232-237
5'4"	198	216	228	240-244
5'5"	205	223	235	247-252
5'6"	211	230	242	255-260
5'7"	217	237	250	263-268
5'8"	224	244	257	270-276
5'9"	230	251	265	278-284
5'10"	237	259	273	287-293
5'11"	244	266	280	295-301
6'0"	251	274	288	303-310
6'1"	258	281	296	312-318
6'2"	265	289	305	320-327
6'3"	272	297	313	329-336
6'4"	279	305	321	338-345
6'5"	287	313	330	347-354
6'6"	294	321	338	356-363

Medical Underwriting

The following listing shows medical conditions often seen on applications for disability insurance and provides a general indication of what the underwriting decision is likely to be. This will help you prepare your client for possible adverse action or identify situations where an offer is unlikely, eliminating a potentially unpleasant surprise.

Remember, this is only a guide. The underwriting decision will be based on the complete information developed during underwriting.

Abbreviations

A listing of the abbreviations that are used in this guide are as follows:
Dash (-) to
DECL Decline
EXCL Exclusion Rider
HO Refer to Home Office
HR High rating (75%-100%)
IC Individual Consideration
LR Low rating (25%-50%)
Slash (/) and/or
STD Standard
U Usually
U DECL Usually declined
U STD Usually standard

Limitations

Generally, when policies are rated 50%, the maximum benefit period available is five years. Policies rated higher than 50% are usually limited to a two-year benefit period. Certain medical conditions will always require a limited benefit period. The Automatic Increase Rider, Benefit Increase and Future Increase Option Rider may not be available on rated policies. Other optional riders may be available on a case-by-case basis.

Medical Impairments

Abscess ..... U STD

Addison's Disease – *See Adrenal Gland Disorders*

Adrenal Gland Disorders

Addison's ..... HR-DECL
Cushing's
Present or within 1 yr ..... DECL
1 – 5 yrs..... HR-DECL
5+ yrs ..... STD-LR

Albuminuria – *Presence of urine in kidney* IC

Alcohol Abuse or Alcoholism
0 – 5 yrs..... DECL
5 – 10 yrs..... HR-DECL
10+ yrs ..... U STD

Allergy
Respiratory or skin, other than latex..... U STD
Latex ..... EXCL/HR-DECL

Amputation
Due to accident or trauma IC
Due to disease – Refer to disease..... IC

Anemia – *Abnormally low red blood cell count or volume*
Iron deficiency, mild ..... STD-LR
Other IC

Aneurysm – *Abnormal dilation of blood vessel wall*
Present..... DECL
Treated, full recovery..... IC

Angina – *See Coronary Artery Disease*

Angioplasty – *See Cardiac Surgery*

Anorexia Nervosa – *See Eating Disorders*

Anxiety – *See Mental/Nervous Disorder*

Aortic Stenosis, Regurgitation, or Insufficiency – *See Heart Murmur*

Arrhythmia – *Abnormal or irregular pulse/heartbeat*
Bradycardia – slow pulse ..... U STD
Tachycardiga – rapid pulse..... IC
Atrial fibrillation or flutter
Single episode
0 – 1 yr since episode..... IC
1 – 2 yrs ..... STD-HR
2+ yrs ..... U STD

Multiple episodes
0 – 1 yr since last episode..... DECL
1 – 5 yrs IC
5+ yrs ..... STD-LR
Chronic ..... DECL

Arteriosclerosis – *Abnormal thickening of the arteries resulting in reduction of arterial capacity*..... U DECL

Arthritis – *Inflammation of a joint or joints*
Osteoarthritis – *Degenerative condition of a joint due to overuse or trauma/injury*
1 – 3 affected joints ..... U EXCL
Multiple (3+) joints..... U DECL
Rheumatoid arthritis – *Chronic, systemic disease primarily* affecting multiple joints
0 – 5 yrs since last symptom..... DECL
5+ yrs IC

Asthma – *Reversible obstruction of the airways of the lungs*
Currently under treatment ..... STD-EXCL
History of treatment ..... U STD

Atherosclerosis – *See Arteriosclerosis*

Atrial Fibrillation or Flutter – *See Arrhythmia*

Back Pain or Back Disorders – *See Spine Disorders*

Basal Cell Carcinoma – *See Tumors*

Bell's Palsy – *Usually temporary paralysis of facial nerves*
Present ..... DECL
Fully recovered..... STD

Bi-Polar Disorder – *See Mental/Nervous Disorders*

Blindness – *See Eye Disorder*

Boeck's Sarcoid – *See Sarcoidosis*

Bradycardia – *See Arrhythmia*

Breast Disorders
Fibrocystic breast disease including mastitis characterized by formation of cysts causing pain or tenderness; no suspicion of malignancy ..... STD-EXCL
Breast cancer or tumor – *see Tumors*

Bright's Disease – *See Glomerulonephritis*

Bronchiectasis – *Abnormal dilation of the bronchi* . LR-DECL

Bronchitis – *Inflammation of the membranes of the bronchi*
Acute..... STD
Chronic - *See Emphysema*

Buerger's Disease – *Disease that causes blockage in the small arteries and veins, typically of the extremities*..... U DECL

Bulimia – *See Eating Disorders*

Bursitis – *Inflammation of the bursa between tendons and muscles*..... U STD-EXCL

Caesarean Section (C-Section) – *See Pregnancy*

Cancer, Carcinoma – *See Tumors*

Cardiac Surgery
Due to coronary artery disease –
bypass or angioplasty..... DECL
Due to valvular disease ..... DECL
Due to congenital disorder IC

Carpal Tunnel Syndrome
Surgically corrected .....STD-EXCL
Present, not surgically corrected .....EXCL

Cataract – *See Eye Disorders*

Cerebral Hemorrhage – *See Hemorrhage*

Cerebral Palsy ..... IC/U DECL

Chest Pain IC

Chiropractic Treatment, Maintenance or Adjustment – *See Spine Disorders*

Cholecystectomy, Cholecystitis, Cholelithiasis – *See Gallbladder*

Cholesterol
Elevated, treated, under control ..... U STD

Chorio Retinitis-Iritis-Choroiditis – *See Eye Disorders*

Chronic Fatigue Syndrome – *See Mental/Nervous Disorder*

Cirrhosis of the Liver – *See Liver Disorder*

Colitis – *Inflammatory Disease of the Colon*
Spastic/Irritable Bowel Disease ..... U STD
Ulcerative
Single episode
0 – 3 yrs ..... DECL
3 –5 yrs ..... EXCL/LR
5+ yrs .....STD-LR
Multiple episodes or recurrent
0 – 5 yrs since last episode..... DECL
5 – 7 yrs ..... EXCL/HR
7 – 10 yrs ..... EXCL/LR
10+ yrs ..... STD-LR/EXCL

Collapsed Lung – *See Pneumothorax*

Concussion – *See Fractures*

Convulsions – *See Epilepsy*

COPD – *See Emphysema*

Corneal Ulcer – *See Eye Disorder*

Coronary Artery Disease
Heart attack, myocardial infarction, blockage of arteries in the heart.....U DECL

Crohn's Disease/Ileitis
Present ..... DECL
0 – 3 yrs.....U DECL
3 – 7 yrs..... LR/EXCL
7+ yrs .....LR-STD

Cushing's Disease – *See Adrenal Gland Disease*

Cystic Kidney – *See Kidney Disorder*

Cystitis – *Infection or inflammation of the urinary bladder – See Urinary Bladder*

Cysts
Ovarian cysts – *See Uterus Disorders*
Other – *See Tumors, benign*

Deafness – *See Ear Disorder*

Depression – *See Mental/Nervous Disorders*

Dermatitis – *Inflammatory skin disorder*..... U STD

Deviated Septum – *Abnormal angulation of the septum of the nose*..... U STD

Diabetes – *Chronic disorder resulting from insulin deficiency or insulin resistance*
Non-insulin dependent – *controlled by diet or oral medication*
Under age 30 ..... DECL
Over age 30 .....LR-HR
*5-year maximum benefit period
Insulin dependent – *controlled by insulin injections*
Under age 30 ..... DECL
Age 30 – 40 .....U DECL
Over age 40 ..... HR-DECL
*2-year maximum benefit period
Gestational diabetes, history of .....STD-LR

Disc Disorders – *See Spine Disorders*

Dislocations – *All joints*
Operated or complete recovery..... U STD
Unoperated or mild complications.....EXCL
Severe complications ..... DECL

Diverticulitis and Diverticulosis
No symptoms ..... U STD
Symptoms .....STD-EXCL

Drug Abuse..... HO

Duodenal Ulcer – *See Ulcer*

Ear Disorder
Deafness
One ear ..... U STD
Both ears .....EXCL
Eardrum Perforation
Present.....EXCL
Resolved .....STD
Labrynthitis – *Inner ear inflammation*
Present.....U DECL
Single episode, resolved.....STD
Multiple episodes IC
Mastoiditis
Present.....U DECL
Others ..... U STD

- Meniere's Disease
  - Present to 3 years ..... DECL
  - 3+ years ..... LR-HR
- Otitis Media – *Middle ear infection*
  - Acute ..... STD
  - Chronic ..... U STD
- Otosclerosis
  - Unoperated ..... EXCL/STD
  - Operated ..... U STD

Eardrum Perforation – *See Ear Disorder*

Eating Disorders
- Bulimia, Anorexia Nervosa
  - 0 to 2 yrs ..... DECL
  - 2 yrs to 5 yrs ..... LR
  - 5+ yrs (normal weight) ..... U STD

Emphysema – *Chronic Obstruction Pulmonary Disease*
- Early – no complications ..... HR
- Intermediate to late ..... DECL

Epilepsy
- Grand Mal Seizure
  - First attack before age 40
    - 0 – 5 yrs since last attack ..... HR-DECL
    - 5 – 10 yrs since last attack ..... LR
    - 10+ yrs since last attack ..... U STD
  - First attack over age 40 IC
- Petit Mal Seizure
  - Time since last attack
    - 0 – 5 yrs ..... LR-HR
    - 5+ yrs ..... U STD
- Seizures/Epilepsy — *including convulsions*
  - Type Unknown IC

Eye Disorders
- Blindness
  - Total IC
  - Due to injury
    - one eye only ..... EXCL-IC
  - Due to disease
    - one eye only ..... EXCL-IC
- Cataract
  - Operated ..... U-STD
  - Unoperated
    - One eye ..... STD-LR/EXCL
    - Both eyes ..... EXCL/LR
- Chorio Retinitis-Iritis-Choroiditis
  - Single attack
    - 0 – 6 mos ..... U DECL
    - 6 mos – 3 yrs ..... EXCL/LR
    - 3+ yrs ..... ULR
  - Recurrent attacks IC
- Corneal Ulcer
  - Present ..... U DECL
  - With residuals ..... EXCL/LR
  - Without residuals ..... U STD
- Glaucoma
  - Operated ..... EXCL
  - Under good control ..... EXCL
  - Others ..... EXCL-LR
- Retinal Detachment or Hemorrhage
  - Operated ..... EXCL
  - Unoperated ..... EXCL/DECL
- Retinitis Pigmentosa IC
- Strabismus – Cross-eye
  - Present ..... EXCL
  - Operated ..... STD-LR

Fainting
- Single episode – mild
  - 0 – 6 mos ..... U DECL
  - 6 mos – 2 yrs IC
  - 2+ yrs ..... U STD
- Recurrent or severe
  - 0 – 3 yrs ..... DECL
  - 3 yrs IC

Fatty Liver – *See Liver Disorders*

Fibrillation – *See Arrhythmia*

Fibrocystic Breast – *See Breast Disorders*

Fibroid – *See Uterus Disorders*

Fibromyalgia ..... DECL

Fistula-In-Ano
- Unoperated ..... STD-LR
- Operated, complete recovery ..... STD

Floating Kidney – *See Kidney Disorder*

Fractures
- Skull – concussion
  - 0 – 1 yr ..... U DECL
  - 1+ yrs, full recovery ..... U STD
- Depressed skull fracture
  - 0 – 2 yrs ..... U DECL
  - 2 yrs – 5 yrs ..... LR-HR
  - 5+ yrs ..... STD
- Spinal fracture ..... EXCL
- Hip ..... STD/EXCL
- Other bones ..... STD/EXCL

Gallbladder
- Cholecystectomy – *Gallbladder removed* ..... STD
- Cholecystitis – *Inflammation of the gallbladder*
  - Unoperated
    - Single episode ..... U STD
    - Recurrent ..... STD-LR
  - Operated ..... STD
- Cholelithiasis – *Gallstones*
  - Unoperated
    - Single episode ..... U STD
    - Recurrent ..... STD-LR
  - Operated ..... STD

Gastritis
- Acute, single attack ..... STD
- Chronic, recurrent attacks ..... STD-LR

Gastro-Esophageal Reflux Disease (GERD) .... STD-EXCL

Gestational Diabetes – *See Diabetes*

Glaucoma – *See Eye Disorders*

Glomerulonephritis – *See Kidney Disorder*

Glycosuria – *See Kidney Disorder*

Goiter – *See Thyroid Disorder*

Gonorrhea – *See Sexually Transmitted Disease*

Gout
- Present ..... LR-DECL/EXCL
- In past ..... LR-HR/EXCL

Grand Mal Seizure – *See Epilepsy*

Graves' Disease – *See Thyroid Disease*

Headaches – *Including Migraines*
- Mild, occasional ..... U STD
- Moderate, recurrent ..... STD-LR/EXCL
- Severe, persistent ..... EXCL-DECL

Heart Attack – *See Coronary Artery Disease*

Heart By-Pass Surgery – *See Cardiac Surgery*

Heart Murmur
- Functional murmur ..... U STD
- Mitral Insufficiency or Regurgitation –
  - Apical systolic murmur IC
- Mitral Stenosis – Apical diastolic murmur ..... DECL
- Aortic Stenosis, Regurgitation or
  - Insufficiency ..... IC/U DECL

Hematuria – *See Kidney Disorder*

Hemophilia – *Genetic blood coagulation disease* IC

Hemorrhage – *Bleeding disorders*
- Cerebral hemorrhage (stroke) ..... DECL
  - 0 - 3 yrs ..... DECL
  - 3+ yrs IC
- Gastro intestinal hemorrhage ..... LR-HR/EXCL
- Retinal hemorrhage
  - Operated ..... EXCL
  - Unoperated ..... EXCL/DECL

Hepatitis – *See Liver Disorder*

Hepatomegaly – *See Liver Disorder*

Hernia – *Abdominal, Inguinal, Hiatal* ..... STD-EXCL

Herniated Disc – *See Spine Disorders*

Herpes Zoster – *See Shingles*

High Blood Pressure
- Controlled, on medication ..... U STD
- Uncontrolled, newly discovered, untreated ..... LR-DECL

HIV Infection ..... HR-DECL

Hives
- Present – Mild ..... U STD
- Present – Disabling or severe ..... EXCL/DECL

Hodgkin's Disease
- 0 – 10 yrs since full recovery ..... DECL
- 10+ yrs since full recovery ..... HR/EXCL

Hydrocele/Varicocele – *Fluid sack surrounding the testicle* ..... U STD

Hydronephrosis – *See Kidney Disorder*

Hypertension – *See High Blood Pressure*

Hyperventilation
- Single attack, mild ..... STD
- Multiple attacks, severe IC

Hypoglycemia – *Low blood sugar*
- Mild, infrequent episodes ..... U STD
- Severe or frequent episodes ..... DECL

Hysterectomy
- Non-malignant condition ..... STD
- Malignant condition – *See Tumors*

Ilietis – *See Crohn's Disease*

Indigestion – *See Gastritis*

Iritis – *See Eye Disorders*

Iron Deficiency Anemia – *See Anemia*

Irritable Bowel Syndrome (IBS) – *See Colitis*

Kidney Abscess – *See Kidney Disorder*

Kidney Disorder
- Albuminuria – *Presence of protein in urine* (Proteinuria) IC
- Floating Kidney – *Nephroptosis*
  - Present
    - No symptoms ..... STD-LR
    - Others ..... EXCL/DECL
  - In history
    - No residuals ..... U STD
    - Others ..... EXCL
- Glomerulonephritis – *A kidney filtration disease*
  - Acute, one or two attacks IC
  - Chronic, recurrent, or more than 2 attacks IC
- Glycosuria – *Presence of sugar in the urine* IC
- Hematuria – *Presence of blood in the urine*
  - Depends on number of red blood cells in urine IC
- Hydronephrosis (Nephrosis)
  - Present IC
  - In past ..... STD-DECL

Kidney Abscess
Present ..... DECL
In history ..... STD-LR
Kidney Stones – *Renal Colic*
Acute ..... U STD
Chronic ..... STD/EXCL
Nephrectomy – *Kidney removal*
Due to trauma or donation
0 – 6 mos ..... DECL
6 mos – 2 yrs ..... LR
2+ yrs ..... U STD
Due to disease IC
Polycystic Kidney — *including Cystic Kidney* ..... DECL
Proteinuria ..... HO
Pyelitis/Pyelonephritis – *Infection of kidney*
Single episode, recovered ..... U STD
Recurrent ..... LR-DECL
Pyuria – *Presence of white blood cells in urine*
Depending on current labs ..... STD-LR

Kidney Stones – *See Kidney Disorder*

Knee Disorders
Ligament or meniscus disorders
Present ..... EXCL
Operated – full recovery ..... STD-EXCL

Labrynthitis – *See Ear Disorder*

Latex Allergy – *See Allergy*

Leukemia ..... U DECL

Liver Disorder
Hepatitis A or B
Present ..... DECL
0 – 6 mos ..... DECL
6+ mos, with normal liver enzymes ..... U STD
Hepatitis C ..... U DECL
Hepatomegaly ..... HO
Fatty Liver
Present
Normal liver enzymes ..... U STD
Abnormal ..... LR-DECL
History
No symptoms, normal liver enzymes ..... U STD
Cirrhosis of the liver ..... DECL

Lumbosacral Strain or Sprain – *See Spine Disorders*

Lupus
Discoid
Present IC
Full recovery ..... LR-STD
Systemic Lupus Erythematosus ..... DECL

Lyme Disease
Present ..... DECL
Fully recovered, no residuals ..... U STD

Malignancy – *See Tumors*

Mastitis – *See Breast Disorders*

Mastoiditis – *See Ear Disorder*

Melanoma – *See Tumors*

Meniere's Disease – *See Ear Disorder*

Meningitis
Acute – *complete recovery* ..... U STD
Chronic or with residuals IC

Menopause
Mild – moderate, not disabling ..... U STD
Severe, disabling
0 – 6 mos ..... DECL
6+ mos ..... U STD

Menorrhagia – *See Uterus Disorders*

Menstrual Disorders – *See Uterus Disorders*

Mental/Nervous Disorders
Anxiety, depression, chronic fatigue syndrome, neurosis, panic disorder, bi-polar disorder, nervous breakdown
Present or under treatment IC
1 - 5 years ..... LR-DECL
Other – depends on diagnosis, duration, treatment, severity ..... IC/ STD/ DECL
Schizophrenia or other psychosis ..... DECL
Suicide attempt – after 10 yrs ..... LR

Migraine – *See Headache*

Miscarriage – *See Pregnancy*

Mitral Stenosis, Insufficiency or Regurgitation – *See Heart Murmur*

Mitral Valve Prolapse
No other cardiac problems ..... U STD
With minor cardiac arrhythmias ..... LR-HR
Others ..... U DECL

Mononucleosis
Full recovery and no residuals ..... STD

Multiple Sclerosis ..... DECL

Murmur – *See Heart Murmur*

Muscular Dystrophy ..... DECL

Myocardial Infarction – *See Coronary Artery Disease*

Neck Disorder – *See Spine Disorders*

Nephrectomy – *See Kidney Disorder*

Nephrosis – *See Kidney Disorder*

Neurosis – *See Mental/Nervous Disorder*

Osteoporosis ..... LR-HR

Otitis Media – *See Ear Disorder*

Otosclerosis – *See Ear Disorder*

Ovarian Cysts – *See Uterus/Ovary Disorders*

Overweight – *See page 24 for Weight Chart* ..... STD-DECL

Pacemaker IC

Palpitations – *See Arrhythmias*

Pancreatitis
- One episode ..... LR-DECL
- Chronic ..... DECL

Panic Disorder – *See Mental/Nervous Disorders*

Paralysis ..... HO

Parkinson's Disease ..... DECL

Peptic Ulcer – *See Ulcers*

Pericarditis –
Inflammation of the lining around the heart
- Within 1 yr ..... DECL
- 1+ yrs – no residuals ..... U STD

Pernicious Anemia – *See Anemia*

Petit Mal Seizure – *See Epilepsy*

Phlebitis
- Within 1 yr ..... DECL
- 1+ yrs – no residuals ..... U STD

Pleurisy
- Single episode, full recovery ..... STD
- Others IC

Pneumonia
- Single episode, full recovery ..... STD
- Multiple episodes ..... STD-LR

Pneumothorax – *Collapsed lung*
- Within 2 yrs ..... STD-LR
- 2+ yrs ..... U STD

Poliomyelitis (Polio)
- If residual weakness or paralysis ..... U EXCL

Polyp
- Present ..... EXCL
- Removed ..... U STD

Pregnancy
- Currently pregnant
  - First 6 months ..... EXCL
  - Last 3 months ..... DECL
- Not currently pregnant
  - History of complications, miscarriage or C-section and of childbearing age ..... EXCL

Prostate Disorder
- Prostate cancer – *See Tumors*
- Prostatitis
  - Single episode, full recovery ..... STD
  - Multiple episodes ..... EXCL

Proteinuria – *See Kidney Disorders*

Psoriasis
- Present – *non-disabling, no arthritic component* ..... STD-EXCL
- Others ..... U DECL

Psychoneurosis/Psychosis – *See Mental/Nervous Disorder*

Pulmonary Embolism
- Single episode
  - Within 1 yr ..... DECL
  - 1+ yrs ..... LR
- Multiple episodes or still on treatment
  - Within 3 yrs ..... DECL
  - 3+ yrs IC

Pulmonary Tuberculosis
- Active infection ..... DECL
- Full recovery
  - Within 1 yr ..... DECL
  - 1+ yrs ..... LR
- Positive skin test only
  - Negative x-ray ..... STD

Pyelitis-Pyelonephritis – *See Kidney Disorder*

Pyuria – *See Kidney Disorder*

Raynaud's Disease/Phenomenon – *Poor circulation in extremities*
- With full evaluation, mild symptoms ..... STD-LR
- Without full evaluation, or moderate to severe symptoms ..... DECL

Regional Enteritis – *See Crohn's Disease*

Reflux Disease – *See Gastro Esophagel Reflux Disease*

Retinal Detachment or Hemorrhage – *See Eye Disorder*

Retinitis Pigmentosa – *See Eye Disorder*

Rheumatic Fever
- Full recovery, no heart residuals
  - 0 – 2 yrs ..... LR
  - 2+ yrs ..... STD-LR
- Heart residuals, rheumatic heart disease ..... DECL

Rheumatoid Arthritis – *See Arthritis*

Ruptured Disc – *See Spine Disorders*

Sarcoidosis – *Formation of nodular lesions especially in the lungs*
- Present, Stage I ..... STD-LR
- Stages II, III or IV ..... DECL
- Arrested IC

Schizophrenia – *See Mental/Nervous Disorders*

Scoliosis – *See Spine Disorder*

Seizures – *See Epilepsy*

Septal Defects – *Congenital heart defect*
Atrial or ventricular
Repaired, no residuals ..... U STD
Others IC

Sexually Transmitted Diseases
Gonorrhea
Present to 1 year ..... U DECL
In past
1 episode ..... U STD
2 or 3 episodes
0 – 2 years ..... U DECL
2+ years ..... STD-LR
More than 3 episodes ..... U DECL
Syphilis
Present to 1 yr ..... U DECL
In past
Primary ..... LR
Secondary ..... HR-DECL
Tertiary ..... DECL

Shingles
Present ..... DECL
Recovered, no residuals ..... STD

Sickle Cell Anemia – *See Anemia*

Situational Depression/Anxiety –
See Mental/Nervous Disorder

Skin Cancer – *See Tumors*

Skull Fracture – *See Fractures*

Sleep Apnea
Sleep study confirms diagnosis ..... STD-DECL
Appropriate treatment ..... STD
Others ..... LR-HR

Spastic Colitis – *See Colitis*

Spine Disorders – *Including back pain or back disorders and neck disorders*
Chiropractic treatment, maintenance, or adjustment . EXCL
Ruptured, slipped, or herniated disc ..... EXCL
Spinal curvature (Scoliosis)
Mild, asymtomatic ..... STD
Symptomatic or moderate ..... EXCL
Severe ..... DECL
With surgery ..... EXCL/DECL
Spinal stenosis ..... EXCL
Sprain or strain
0 – 2 years ..... EXCL
2+ years ..... STD
Whiplash
Within 3 years ..... EXCL
3+ years, no residuals ..... U EXCL

Stomach Ulcer – *See Ulcer*

Strabismus – *See Eye Disorder*

Stroke – *See Hemorrhage*

Suicide Attempt – *See Mental/Nervous Disorders*

Syphilis – *See Sexually Transmitted Disease*

Tachycardia – *See Arrhythmias*

Thrombophlebitis – *See Phlebitis*

Thyroid Disorders
Hypothyroid – *Treated and controlled* ..... STD
Hyperthyroid
Not treated ..... DECL
Treated and controlled, 1+ yr ..... U STD
Thyroiditis
Current ..... DECL
Full recovery ..... STD
Nodules ..... HO
Goiter – *Thyroid enlargement*
Non-toxic
Present ..... LR-EXCL
In past ..... U STD
Toxic – (Graves' Disease)
Present ..... DECL
In past, operated ..... STD-LR

Tuberculosis – *See Pulmonary Tuberculosis*

Tumors
Benign, after removal and with no residuals
Brain or spinal cord ..... DECL
Others (Depending on type and location) ..... U STD
Malignant - cancerous
Internal tumors – within 10 yrs ..... HO
10+ yrs IC
Skin cancers
Basal cell, or squamous cell,
after removal ..... HO/U STD
Melanoma ..... U DECL

Ulcerative Colitis – *See Colitis*

Ulcers – *Duodenal, Gastric, Peptic, or Stomach*
Unoperated
Present ..... HR/EXCL
In history ..... STD-HR/EXCL
Operated
0 – 2 yrs ..... U DECL
2 – 5 yrs ..... LR
5+ yrs ..... U STD

Undescended Testicle
Operated ..... STD
Unoperated ..... STD/EXCL

Urinary Bladder Disorders
Infections, benign disorders ..... STD
Chronic or severe disorders ..... EXCL/DECL

Uterus/Ovary Disorders
- Cervical Disorders
  - With normal current pap smear ..... U STD
  - With abnormal most recent pap ..... U DECL
- Cystocele, rectocele, urethrocele
  - No complications ..... U STD
  - With complications ..... U EXCL
- D & C
  - Rate for cause
- Endometriosis
  - Present – mild, moderate..... U STD
  - Severe or recurring ..... EXCL-DECL
  - In history ..... U STD
- Fibroid tumor
  - Operated, benign .....STD
  - Unoperated ..... U EXCL
- Menstrual Disorders
  - Amenorrhea, Dysmenorrhea, Menorrhagia, **Metrorrhagia**
    - Single episode, resolved .....STD
    - Chronic or not resolved.....EXCL
- Ovarian Cysts ..... U STD

Varicose Veins
- Abdomen, esophagus, or thorax..... DECL
- Legs
  - Present
    - Mild ..... U STD
    - Moderate to severe..... EXCL/DECL
  - Operated and resolved ..... U STD

Vertigo
- Single episode, mild
  - 0 – 6 mos.....U DECL
  - 6 mos – 2 yrs .....STD-LR
  - 2+ yrs..... U STD
- Recurrent or severe
  - 0 – 3 yrs ..... DECL
  - 3+ yrs.....IC

Weight Loss or Gain
- Unexplained, sudden loss/gain of more than 20 pounds
  - Cause known .....Rate for cause
  - Cause unknown .....U DECL
- Dietary loss IC

Whiplash – *See Spine Disorders*

Risk Classification

The occupational classifications listed reflect not only the hazards of accidental injury and occupational diseases, but also environmental and economic factors that can influence claim experience.

In order to classify applicants, their occupation, including title and exact duties, must be fully and accurately described on the application. If the applicant has more than one occupation, the lower of the two occupation classes will be used. This section covers the most commonly encountered occupations. Occupations not listed may be classified according to the following general occupational descriptions or by comparing to similar occupations that are listed. All classifications are subject to underwriting approval.

Occupational Classifications: Non-Medical

Class 6A	Experienced professionals with duties that are generally administrative and managerial in nature with no physical or environmental hazards, earning at least $100,000 annually with minimal potential for income fluctuation.
Class 5A	Experienced professionals with duties that are generally administrative and managerial in nature with no physical or environmental hazards, earning at least $60,000 annually. Compensation may be more variable in nature.
Class 4A	Office and administrative workers not meeting criteria for 5A or 6A.
Class 3A	Individuals with primarily managerial or administrative duties to include those that are self-employed working in an office or non-office environment. Might directly supervise employees who have manual job duties.
Class 2A	Includes managers, supervisors or self-employed individuals whose regular duties may require limited physical activity.
Class A	Includes occupations involving skilled work with light manual duties requiring dexterity as opposed to physical strength with very little occupational hazard.
Class B	Includes occupations requiring heavy manual duties with increased exposure to accident and environmental hazards.
No	Occupations considered uninsurable for disability income coverage based on duties that require severe environmental hazard exposure, and/or may involve extraordinary manual labor or services.

Occupational Classifications: Medical

"M", "P" and "D" classes are for individuals who are in the health care industry. These professionals include, but are not limited to physicians, dentists, nurses, etc.

Class 6M	Health care professionals who have demonstrated the most favorable experience, allergists, dermatologists, gastroenterologists and internists are representative examples of this class. Also includes small animal veterinarians.
Class 5M	Primarily physicians with non-surgical duties who do not qualify for the 6M class as well as select physicians with some surgical duties that have demonstrated favorable experience such as cardiologists and urologists. Also includes dental specialists such as orthodontists and endodontists.
Class 4M	Primarily physicians with surgical duties (typically board certified in a surgical specialty). General and cardiovascular surgeons are representative of this occupational class. Also includes large animal veterinarians and therapists such as physical and occupational therapists.
Class 4P	Includes anesthesiologists, emergency room physicians, obstetricians and gynecologists.
Class 4D	General dentists are assigned the 4D occupational classification.
Class 3M	Non-physicians employed in the healthcare industry with technical medical skills with limited manual duties. Examples include CRNAs and X-Ray technicians.
Class 2M	Healthcare occupations that require more physical activity and certain other occupations where claims experience has not been as favorable as class 3M. Registered and practical nurses, dental hygienists and podiatrists are representative examples of this occupation class.
Class M	Healthcare occupations typically requiring more rigorous manual duties. Nurse's aides are in this class.

Business Owner Upgrade

The business owner upgrade is a program designed to allow eligible business owners the opportunity to improve their occupational class to the next highest class when compared to the class the applicant would otherwise qualify for. The upgraded occupational class will determine premium and policy feature availability. Upon request, an upgrade can be considered subject to the following criteria:

Your client may be eligible for a one class upgrade if:

- The original occ class is 4A, 3A, 2A or A.
- He/She owns at least 20% of a stable, financially successful business for the past two years supported by financial documentation.
- The business has a minimum of five full-time employees working a minimum of 30 hours per week.

All upgrades are subject to underwriting approval.

Business Owner Income Enhancer

The Business Owner Income Enhancer is a feature that allows an increase of insurable income by an additional 20% to help business owners cover the loss of company perks.

The criteria for this feature are as follows:

- Occupational class is 6A, 5A, 4A, 3A, 2A, A, 6M, 5M and 4M. Dentists and dental specialties are excluded from the income enhancer program.
- He/She has owned at least 20% of a stable, financially successful business for the last two years (supported by appropriate financial documentation);
- The calculation is determined by using the following formula:
  (insurable income x 1.20 = new income amount)
- The maximum amount by which the monthly benefit will be increased is limited to $2,000 when using the income enhancer.
- For income amounts over $500,000, you will need to confirm the benefit amount (driven from the enhancer calculation above) does not exceed $2,000 monthly benefit. The total of all DI coverage in force and applied for (including the benefit driven from the enhancer calculation) may not exceed our maximum issue and participation limits.

Occupational Class Guide

The Occupational Class Guide is divided into twelve main industry categories and associated subcategories as follows. Subcategories are listed alphabetically. Occupations within each subcategory are, in general, listed alphabetically as well. The Occupational Class Guide is shown below, immediately following the Industry Index. Occupation classes can also be found by using the search engine in the illustration software.

Business owners have been addressed, where possible, in each category or subcategory. If a reference to business owners has not been addressed as such, please refer to the Business Owner Not Elsewhere Classified section in subcategory 2.1.

Industry Index

1.0 Agriculture, Fishing and Logging
- 1.1 Agriculture and Animal Husbandry – farms, ranches, stockyards, slaughter houses
- 1.2 Fishing Industry
- 1.3 Logging, Lumber Mills, and Lumber Yards

2.0 Business, Finance, Insurance, and Real Estate
- 2.1 Business – business owners not elsewhere classified, computer industry, corporate executives, general business, labor unions, office workers
- 2.2 Finance – banking, stocks, securities
- 2.3 Insurance – actuaries, adjusters, agents, investigators
- 2.4 Real Estate – realtors, appraisers

3.0 Construction, Maintenance, and Repair
- 3.1 Construction – building and highway construction
- 3.2 Maintenance – building maintenance including property managers
- 3.3 Repair – business machine repair and service

4.0 Energy and Utilities – atomic energy, electrical industry, garbage disposal, mining, quarrying, oil and gas industry, sewage, telecommunications, water works, wells

5.0 Arts, Entertainment, Publishing, and Recreational Services
- 5.1 Arts – artists, sculptors
- 5.2 Entertainment – casinos, motion picture/theatre industry, radio/television industry, sports
- 5.3 Publishing – advertising, magazines, newspapers, printing, publishing
- 5.4 Recreational Services – camps, parks, hotels, motels, inns

6.0 Government – fire departments, government services, law enforcement, postal service

7.0 Manufacturing – buyers, manufacturing reps, general management, skilled and unskilled workers

8.0 Medical – medical occupations

9.0 Personal and Domestic Services
- 9.1 Food Service – bakeries, butcher shops, restaurants, vending machines
- 9.2 Personal Service – barbers, beauty salons, daycare, dry cleaning, interior design, kennels, optical services, personal trainers, photographers, shoe repair, tailors, travel agencies, window services
- 9.3 Private Household Service – gardening, landscaping, servants/domestics

10.0 Professional and Related Services
- 10.1 Architectural and Engineering Services – architects, engineers
- 10.2 Education – teachers and administration officials
- 10.3 Funeral Services – cemeteries, crematories, mortician services, monument industry
- 10.4 Legal Services – attorneys, paralegals
- 10.5 Religious Services – ministers, priests, rabbis
- 10.6 Scientific and Technical Services – scientists, interpreters

11.0 Transportation
- 11.1 Aviation – aerospace industry, airline industry, flying schools
- 11.2 Marine – dock workers, harbor masters, harbor pilots
- 11.3 Motor Vehicle – dealerships, drivers, freight handlers, garages, filling stations, parking lots
- 11.4 Rail and Urban Transit – railroads, railways

12.0 Wholesale & Retail Trade
- 12.1 Retail Establishments – convenience stores, liquor stores, department stores, other stores
- 12.2 Sales – inside sales, outside sales
- 12.3 Service and Repair – install, repair, and service technicians
- 12.4 Warehouse and Distribution – managers, supervisors, delivery, other warehouse employees
- 12.5 Wholesale Stores

1.0 AGRICULTURE, FISHING, AND LOGGING

1.1 Agriculture And Animal Husbandry

Farms And Ranches – *Plant, Stock, Dairy, Poultry, Fruit, Nursery, etc.*

- Blacksmith – No Unusual Hazard — B
- Foreman — A
- Hired Hand, Not Itinerant — B
- Livestock Dealers, Dressers, Raisers, Breeders
  - Not Handling Livestock — 2A
  - Handling Livestock — No
- Owner, Lessee, Manager
  - Supervisory Duties Only, No Manual Labor — 2A
  - Doing Manual Labor — A

Stockyards, Slaughter And Packing Houses

- Commission Brokers – Buyers, Sellers — 2A
- Superintendents, Foremen — A
- Others — No

1.2 Fishing Industry

- Fishing Including Lobster And Shell — No

Hatcheries

- Owners — 3A
  - Supervisory Duties Only, No Manual Labor
  - Doing Manual Labor
- Managers, Supervisors — 2A
- Others — B

1.3 Logging, Lumber Mills And Lumber Yards

Logging

- Owner – Supervisory Duties Only, No Manual Labor (Not In Woods) — 3A
- Manager, Supervisor, Estimator (Not In Woods) — 2A
- Others Including Those Working In The Woods — No

Lumber Yards and Wood Processing Factories

- Owner – Supervisory Duties Only, No Manual Labor — 3A
- Manager, Supervisor — 2A
- Foremen, Graders, Inspectors, Sales Personnel — A
- Others — No

Tree Workers

- Owner – Supervisory Duties Only, No Manual Labor (Not In Trees) — 3A
- Manager, Supervisor, Estimator (Not In Trees) — 2A
- Others Including Those Working In The Trees — No

2.0 BUSINESS, FINANCE, INSURANCE AND REAL ESTATE

2.1 Business

Business Owners – not classified elsewhere

- Large Business Owners (25+ employees) - see **Corporate Executives** below
- Small Business Owners (< 25 employees) - for upgrade, see Business Owner Upgrade Program
  - Blue collar business (e.g., manufacturing, construction, plumbing) — A
  - Gray collar business (e.g., skilled technical, dry cleaning, jeweler) — 2A
  - Retail sales – multiple locations — 3A
  - Retail sales – single location — 2A

Computer Industry

- Executives, Directors, Managers - see **Corporate Executives** below
- Systems Analyst, Systems Engineer, Programmer
  - Income > $75,000 — 6A
  - Income < = $75,000 — 5A
  - Others — 4A
  - Computing machine operators — 3A
  - Skilled repair personnel, Service personnel, Installers – light equipment — 2A

Corporate Executives

- Five years experience with well-established, financially sound company with 10 employees; income > $75,000 office and consulting duties only; — 6A
- Five years experience with well-established, financially sound company; income < $75,000 in past three years; office duties only; minimal foreign travel; salaried – not self-employed or commissioned; no direct supervision of persons with manual duties. — 5A

General Business

- Account Collectors
  - Office duties only — 2A
  - Others — A
- Accountant, Auditors, Comptrollers – also see **Corporate Executives** above
  - Certified Public Accountant (CPA) — 6A
  - Accountants and bookkeepers, five years experience, income >$60,000 — 5A
  - Other accountants and bookkeepers — 4A
- Buyers, Purchasing Agents
  - Office duties only — 4A
  - Others — 3A
- Consultants
  - Minimum five years experience as consultant in same business, primarily office duties, income > $100,000 in last three years — 6A
  - Minimum three years experience, primarily office duties, income > $60,000 in last three years — 5A
  - Others – minimum one year experience as consultant — 4A
- Data Scientists
  - Income >$75,000 — 6A
  - Income <=$75,000 — 5A
- Financial Analyst (non Stocks and Securities)
  - Certified — 6A
  - Others — 4A
- Lobbyist — 4A
- Recruiter, Headhunter — 4A
- Statistician — 5A

Labor Unions

- Union official – office duties only — 3A
- Others — No

Office Workers

- Office Managers, Clerical, Administrative Assistants, Legal Assistants - office duties only
  - Income >= $100,000 for at least two years — 6A
  - Income >= $60,000 for at least two years — 5A
  - Income >= $30,000 for at least two years — 4A
  - Others — 3A

2.2 Finance

Banking

- Officers, Managers, Mortgage Bankers – see **Corporate Executives** in Section 2.1 BUSINESS
- Tellers, Clerks – see **Office Workers** in Section 2.1 BUSINESS
- Messengers – unarmed — A
- Armored car guards, other armed personnel — No

Stocks and Securities

- Fund Managers, Portfolio Managers, Financial Analysts, Investment Bankers (hedge funds, mutual funds, and others)
  - Income >= $150,000 for at least two years — 5A
  - Others — 4A
- Brokers/Traders (bond, stock, commodity)
  - Income >= $150,000 for at least two years — 5A
  - Others — 4A
- Venture Capitalists
  - Income >= $150,000 for at least two years — 5A
  - Others — 4A

- Private Equity Managers
  - Income >= $150,000 for at least two years — 5A
  - Others — 4A
- Financial Planners, Financial Advisors, Investment Advisors
  - Minimum five-years experience, income > = $75,000 prior two years — 5A
  - Minimum three-years experience, income > = $30,000 prior two years — 4A
  - Others — 3A
- Floor and Day Traders — No

2.3 Insurance

- Actuary with credentials — 6A
- Others — 5A

2.1 BUSINESS

- With designation, minimum three years experience — 6A
- Others with designation — 5A
- Without designation, including students — 5A

Adjuster, Appraiser, Surveyor

- Office duties only — 4A
- Some field work, not fire or marine — 3A

Financial Professionals

- Insurance Agents, Financial Planners, Financial Advisors, Investment Advisors
  - Minimum five-year experience, income > = $75,000 prior two-years, — 5A
  - Minimum three-year experience, income > = $30,000 prior two years, — 4A
  - Others — 3A

Investigator

- Salaried, unarmed — 2A
- Others — B

2.4 Real Estate

- Appraiser — 4A
- Home Inspector — 2A
- Realtor
  - Commercial – five years experience in commercial real estate, annual earned income > $100,000 prior three years — 4A
  - Residential* – five years experience, annual earned income > $75,000 prior three years — 4A
  - Others — 3A

* Residential realtors do not qualify for the Enhanced Residual Disability Rider - only Basic Residual is available.

3.0 CONSTRUCTION, MAINTENANCE, AND REPAIR

3.1 Construction

Building And Construction

- Cabinetmakers — A
- Carpenters — A
- Carpet Installers — No
- Contractors, Estimators, or Superintendents
  - Not at building or construction sites — 3A
  - Occasionally at building or construction sites — 2A
  - On building or construction sites — A
- Electricians — A
- Flooring
  - Installers (no carpet) — B
  - Finishers, Sanders — B
- Foremen — 2A
- Glaziers — B
- Mason, Bricklayer – no unusual hazard — B
- Owners – see **Business Owners** in Section 2.1 BUSINESS
- Painters, Lacquerers, Varnishers
  - House, ship — B
  - Shop Painters – signs, manufactured articles — A
  - Others — No
- Plasterers — B
- Plumbers — A
- Surveyors — 2A
- Tile Layers or Setters – pipes, drains, or roofers — B
- Welders, Cutters – no unusual hazard — B
- Other skilled workers — B
- Others including blasters and anyone handling explosives — No

Highway Construction

- Asphalt refining and paving
  - Inspectors, Foreman – supervising only — A
  - Others — B

3.2 Maintenance

Building Maintenance

- Building superintendents – supervising only — 2A
- Building cleaners, Carpet cleaners, Elevator installers, Repair personnel, Freight operators, Sandblasters, Janitors — B
- Property Manager
  - No manual or maintenance duties, income > $40,000 — 3A
  - Others — 2A
- Window cleaners – outside — No

3.3 Repair

Business Machine Service and Repair — 2A

4.0 Energy and Utilities

4.1 Energy and Utilities

Atomic Energy

- Individuals handling radioactive materials — No
- Others can usually be classified on basis of occupation common to many industries.

Electrical Industry

- Electrical Apparatus Manufacture – see Section 7.1
- **Manufacturing** Overhead lines, conduits, tunnels
  - Foremen, Inspectors, Patrolmen – not climbing poles — A
  - Cable splicers, Ground men, Linemen, Pole setters, Tower erector – structural iron workers, Transformer workers, Troublemen, Tunnel workers — B
  - Others — No

Garbage Disposal Plants and Incinerators

- Chemists – supervising duties only — 2A
- Skilled workers — B
- Others — No

Meters – Water, Gas, Electric

- Readers, Inspectors — 2A
- Installers, Repairers, Testers — A

Mining And Quarrying

- Surface Operators
  - Office duties only – see **Office Workers** in Section 2.1 BUSINESS Assayers, Chemists, Engineers, Inspectors, Managers, Superintendents, Surveyors — 2A
- Foremen – supervisory duties only — A
- Other skilled workers – e.g., blacksmiths, carpenters, compressor, crane men, derrickmen, electricians, engineers, motormen, weighers — B
- Unskilled workers — No

Oil and Natural Gas Industry

- Fire Protection Department
  - Inspectors, Watchmen — B
  - Others — No
- Officials, Managers, Operators, and Superintendents
  - Not doing process work — 2A
  - Doing process work — A
- Foremen, Inspectors, Other laboratory workers — A
- Other skilled workers – blenders, boiler makers, bricklayers, carpenters, drillers, insulators, machinists, painters, pipe fitters, plumbers — B
- All employees handling or working near explosives or on off-shore oil rigs — No

Sewer, Sewage Disposal And Septic

- Inspectors, Foremen — A
- Others — No

Telecommunications
- Inside Workers
  - Managers, Supervisors 4A
  - Operators, Dispatchers, Others – office duties only 3A
  - Inspectors, Station installers – no pole or line work 2A
  - Repair personnel A
  - Others B
- Outside Lines Construction, Maintenance and Operation
  - Foremen, Inspectors – conduits and tunnel, not climbing poles A
- Others B

Water Works
- Superintendents – office duties only 4A
- Filtermen, Pumpmen A
- Others B

Wells
- Not gas or oil
  - Borers, Drillers, Diggers - not handling explosives B
  - Workers handling explosives No
  - Gas or oil – see **Oil and Natural Gas Industry** above

5.0 ARTS, ENTERTAINMENT, PUBLISHING, and RECREATIONAL SERVICES

5.1 Arts

Artists and Sculptors
- Artists
  - Commercial – cartoonists, illustrators, etc, working full time away from residence, not free lance 3A
  - Others No
- Sculptors No

5.2 Entertainment

Casino Industry – where legalized and operated in conformity with the law
- Executives – office duties only 3A
- Managers, Supervisors 2A
- Other casino employees A

General Entertainment
- Entertainers, Models, Vocalists No
- Musicians (Sole Occupation)
  - Concert, theater, symphony, TV.– working full time and not freelance 3A
  - Others No
- Speakers - public, motivational
  - Five years experience, income > $150,000 2A
  - Others No

Motion Picture and Theater Industry
- Booking Agents
  - Full-time, working out of office other than residence 3A
  - Other No
- Management personnel – office duties only 4A
- Directors, Producers, Film developers, Cameramen (no stunt work), Stage managers, Projectionists (in studio), Make-up artists, Camera repairmen, Sound editors, Recording engineers, Film splicers 3A
- Publicity Agent or Manager 3A
- Ticket agents – office duties only 3A
- Theater Owners and Managers 2A
- Projectionists in theater and box office employees (full time) B
- Actors, Actresses, Ushers, Attendants, Stunt workers, Others No

Radio and Television Industry
- Studio broadcasting
  - Actors, Actresses, Entertainers No
  - Announcers; Guides; Production staff; Directors and Producers (program, station, studio) 3A
  - Control Room
    - Chief engineers, Supervisors, Engineers (control, switch back, transmission) 3A
    - Maintenance engineers A

Sports
- Athletic Directors
  - Schools and Colleges (minimum 5 years experience, income $100,000) 5A
- Others 4A
- General No
- Automobile Racing
  - Drivers, Mechanics No
- Beaches, Pools, Billiards and Pool Parlors,
- Bowling Alleys
  - Owners, Managers – supervising only A
  - Attendants No
- Golf and Tennis – year-round industry and occupation only
  - Owners, Managers of golf courses, Head professionals teaching less than 20% 3A
  - Owners, Managers of driving ranges 2A
  - Instructors, Professionals – year round resident of club A
  - Caddies B
  - Tournament professional, Starters, Caretakers, Others No
- Horse and Dog Racing
  - Starters, Judges, Stewards, Officials 2A
  - Pari-mutuel clerks A
  - Trainers, Stablemen, Harness drivers, Jockeys No
- Motorboat, Speedboat, Motorcycle, Bicycle Racers, etc. No
- Professional Sports
  - Athletes – baseball, basketball, billiards, bowling, boxers & trainers, football, golf, hockey, polo, rodeo performers, skiers, skin divers, sky divers, soccer, tennis players, wrestlers No
  - Coaches, Athletic Instructors - Full time, salaried 2A
  - Managers, Scouts – not participating in any sport 2A
  - Umpires, Referees No
- Riding Schools
  - Owners, Managers – supervising duties only 2A
  - Instructors A
  - Stablemen, Rodeo performers No
- Skating Rinks
  - Owners, Managers – supervising duties only, full-time employment A
  - Seasonal employees & others No

5.3 Publishing

Advertising – Agency staff, not free lance
- Advertising Executives – see **Corporate Executives** in Section 2.1 BUSINESS
- Account Executives, Art Directors, Managers (full time, salaried) 5A
- Artists, Copywriters 3A
- Advertising Sales – see Section 12.2 SALES

Magazines And Newspapers
- Columnist 3A
- Dealers
  - Advertising sales only – see Section 12.2 SALES
  - Light delivery B
  - Newsstand, inside duties A
  - Newsstand, outside duties No
- Editors
  - Minimum three years experience, income > $100,000 5A
  - Others 4A
- Graphic Designers
  - Minimum three years experience, income > $75,000 5A
  - Others 4A
- Journalists – freelance No

- Reporters – no flying 2A
- Photographers
  - Commercial – studio 3A
  - Freelance, aerial No
- **Printing And Publishing**
  - Proofreaders 3A
  - Writers
    - Full-time, salaried 4A
    - Authors and other writers No

5.4 Recreational Services

- **Camps or Parks** (City, National and State) – year-round occupation only Owners, Managers, Directors – administrative and office duties only 3A
- Superintendents – supervising duties only 2A
- Tour Director 2A
- Administration employees – ticket takers, etc. A
- Maintenance and operating employees B
- Guides
  - Mountain hunting, fishing, dude ranches No
  - Other sightseeing – employed all year B
- Foresters, Forest Rangers, Wardens (Fire, Fish, Game) No
- Others No
- **Hotels, Motels, And Inns** – first class establishments
  - Owners, Managers 4A
  - Desk clerk, Concierge 3A
  - Food service – see **Restaurants** in Section 9.1 FOOD SERVICE
  - Others No

6.0 GOVERNMENT

6.1 Government

- **Fire Departments**
  - Chiefs, Marshals, Superintendents – superintending duties only A
  - Others (including Emergency Medical Technicians – EMT) No
- **Government Services** – State, Municipal, & Federal
  - Assessors - office duties only 4A
  - Bail Bondsman No
  - Bank Examiners 4A
  - Clerical – see **Office Workers** in Section 2.1 BUSINESS
  - Courthouse Employees
    - Bailiffs A
    - Court Reporters 2A
    - Courthouse Officials not in charge of prisoners 3A
    - Judges with legal degree – see Section 10.4 LEGAL SERVICES
    - Judges – others 4A
    - Officials in charge of prisoners – see **Police And Other Law Enforcement** below
  - Curators – library, museum or art gallery 4A
  - Custom and Immigration Officials (office only) 3A
  - Dog Catchers B
  - Health Officials
    - Field duties – no hazardous activities 2A
  - Justices of the Peace 2A
  - Librarians
    - Four year degree 4A
    - Others 3A
  - Social and Welfare Worker
    - PhD or MSW (Masters of Social Work), primarily office duties 4A
    - Others 3A
  - Tax Officials (not revenue officers) 3A
- **Police And Other Law Enforcement**
  - Unarmed – office duties only 2A
  - Armed No
  - Prison employees (guards or otherwise) No
- **Postal Service**
  - Postmaster, Other administrators – office duties only 4A
  - Mail clerks, Sorters No
  - Mail delivery by foot or vehicle No
  - Mail handlers No
  - Others No

7.0 MANUFACTURING

7.1 Manufacturing

- **Professional**
  - Owners – see **Business Owners** in Section 2.1 BUSINESS
  - Executives – see **Corporate Executives** in Section 2.1 BUSINESS
  - Engineers – see **Engineering** in Section 10.1 ARCHITECTURAL AND ENGINEERING SERVICES
  - Buyers, Purchasing Agents – see **General Business** in Section 2.1 BUSINESS
  - Manufacturer's Representatives, Inside Sales, Outside Sales – see Section 12.2 SALES
  - Office Administrator, Administrative Assistant, Office Worker, Clerical (office duties only) – see **Office Workers** in Section 2.1 BUSINESS
  - Designers, Draftsmen – office away from home 4A
  - Inspectors 2A
  - Lab technicians 2A
- **Management**
  - Foreman, Managers, Supervisors – supervisory duties only 2A
  - Other Foreman, Managers, Supervisors A
- **Skilled Workers**
  - Assembler, Boilermaker, Carpenter, Craneman, Cutter, Drill Press Operator, Electricians, Fireman, Glazer, Grinder, Installers, Machinists, Mechanics, Molder, Pipefitters, Repairers, Service personnel, Shipping & Receiving clerks, Welder
    - Light industry – non hazardous A
    - Heavy Industry – non hazardous B
    - Hazardous Industry No
- **Unskilled Workers**
  - Cleaner, General laborer, Sweeper, Yardman
    - Light industry – non hazardous A
    - Heavy industry – non hazardous B
    - Hazardous industry No

8.0 MEDICAL*

8.1 Medical

- Acupuncturists 2M
- Aerospace Medicine 6M
- Allergist/Immunologists 6M
- Anesthesiologists 4P
- Anesthesiologist Assistant 3M
- Anesthetist 3M
- Audiologists 5A
- Cardiologists 5M
- Cardiovascular Surgeons 4M
- Certified Registered Nurse Anesthetists – CRNA 3M
- Chiropractors No
- Colo-rectal Surgeon/Proctologist 4M
- Coroners
  - M.D. 5M
  - Others 4M
- Critical Care Physician 6M
- Dentistry
  - Receptionists, Office Assistants 4A
  - Endodontist, Orthodontist, Periodontist, Prosthodontist, Pediatric Dentist 5M
  - Oral and Maxillofacial Surgeons 4M
  - General and Other Dentists 4D
  - Dental Hygienist, Dental Assistant 2M
  - Dental laboratory workers, Technicians 2M
- Dermatologist 6M
- Dermatologic Surgery 6M
- Emergency Room Physicians 4P
- Endocrinologists 6M

Family Practice Physicians	6M
Gastroenterologists	6M
Genetic Physicians	6M
Geriatrician	6M
Gynecologist – see Obstetrics and Gynecology below	
Hand Surgeon	5M
Hematologists	6M
Hemoncologist	6M
Hospital Administrators (non medical) – see **Corporate Executives** in Section 2.1 BUSINESS	
Hospitalist	6M
Immunologists	6M
Infectious Disease	5M
Internists	6M
Internal Medicine	6M
Medical Technicians	3M
Med-Peds	6M
Mid-Wives	3M
Naturopath	2M
Neonatologists	6M
Nephrologists	6M
Neurologist	6M
Neurosurgeon	5M
Nuclear Medicine	6M
Nurses	
Registered nurse – office or supervising duties only	3M
Registered nurse – other than office or supervising duties only	2M
Practical nurse	2M
Nurse's aides	M
Nurse Practitioner – degreed	4M
Obstetrics and Gynecology	
Gynecologist only	4P
Gynecologist who also does Obstetrics (OB/GYN)	4P
Oncologists	6M
Ophthalmologists, M.D.	5M
Optometrists	
No selling duties	6A
Orthopedic Surgeons	5M
Otolaryngologists (ENT)	5M
Pain Management	5M
Palliative (Hospice) Care	6M
Paramedical Examiners	
R.N. with office duties only	4M
Others	2M
Pathologists	6M
Pediatricians	6M
Perfusionists	5M
Pharmacists, Registered	6A
Phlebotomist	2M
Physical Medicine & Rehabilitation (PM&R)/Physiatrist	5M
Physical Therapy Assistant	2M
Physicians – General (MD)	6M
Physician's Assistant	5M
Plastic Surgeon	4M
Podiatrist	2M
Psychiatrist, M.D.,	5M
Psychologists, Psychotherapists, Counselors (marriage, family, etc)	
PhD	6M
Master's degree	5M
Others	4M
Pulmonary/Respiratory MD Specialists	6M
Radiologist	6M
Reproductive Endocrinologist	4P
Rheumatologists	6M
Sports Medicine Physicians	
no surgical duties	6M
with surgical duties	5M
Surgeons	4M
Surgical Assistants	3M
Therapists	
Massage – state licensed, associated with medical practice or facility, not working from home	2M
Occupational	4M
Physical	4M
Respiratory	4M
Speech	4M
Vascular Surgeons	5M
Urologist	5M
Veterinarians – DVM	
Small animals	6M
Large animals	4M
Veterinarian Technician	3M
Medical technicians and operators	
X-Ray, Ultrasounds, MRIs	3M

9.0 PERSONAL AND DOMESTIC SERVICES

9.1 Food Service

Bakeries & Confectioners – Shops and factories	
Owners, Managers – no manual work	3A
Salesperson, Clerks	2A
Superintendents, Foremen – no manual work	2A
Packers, Checkers, Wrappers – in factories	A
Local delivery	B
Others	No
Butcher Shops	
Butchers	B
Others	No
Restaurants	
First-class establishments -secondary or no liquor sales (hotels, motels, cafes, restaurants including fast food, cafeterias, diners)	
Owners, Managers – not tending bar, income > $40,000 in last three years	3A
Owners, Managers – not tending bar, income < $40,000	2A
Owners, Managers – tending bar occasionally	A
Owners, Managers – regularly tending bar	B
Chefs with income > $50,000	2A
Head Waiters, Maitre d'hôtel	2A
Others	B
Establishments catering primarily to liquor sales (bars, cabarets, night clubs, taverns)	No
Vending Machines	
Collectors, Fillers, Installers, Repairers, Service personnel	A
Others	No

9.2 Personal Service

Barber Shops	
Owners, Barbers	A
Beauty Salons	
Owners, Beauticians	
Away from home	A
In own home	No
Daycare Centers	
Owners, Managers	3A
Assistants	2A
In own home	No
Dry Cleaning	
Owners, Managers – office & supervising duties only	2A
Clerks – counter duties only	2A
Foremen	A
Others	B
Interior Design – including window and display	
Designers, Decorators	
Four year degree; income > $40,000; office and consulting duties only	4A
Others; office and consulting duties only	3A
Others	A

- **Kennels**
  - Owners, Managers, Operators – admin/ofc — 2A
  - Others — B
- **Optical Services, Eyeglasses**
  - Optician — 3A
    - Dispensing only
    - All duties — 2A
  - Shop worker, grinding, other — A
- **Personal Trainers**
  - Salaried employees — 2A
  - Others — No
- **Photographers**
  - Commercial – studio — 3A
  - Freelance, aerial — No
- **Shoe Repair**
  - Shoemakers, Repairers — B
  - Others — No
- **Tailor & Seamstress** – working away from home
  - Not pressing or cleaning — A
  - Others — No
- **Travel Agency**
  - Owners, Agents — 3A
- **Window Industry**
  - Shade makers or hangers — 2A
  - Screen makers or installers — A
  - Others — No
- **Other Personal Services**
  - Dietician – not cooking — 3A
  - Electrologist — 2A
  - Locksmiths — 2A
  - Manicurists – in shops — B
  - Piano Repairers or Tuners — 2A
  - Tattoo Artists/Body Piercing — No
  - Taxidermists — A

9.3 Private Household Service

- Servants, Domestics — No
- **Gardening & Landscaping**
  - Landscape Architect
    - Office only with degree — 5A
    - Others — 3A
  - Gardeners & Landscapers – year round, regularly employed — A

10.0 PROFESSIONAL AND RELATED SERVICES

10.1 Architectural and Engineering Services

- **Architectural**
  - Architects – office and consulting duties only
    - Minimum three years experience, income > = $60,000 — 6A
  - Other Architects — 5A
  - Draftsmen – office away from home only — 4A
- **Engineering**
  - Engineers
    - Technical graduates (4-year degree), income > $60,000, no more than 30% field work — 6A
    - Technical graduates (4-year degree), income <= $60,000, or > 30% field work — 5A
    - No degree, office duties only — 4A
    - Others – non hazardous field or lab work — 3A

10.2 Education

- **Administration**
  - School or College – full time employment
    - Principals, Superintendents — 6A
    - Other administrative officials — 5A
    - Office administrative staff – see **Office Workers** in Section 2.1 BUSINESS
- **Teachers**
  - School or College – full time employment
    - College Professors — 5A
  - High school, primary, elementary – academic subjects (classroom only) — 4A
  - Music teachers, Counselors — 4A
  - Dancing, driver training, handcrafts, horticulture, laboratory, manual training, physical education — 2A
  - Agricultural, animal husbandry, or forestering — A
  - Others working full time away from residence and not freelance
    - Music — 2A
    - Dance — A
    - Exercise, aerobic, martial arts — No

10.3 Funeral Services

- **Cemeteries**
  - Superintendents – no manual labor, office duties only — 4A
  - Clerks (no manual labor, office duties only) – see **Office Workers** in Section 2.1 BUSINESS
  - Others — B
- **Crematories**
  - Owner – management duties only — 3A
  - Attendants — B
- **Mortician Services**
  - Directors, Owners – not embalmers — 3A
  - Embalmers and assistants — A
  - Others — B
- **Monument Industry**
  - Office personnel (no manual duties) – see **Office Workers** in Section 2.1 BUSINESS
  - Sales personnel – see Section 12.2 SALES
  - Carvers, Engravers, Setters — B

10.4 Legal Services

- Attorneys — 6A
- Paralegals — 5A

10.5 Religious Services

- **Clergy** – Minister, Priest, Rabbi
  - Pastors with ministry degree and church with at least 5 full-time employees — 4A
  - Others — 3A

10.6 Scientific And Technical Services

- **Scientists**
  - Agronomist, Anthropologist, Archaeologist, Bacteriologist, Biochemist, Biologist, Botanist, Chemist, Entomologist, Geneticist, Geologist, Metallurgist, Meteorologist, Physicist, Zoologist
    - Doctorate (Ph.D.) – office, consulting, non-hazardous lab duties, no field work — 6A
    - Masters Degree – office, consulting, non-hazardous lab duties, no field work — 5A
  - Others – office, consulting, non-hazardous lab duties, no field work — 4A
  - Those with non-hazardous lab duties and field work — 3A
- **Technical Services**
  - Interpreter
    - Full time only — 3A
    - Others — No

11.0 TRANSPORTATION

11.1 Aviation

- Aerospace Industry
  - Individuals subjected to tests, such as acceleration and deceleration, high or low pressure chamber, thermal stress, etc. — No
  - Others can usually be classified on basis of specific occupation
- **Airline Industry**
  - Flight Instructors, Pilots, Crew members, Flight Attendants – regular occupation — No
  - Managers with office and supervisory duties only – airport personnel — 4A
  - Passenger agents, Clerks (operations, reservation, ticket) — 3A
  - Dispatchers – office duties only — 2A

- Baggage handlers, Porters, Freight handlers, Fueling attendants — B
- TSA Employees
  - Baggage handlers, Inspectors — B
  - Security checkers — A
- Air traffic controllers — No

Air Transportation and Flying Schools
- Individuals not flying can usually be classified on basis of specific occupation
- Flying — No

11.2 Marine
- Dock Workers
  - Superintendents, Office clerks — 2A
  - Others: including foremen, bridge operators, carmen, checkers, cranemen, hoistmen, legmen, longshoremen, mechanical loaders and unloaders, overseers, stevedores, winchmen, watchmen — No
- Harbor Masters, Harbor Pilots — A
- All employees on barges, ferries, freighters, passenger service, salvage vessels, steamships, tugs – all types — No

11.3 Motor Vehicle

Dealerships
- Owners/General Manager
  - New vehicles only, income > $75,000 — 6A
  - New vehicles only, income < $75,000 — 5A
  - Used vehicles — 2A
- Finance & Sales Mgmt — 4A
- Sales Personnel
  - New vehicles — 3A
  - Used vehicles — 2A
- Parts Manager — 2A
- Mechanics, Painters, Body repair personnel — B

Drivers – also see specific industry
- Ambulances — B
- Bus — B
- Racers — No
- Taxi, including Owners of small taxi companies — B
- Truck Drivers – nonhazardous industries
  - Light trucking, local delivery — B
  - Heavy trucking, long-haul trucking, others — No

Freight Handlers
- Foremen, Superintendents – supervising duties only — A
- Others — B

Garages, Filling and Service Stations, Parking Lots
- Owners, Managers
  - Not repairing — 2A
  - Others — B
- Attendants, Battery service workers, Body repair personnel, Greasers, Mechanics, Painters, Tire retreaders — B
- Others including washers — No

Manufacturing – see Section 7.1 MANUFACTURING

11.4 Rail And Urban Rail Transit

Railroads And Railways
- Executives – see **Corporate Executives** in Section 2.1 BUSINESS
- Managers, Supervisors – office duties only — 3A
- Ticket agent, Freight solicitor, Dispatcher – office duties only — 2A
- Others — No

12.0 WHOLESALE AND RETAIL TRADE

12.1 Retail Establishments

Convenience And Liquor Stores
- Other than owners — No

Department Stores And Firms
- Managers, Supervisors
  - Supervising only, minimum three years experience, income > $75,000 — 4A
  - With manual duties, no delivery — 3A
- Buyers, Purchasing Agents – see **General Business** in Section 2.1 BUSINESS
- Office workers – see **Office Workers** in Section 2.1 BUSINESS
- Sales person, sales clerk — 3A
- Clerks – shipping, receiving, stock
  - Light goods only — A
  - Heavy goods — B

Other Stores – including wholesale and food stores; excluding liquor and convenience stores
- Managers, Supervisors
  - Supervising only, income > $30,000 — 3A
  - With manual duties, no delivery — 2A
- Buyers, Purchasing Agents – see **General Business** in Section 2.1 BUSINESS
- Florists – store duties only — 3A
- Jewelers
  - Appraisers – office duties only — 3A
  - Makers and repairers using hand tools only — 2A
  - Diamond cutters and polishers — A
  - Salesperson, sales clerk
    - No manual duties — 2A
    - With manual duties — A
  - Clerks – shipping, receiving, stock
    - Light goods only — A
    - Heavy goods — B

Owners – see **Business Owners** in Section 2.1 BUSINESS

12.2 Sales
- Sales Managers with staff, minimum of three years in that position
  - Income >= $125,000 for at least two years — 6A
  - Income >= $75,000 for at least two years — 5A
  - Income >= $50,000 for at least two years — 4A
  - Others — 3A
- Salespersons including Manufacturer's Representatives (inside or outside), no manual duties, not listed elsewhere
  - Income >= $125,000 for at least two years — 6A
  - Income >= $75,000 for at least two years — 5A
  - Income >= $50,000 for at least two years — 4A
  - Others — 3A
- Salesperson - manual duties or delivery by light truck or van — B
- Salesperson - home demonstrations sales — No

Auctioneers
- Livestock — A
- Others — 2A

12.3 Service and Repair
- Owners – see **Business Owners** in Section 2.1 BUSINESS
- Install, repair, and service technicians
  - Small appliances – in shop only — A
  - Large appliances and furniture — B

12.4 Warehouse and Distribution
- Owners – see **Business Owners** in Section 2.1 BUSINESS
- Managers, Supervisors
  - Supervising and office duties only, income > $30,000 — 3A
  - With manual duties, no delivery — 2A
- Buyers, Purchasing Agents – see **General Business** in Section 2.1 BUSINESS
- Office workers – see **Office Workers** in Section 2.1 BUSINESS
- Checkers, not handling goods — 2A
- Checkers, Craters, Foremen, Packers — A
- All other warehouse employees — B
- Delivery
  - Light delivery — B
  - Long haul or heavy delivery — No

12.5 Wholesale Stores

Wholesale Stores – see **Other Stores** in Section 12.1 RETAIL ESTABLISHMENTS



In approved states, DInamic Cornerstone Income Protection® (forms 4601NC and 4602GR) is issued by Ameritas Life Insurance Corp. In New York, DInamic Cornerstone Income Protection® (forms 5601NC and 5602GR) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2026 Ameritas Mutual Holding Company

For financial professional use only. Not for use with clients.