DIVERSIFIED INS BROKERS

Quick Reference Guide

MULTIPLE OPTION LIVING BENEFITS BUILT INTO ONE POLICY

Issue Ages (age nearest birthday) 30 year term: 18-55 20 year term: 18-70 10 year term: 18-80 Esve ages may vary by gender and risk class. Premiums guaranteed to remain level through term period. Eand Amount Face Amount Banding & Underwriting Classes Band Amount Available Underwriting Classes Band 1 \$50,000 - \$300,000 Preferred NT, Standard & Rapid Standard Band 2 \$100,000 - \$300,000 Preferred NT, Standard & Rapid Standard Band 3 \$300,001 - \$299,999 Preferred NT, Standard & Rapid Standard Band 4 \$1 million or more Preferred Plus NT, Preferred NT, Select NT, Standard NT, Preferred Tobacco, Standard Tobacco Rapid standard is for mildly substandard risks between Table A and D (Band 1 and 2 only). Accelerate up to 90% of the policy's death benefit (up to \$1.5 million) if diagnosed with: 18 Triggers Terminal lliness: Life expectancy is 12 months or less. Chronic Illness: Severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days Critical Illness: 15 qualifying conditions • Major burns • Aplastic anemia • Major heart attack • End-stage renal inalure • Major organ transplant • Major heart attack • Pranalysis of two or more limbs • Cantake up to five accelerations. • Proceeds payable are calculated based on policy face amount an insured's life expectancy at time or in instalment								
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Policy Fee (commissionable)	Annual: \$50	Semiannual: \$25.50	Quarterly: \$13	Monthly: \$4.25			
Modal Premium Factors	Annual: 1.00	Semiannual: 0.510	Quarterly: 0.260	Monthly: 0.086			
Discounts	 Association Discount-4% decrease in modal factors and policy fees in all years for members of approved associations. Employee/Producer Discount-4% premium discount. Same Payor Discount-policy fees reduced by 50% for each policy when two or more policies are drafted from the same checking or savings account. 						
	Association and employee/producer discounts are not available in CA or FL.						
Table Ratings	A = 1.225 B = 1.450	C = 1.675 D = 1.900	E = 2.125 F = 2.350	G = 2.575 H = 2.800			
Renewable	To age 100						
Conversions	Convertible to FLX Living Benefits IUL, if available in your state, up to the end of guaranteed term period or age 65, whichever comes first.						
Riders (available for an additional cost)	 Accidental Death Benefit—pays additional benefit if death is accidental. Children's Insurance—provides \$25,000 of convertible insurance for insured's children. Waiver of Premium for Total Disability—waives premiums if insured is disabled. 						

CALL US TODAY

1-800-533-5969

Benefit paid as lump sum for critical and terminal illness. Chronic illness benefit paid as a lump sum or in installments if it exceeds IRS limit.

In approved states, Ameritas FLX Living Benefits Term (form 3019) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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