Ameritas FLX Products

Jeremy Furrow

Internal Sales

Re-Think Business as Usual

Living Benefits

- Critical - 15
- Chronic - 2/6 ADL's or severe cognitive impairment
- Terminal - 12 months to live or less

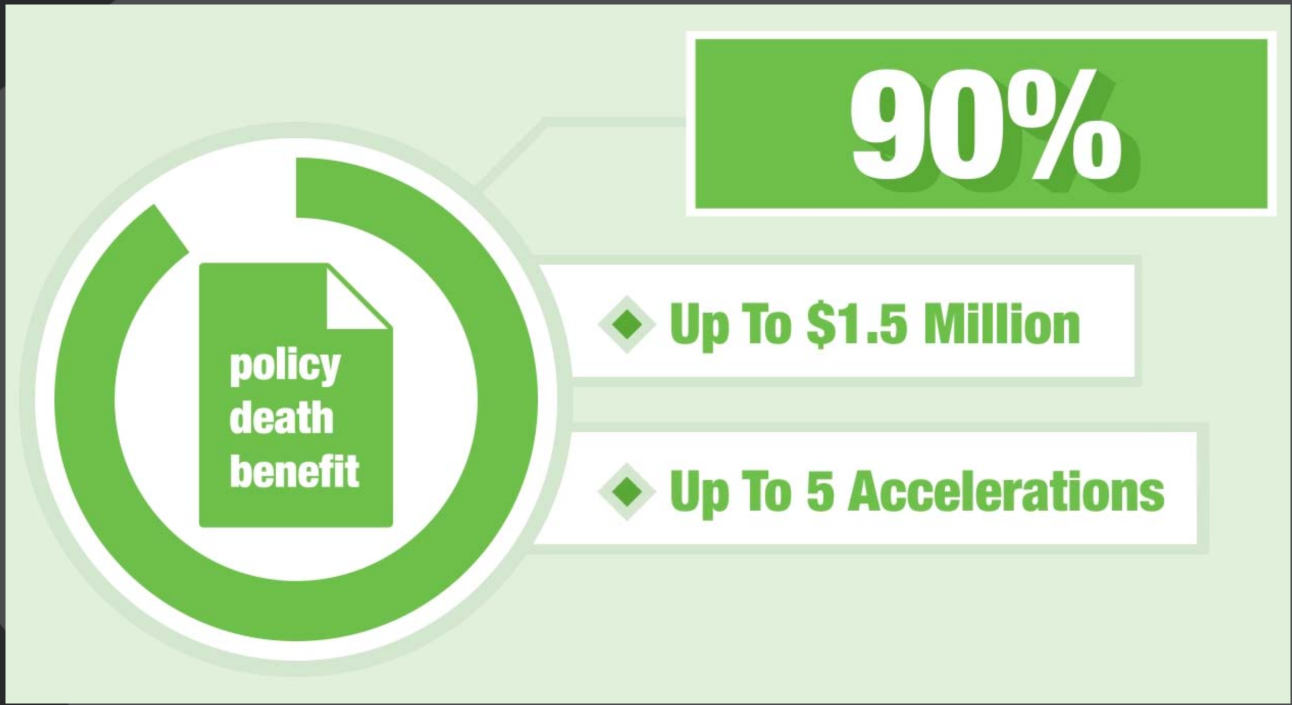
critical illness inability to perform two ADLs
heart attack terminal illness
cognitive impairment
coma **18 Qualifiying Triggers** ALS
blindness paralysis chronic illness
renal failure major burns
organ transplant cancer stroke

No Waiting Period Except	
Coma	96 hours
Stroke	30 days
Paralysis	90 days
Chronic Illness	90 days

FLX Term

Discount Approach

- When a maximum acceleration is accepted, 10% of the original death benefit remains in-force and the premiums are reduced accordingly.
- If the client takes less than the maximum offered, they can take up to 5 accelerations.



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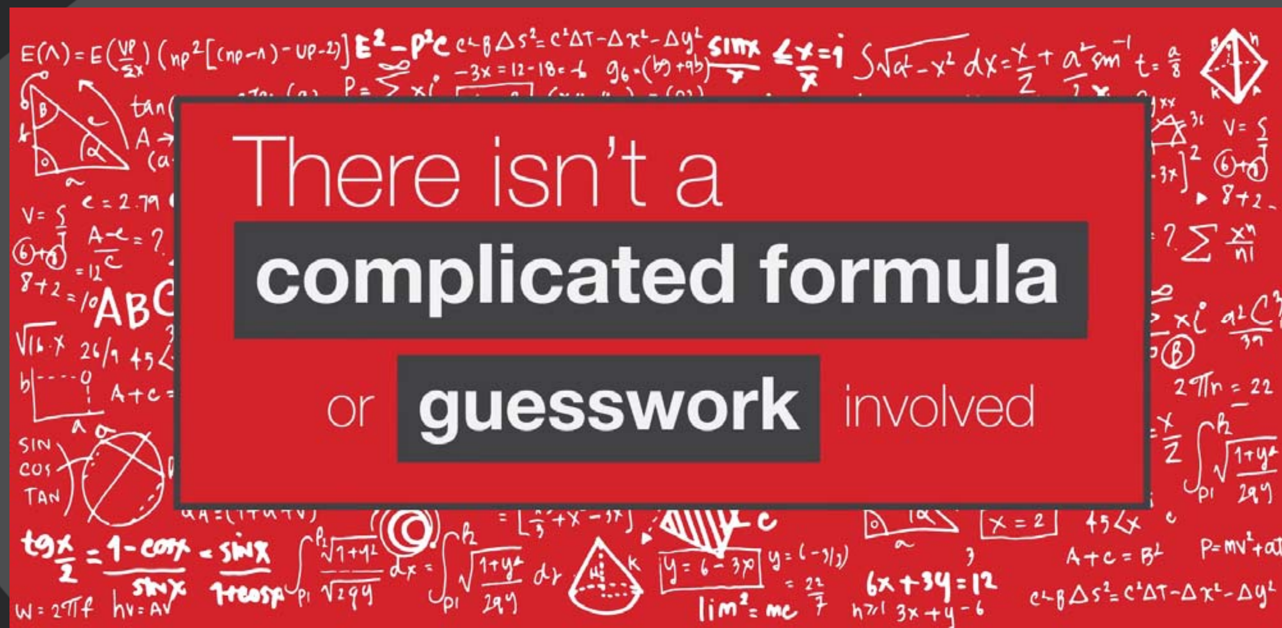
FLX IUL

Lien Approach

Acceleration Amount is a dollar-for-dollar reduction of Face Amount

Pre-set Percentages:

- 25% Critical
- 50% Chronic
- 75% Terminal



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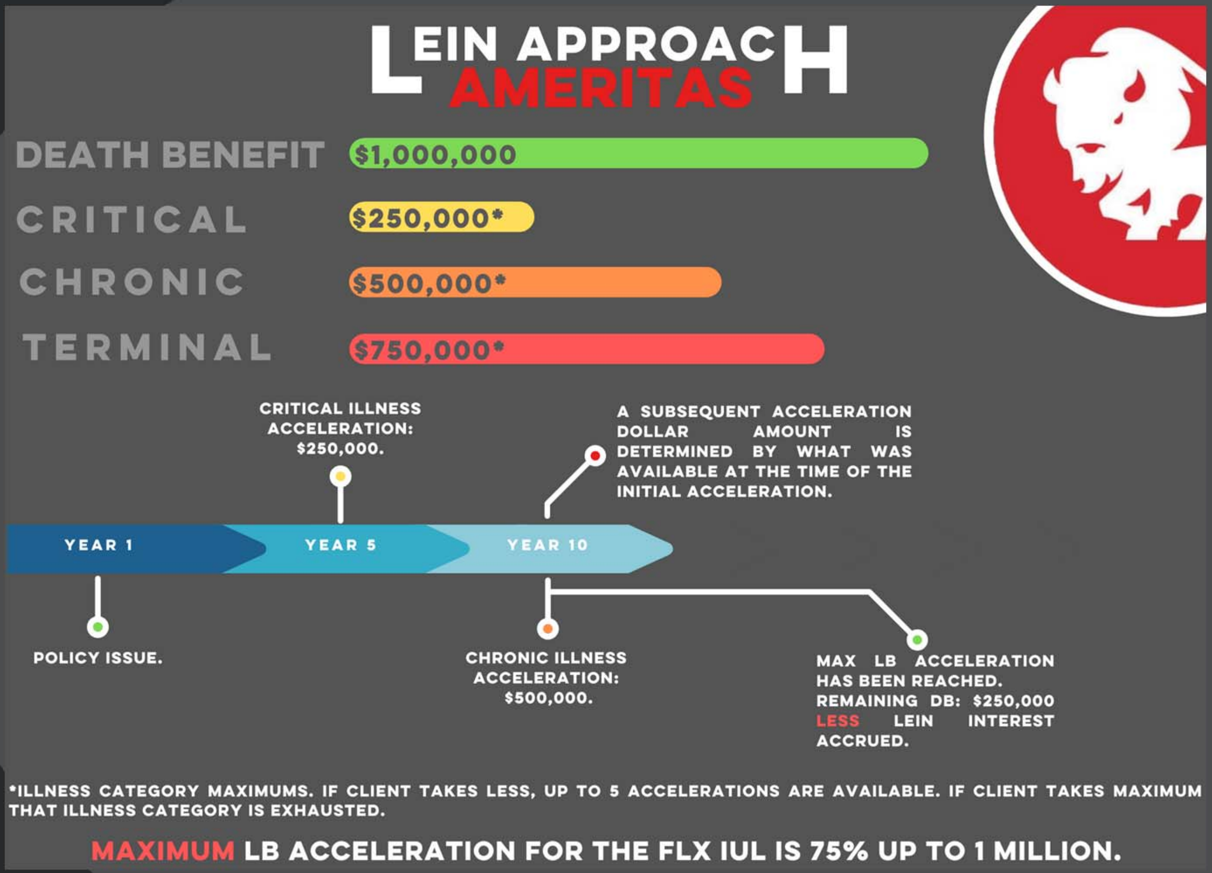
Breakdown

Lien on Us!

Ok, ok—bad joke. The point is, an acceleration is not the end of the world or the policy!



FLX Term

<u>Unique</u> Feature

- **Same Payor Discount**
  - 2 or more policies paid for by the same checking account, **<u>policy fees</u>** will be 50% less.

FLX IUL

Accumulation Potential

- Proprietary Index: BNP Momentum 5
- Uncapped Strategy with high Participation Rates
- 0% Floor
- More info: https://momentum5index.bnpparibas.com
- 6 total indexing strategies available, including the S&P 500 and Russell 2000

Ameritas is the only company to offer the

BNP Paribas Momentum 5 index option

on **life insurance products**

BNP Paribas Momentum 5	Capped Rate	Participation Rate
BNP MMA 5 1-Year Point to Point	Uncapped	170%
BNP MMA 5 2-Year Point to Point	Uncapped	225%

2019 Actual(1 YR)	15 Year Avg
8.79%	1 YR 8.97%
14.94%	2 YR 13.39%

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Underwriting

There are 3 options for underwriting the FLX products:

1.) True Non-med
2.) Accelerated UW
3.) Fully Underwritten

Our team:

- Experienced and sales-oriented underwriters
- We work with agents on creative strategies

Obtaining the right amount of benefit should NOT be dictated by an underwriting process.

1 True Non-Med Underwriting

- $300K or less
- Age 70 or younger
- Includes Rapid Class(Table A-D)
- DO NOT use Lexis Nexis
- Avg turn-around 7-10 business days

your clients
won't experience
the inconvenience and delays
that sometimes occur with
medical reports and exams

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2 FLXelerate
Accelerated UW

- $300,001 to $1 million
- Great option for individuals with no major medical concerns or financial history.
- Also a potential option for individuals with recent (in past year) exam/labs we can access to satisfy medical requirements
- MIB, MVR, Rx, Lab PIQ ,Transunion TrueRisk Life mortality score, APS and Paramedical (maybe)

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3 Benefits of going Fully UW

- Better rates means more money (Now with Term & Later with IUL)
- A good chance of a "non-med" experience if good health and financial track record
- "Free" physical and labs for self-awareness

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How can I help you win today?

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