

Tackling the Business Owner & Executive Markets

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Agenda

- A quick word about Cornerstone IDI product launch.
- Medical market +/-.
- Business owner and executive market opportunities.

Cornerstone IDI

- Available in 44 Compact States as of June 10, 2024
- **Building upon our strong Foundation...**
 - Same Foundation product with enhancements- three new riders, improving key features and keeping industry unique built-in provisions.
 - Revised product pricing using updated CSO tables and pricing assumptions; allows us to meet needs of field while maintaining a competitive product that sustains the product line.
 - Focus on technology enhancements to help improve the overall customer experience and leverage new home office systems and processes.

Reality Check

- The medical market is full of eligible clients.
- Carriers offer lots of discounts.
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While all of this is true...



Perspective

- Maybe we treat too many *other* clients like doctors too?
- Can't use same approach with business owners and executives.
- Non-medical clients may not have same obvious income potential or an inherent understanding of the need, but what do they have?

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ASSETS!

Business Owner & Executive Market

- What do they need to protect?
- Open doors to this market with asset protection and income continuation discussion.
- Business owners have a specific need to protect their key asset – their business.
- Executives may not realize their biggest asset is the retirement account their employer is helping to build.

Business Owner Market

- Begin with a multi-policy approach.
- Business Overhead Expense (BOE) can open the door.
- Protect business with BOE insurance that can help preserve the money maker.
- Ameritas – helps owner pay the salary of owner's replacement.
- Ameritas – Business Loan Repayment (BLR) rider can help cover business loans on top of normal expenses.

Business Owner Market

- Begin with a multi-policy approach.
- Individual DI can take pressure off owners.
- Owners don't have to take income out of business if they are not working.
- Buys them time to get most value for their business.
- Protects any retirement assets other than the business.

Executive Market

- Executives will fall into two buckets:
 - Insured.
 - Uninsured.
- Group long-term disability (LTD) is not a given nor is it a discussion stopper.
- Fill the gaps to complete the asset protection and income continuation plan.
- Look for multi-life opportunity.

Discount Opportunities

Multi-life.

10% from sex-distinct rates.*

Association/Affiliation.

10% from sex-distinct rates.*

Guaranteed Standard Issue (GSI)

- Permanently discounted rates.

Employer-Paid	Voluntary	Discount
5-9 lives	10-49 eligible	15%
10-49 lives	50-149 eligible	20%
50-99 lives	150-299 eligible	25%
100+ lives	300+ eligible	30%

Aggregation Opportunities

- Multi-policy.
 - Individual DI, BOE, life insurance, etc.
- Multi-life.
 - Multiple client relationships within a business.
- Warm leads and referrals.
- Business owners have partner businesses or know other business owners through community organizations.
- Executive carve out planning works similarly from business to business.

Ameritas Opportunities

- Customizable individual DI products.
- Strong BOE product with Business Loan Repayment and Substitute Salary Expense riders.
- Fully underwritten multi-life.
- GSI.

Different Approach

Take a different path to success in the DI market.

A different approach can open you up to a world of opportunity with Ameritas – especially with your business owner and executive clients.



DI Stepping Stones Training Program



DI Stepping Stones

Help strengthen your client's financial future with income protection.

[Access Training](#)

Upcoming DI Connect With Us Sessions

- Monday, June 17, 2024 – 11 a.m. ET – Business Overhead Expense (BOE) Policy Provisions.
- Monday, June 24, 2024 – 11 a.m. ET – Understanding the Benefits of the DInamic Cornerstone Benefit Increase Rider (BIR).