

securing today's prices for future increases

DInamic Foundation

As you design your insurance policy, consider purchasing the Future Increase Option Rider. This rider allows you to plan for your future income protection needs by securing the premium rates that are in effect at the time you purchase your initial policy. So in the distant future, when your salary increases, you can purchase additional insurance protection that accommodates for your new salary amount, at the premium rates and occupational class of the originally issued policy.



How the Rider Works

- The premium rate for the increase uses your current age at the time of the increase but locks in the rate structure and occupational class of the original contract.
- Increases are restricted to the contractual renewal period of 31 days prior or after the policy anniversary date.
- The rider allows you to purchase additional coverage with only financial evidence of insurability—no medical requirements necessary.
- Through age 40, you may exercise the full amount of the rider on any given policy anniversary date.
- If you are between the ages of 41 through 55, you may exercise up to one-half of the original base monthly benefit on any given policy anniversary date.
- The total of all increases may never exceed the amount purchased under the Future Increase Option Rider.



Ameritas Life Insurance Corp.
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Off-anniversary requests can be considered on a case-by-case basis subject to the following criteria:

- If you have a significant financial increase in income (defined as 20 percent or greater) or have lost your group Disability Income insurance coverage due to a change in benefit eligibility.
- Follow the benefit amounts based on age guidelines listed on the front page.
- Must be requested within three years from the original policy issue date or one year of graduating from a residency/internship.
- Policy must not contain the Automatic Increase Rider.
- Request must be received within 90 days of the triggering event.
- Request is limited to one per year.

Read this example

Vince Taylor purchased a Disability Income insurance policy with a Future Increase Option Rider in 2010. Vince has had increases to his salary over the years and recognizes that he needs more disability income protection. Because of his careful planning when he purchased the original policy in 2010, Vince can request additional protection without having to prove medical insurability—a value added feature of this rider. He also can increase his coverage using the rates (based on his attained age) that were in effect in 2010.

Help “turn back the clock” by securing today’s premium rates for your future income protection needs.

Contact your Ameritas representative today to decide if adding the Future Increase Option Rider is right for you.



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