

planning for the future

DInamic Foundation

Over time when your salary increases, so will your need to protect your income with additional disability coverage. Adding the Future Increase Option (FIO) rider allows you to plan for your future income protection needs.



This piece can be personalized by ordering through the shopping cart.

Advantages of the FIO rider

- Allows you to purchase additional coverage with only financial justification - no medical requirements necessary.
- Secures the premium rate structure (at attained age), occupational class and contract features of the original policy.

How the Rider Works

- Purchase up to three times the base benefit for future use.
- 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.
- Request is limited to one per year.

Representative Name

Agency Name
Address
City, State, Zip
Phone, Fax
Email, Website

LOGO

(Agent Name)

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Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

Off-anniversary requests follow the guidelines on the first page and can be considered on a case-by-case basis subject to the following criteria:

- If you have a significant one-time 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.
- Must be requested within three years from the original policy issue date or one year of graduating from a residency/internship program.
- Policy must not contain the Automatic Increase Rider.
- Request must be received within 90 days of the triggering event.

Read this example

When Parker purchased his disability income insurance policy in 2010, he chose to add the FIO rider. Parker has received several salary increases since then and recognizes his disability coverage is no longer sufficient. Because Parker has the FIO rider on his policy, he can purchase additional coverage at his current age (using the rate structure that was in effect in 2010) without providing evidence of medical insurability.

Be like Parker and plan 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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