



# help protect your client's business against the unexpected

## Business Overhead Expense

**If your client was to incur a disability, how would the doors of their business remain open during his or her recovery?**

The bills don't stop just because your client can't work. Don't leave your clients without a plan. BOE insurance offers protection by reimbursing normal and customary expenses necessary to maintain the business in the event of a disability.

Discuss the following features with your business owner.

- **Accumulation Benefit**  
If the covered overhead expenses during any month of total disability are more than the available monthly benefit, the unpaid balance may be carried forward in following months when actual expenses are less than the available monthly benefit.
- **Covered Expenses**  
Includes items such as lease or mortgage payments, employee salaries, utilities, taxes, maintenance services, substitute salaries and accounting service fees.
- **Extended Residual Rider**  
Extends the built-in six month residual to the length of the benefit period; it can continue to pay beyond the maximum benefit period.
- **Business Loan Repayment Rider**  
This rider reimburses the portion of principal and interest of a specified business-related loan obligation.
- **Finder Fee Benefit**  
Reimburses up to a maximum benefit of \$5,000, for the cost of a professional employment agency to find a substitute to perform the duties of the owner during his or her disability.
- **Legal and Accounting Fees**  
While receiving disability benefits, legal and accounting fees are reimbursed up to a maximum benefit of \$5,000, if your client terminates or sells their ownership interest of the business, as a result of the disability.
- **Workplace Modification**  
While receiving benefits—and it is determined that a modification to the insured's workplace would be appropriate to allow him or her to return to work—we will reimburse a portion or all of the expense of that modification.

## product details

<b>Target Market</b>	Owners of a small business or practice such as physicians, dentists, attorneys, accountants or gray collar owners with little to no manual duties.	
<b>Definition of Disability</b>	Own Occupation for the entire benefit period—including specialty language for physicians and dentists.	
<b>Issue Ages</b>	18-64	
<b>Benefit and Elimination Periods</b>	Choice of benefit and elimination periods	
	<b>Benefit Period</b>	<b>Elimination Period</b>
	24 Months	30, 60 and 90 days
	18 Months	30, 60 and 90 days
	12 Months*	30, 60* and 90* days
*Only available options for issue ages 61-64.		
<b>Occupational Classification</b>	Non-medical – 6A, 5A, 4A, 3A and 2A* Medical – 6M, 5M, 4M, 3M and 2M	
*If eligible for Business Owner Upgrade.		
<b>Covered Expenses</b>	100% of covered overhead expenses for which the insured is responsible, up to the available monthly benefit on the policy.	
<b>Built-in Base Policy Selling Features**</b>	<ul style="list-style-type: none"> <li>• Residual Benefit</li> <li>• Good Health Benefit</li> <li>• Presumptive Total Disability</li> <li>• Benefit Continuation after Death</li> <li>• Surgical Transplant Benefit</li> <li>• Cosmetic Surgery Benefit</li> <li>• Conversion Privilege</li> <li>• Accumulation Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Extension of Benefits</li> <li>• Rehabilitation</li> <li>• Waiver of Premium</li> <li>• Advance Benefit</li> <li>• Legal and Accounting Fee Benefit</li> <li>• Workplace Modification</li> <li>• Finder Fee Benefit</li> </ul>
<b>Riders**</b>	<ul style="list-style-type: none"> <li>• Substitute Salary Expense</li> <li>• Extended Residual</li> </ul>	<ul style="list-style-type: none"> <li>• Future Increase Option</li> <li>• Business Loan Repayment</li> </ul>
<b>Policy Fees</b>	Monthly – \$4.00; Quarterly – \$13.00; Semi-annual – \$23.00; Annual – \$40.00	
<b>Discounts</b>	<ul style="list-style-type: none"> <li>• Fully Underwritten Multi-life</li> <li>• Association Marketing</li> </ul>	<ul style="list-style-type: none"> <li>• Double Annual</li> <li>• Big Case Discount</li> </ul>
**Subject to state variations and availability.		

**The bills don't stop just because they can't work.  
Don't leave your clients without a plan.**

# marketing resources

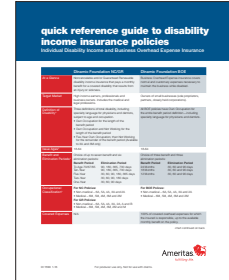
## Client Brochure



The client brochure, DI 1052, provides product information and covers the advantages of purchasing from a company like Ameritas. It also makes a great leave behind to answer any questions that might come up later.

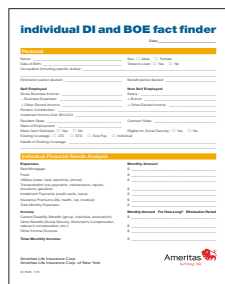
## Producer Brochure

The quick reference guide, DI 1599 is a great tool when referencing the highlights of our individual disability income and BOE product including target markets, built-in policy features, riders, discounts and more.



## Fact Finder

Sit down with your client and outline the expenses of their business. This fact finder reference sheet, DI 1645, can be an eye opener for them and is a great opportunity to ask the tough questions—how would their business stay open if they suffered a disability; how would the expenses be paid?



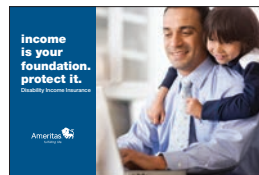
## Business Loan Repayment Rider (BLRR)

Business owners may take loans to help grow or operate their business. Use this brochure to help them understand how the BLRR can help.



## Postcards

There is a selection of postcards to reference for your market type (professional, medical, gray collar). You will find the variable field option for your contact information as well as a selection of pictures to choose from. Postcards can be found on Producer Workbench under Sales and Marketing Materials, DI 1267, DI 1275, DI 1281 and DI 1479.



## Learn More

You can learn more about Business Overhead Expense, order materials and find links to more information on Producer Workbench.

Want to see how Business Overhead Expense could work for your clients?  
Call your Ameritas sales development team at 800-319-6903.



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