



business loan protection

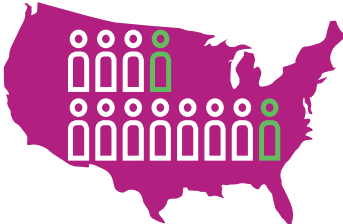
As a business owner, chances are you may need to take out a loan to grow or operate your business. If you are unable to work because of an illness or injury, make sure you have a plan that will cover your loan payments and help keep your business open and operating.

If you're like the majority of small business owners, economic uncertainty is one of the most significant challenges to the future growth and survival of your business.¹ What if you were to suddenly become disabled and couldn't work?

The Risk is Real

No one expects a serious illness or injury to strike. But the threat is greater than you may think. Consider the fact that 43% of all 40 year olds will have a long term disability event prior to age 65.² Over 37 million Americans are classified as disabled; about 12% of the total population.³

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1 in 4 chance of being disabled for 3 months or more.²

1 in 8 chance of being disabled for 5 years or more.²



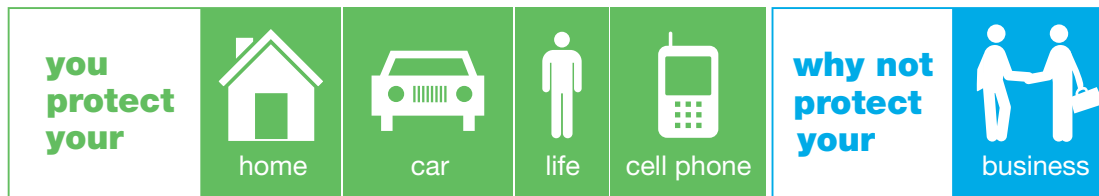
Put a Plan in Place to Protect Your Business

Disability income insurance can help cover your business expenses, including loan payments, and help keep your business open during an unexpected disability. It may also help you secure a loan from a financial institution, because it demonstrates your ability to meet your loan obligation.

Types of Loans Covered:	Elimination Periods:	Loan Duration:	Examples of Loan Needs:
<ul style="list-style-type: none"> • Fixed and variable rates • Commercial mortgage • Lease financing • Balloon 	<ul style="list-style-type: none"> • 30 day • 60 day • 90 day • 180 day • 365 day 	<ul style="list-style-type: none"> • 3 – 10 year • 15 year • Not to exceed age 65 	<ul style="list-style-type: none"> • Purchase of a practice or existing business • Purchase of a large piece of business equipment • Expansion of the business or practice • Renovations and improvements to the business facility • Purchase of a building used solely for the business

That's Why I'm Here

A Business Overhead Expense Disability Income Insurance policy with the Business Loan Repayment Rider provides a meaningful benefit to both you and your bank. It can help you cover expenses if you should become sick or hurt and unable to work, helping ensure that you can repay any outstanding business loans. Call me today to find out more.



¹ http://www.nsba.biz/docs/2011_year-end_economic_report.pdf

² JHA Disability Fact Book

³ U.S. Census Bureau, American Community Survey, 2011

In approved states, Disability Income Insurance (Forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. in approved states. In New York, Disability Income insurance (Forms 5501-NC, 5502-GR, 5503-NCBOE) is issued by Ameritas Life Insurance Corp. of New York.

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