

# summary of disability income and Business Overhead Expense insurance policies

## Disability income insurance can help protect against the unexpected while ensuring your clients' future.

With Dlnamic Foundation, you can provide necessary income protection to a large cross-section of your clients, with particular value in four broad areas of the marketplace:

### Business Owners

- The Business Owner Upgrade program allows for a one- or two-occupational class upgrade.
- The Guaranteed Renewable individual DI insurance policy offers a lower pricing option for the cost conscious buyer.
- The built-in partial disability benefit on the Guaranteed Renewable policy can be especially valuable for business owners who have unique income structures.

### Corporate/Employee Benefits

- There are more opportunities than ever with our Guaranteed Standard Issue (GSI) program. The ability to use our Guaranteed Renewable policy in this marketplace gives you and your clients tremendous flexibility with pricing, plan designs and more. Remember, you only need an eligible class of five employees for an employer paid GSI offer.
- Our non-medical occupational classes make us more competitive in these industries—especially for attorneys, executives and other professional occupations.

### Medical Marketplace

- Whether you focus on the residency marketplace or established physicians, you will find our preferred 6M occupational class to be very competitive, particularly in the states that have additional state discount factors.
- We recognize AMA specialties and many of them are available in our top two medical occupational classes, 6M and 5M.

### Association Marketing

- A disability income insurance plan available through an approved association can create multiple prospects, multiple sales, cross selling and referrals.
- Members of an approved association are entitled to a 15% discount from standard rates when they purchase individual DI and/or BOE.
  - Note, 10% is the maximum discount available to 4M general dentists.

Dlnamic Foundation enables you to design income protection strategies to fit your clients' unique needs, helping them protect what matters most while providing a solid foundation for their financial future.

**Income is the foundation. Protect it with Dlnamic Foundation.**



## Dynamic Foundation Policy Features

<p><b>Noncancelable and Guaranteed Renewable (NC)</b> – form 4501NC; form 5501-NC in New York; form 4501NC CA in California</p>	<p>This policy is an individual disability income insurance policy that pays a monthly benefit for a covered total disability that results from an injury or sickness. The premium paying and coverage periods run through the policy anniversary following the insured's 65th birthday. <b>Premiums for this policy are guaranteed to age 65.</b></p>
<p><b>Guaranteed Renewable (GR)</b> – form 4502GR form 5502-GR in New York; forms 4502GR CA and 4502GR RES CA in California</p>	<p>This policy is an individual disability income insurance policy that pays a monthly benefit for a covered total disability that results from an injury or sickness. The premium paying and coverage periods run through the policy anniversary following the insured's 65th birthday. <b>Premiums for this policy are subject to change on a class basis with state approval.</b></p>
<p><b>Business Overhead Expense (BOE)</b> – form 4503NCBOE; form 5503NCBOE in New York</p>	<p>This policy provides coverage designed to reimburse owners of small businesses (sole proprietors, partners, closely held corporations), for normal and customary expenses necessary to maintain the business while disabled.</p>

## Occupational Classes

NC Policies	<p>Non-medical – 6A, 5A, 4A, 3A and 2A          Medical – 6M, 5M, 4M, 3M and 2M</p>
GR Policies	<p>Non-medical – 6A, 5A, 4A, 3A, 2A, A and B          Medical – 6M, 5M, 4M, 3M, 2M and M</p>
BOE Policies	<p>Non-medical – 6A, 5A, 4A, 3A and 2A          Medical – 6M, 5M, 4M, 3M and 2M</p>

## Benefit and Elimination Periods<sup>1</sup>

NC and GR Policies	<p>The applicant has a choice of up to seven benefit and six elimination periods available as follows:</p>	
	<b>Benefit Period</b>	<b>Elimination Period</b>
	To Age 70/67/65	90, 180, 365 and 730 days
	Ten-Year	90, 180, 365 and 730 days
	Five-Year	30, 60, 90, 180 and 365 days
	Two-Year	30, 60, 90 and 180 days
	One-Year	30, 60 and 90 days
BOE Policies	<p>The applicant has a choice of three benefit and three elimination periods available as follows:</p>	
	<b>Benefit Period</b>	<b>Elimination Period</b>
	24 Months	30, 60 and 90 days
	18 Months	30, 60 and 90 days
	12 Months <sup>2</sup>	30, 60 <sup>2</sup> and 90 <sup>2</sup> days

<sup>1</sup> Subject to state variations.

<sup>2</sup> Only available options for issue ages 61-64.

## Definitions of Total Disability - NC And GR Policies

Up to three different definitions of total disability.<sup>3,4</sup>

- OO = Own Occupation for the length of the benefit period
- NW = Own Occupation and Not Working for the length of the benefit period
- OO/NW = Five-Year Own Occupation and then Not Working for the remainder of the benefit period (only available to 3A and 3M occupational classes)

<sup>3</sup> Definitions of total disability include specialty language for physicians and dentists. (N/A in New York)

<sup>4</sup> Any Reasonable Occupation and Not Working for the length of the benefit period in California only.

## Definitions of Total Disability - BOE Policies

All BOE policies qualify for Own Occupation for the entire benefit period—including specialty language for physicians and dentists.

## Individual Disability Income (IDI) summary

The chart below shows the availability of definitions of total disability according to occupational class, issue age, maximum benefit period and policy form.

### Fully Underwritten IDI – NC and GR Policies

Occ Class	Issue Age	Definition of Disability	Benefit Periods	Policy Form
6A, 6M	18-55	OO, NW	70, 67, 65, 10y, 5y, 2y	NC & GR
	56-60		67, 65, 5y, 2y	
	61-64		2y, 1y	
5A, 5M	18-55	OO, NW	70, 67, 65, 10y, 5y, 2y	NC & GR
	56-60		67, 65, 5y, 2y	
	61-64		2y, 1y	
4A, 4M	18-55	OO, NW	70, 67, 65, 10y, 5y, 2y	NC & GR
	56-60		67, 65, 5y, 2y	
	61-64		2y, 1y	
3A, 3M	18-55	OO/NW, NW	70, 67, 65, 10y, 5y, 2y	NC & GR
	56-60		67, 65	
	18-60	OO, NW	5y, 2y	
	61-64		2y, 1y	
2A, 2M	18-55	NW	70, 67, 65, 10y, 5y, 2y	NC & GR
	56-60		67, 65, 5y, 2y	
	61-64		2y, 1y	
A, M	18-60	NW <sup>5</sup>	5y, 2y	GR
B	18-60	NW <sup>5</sup>	2y	GR

<sup>5</sup> State variations apply in California. Refer to State Variations section of agent guide, DI 1228 for more information.

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## Base Policy Selling Features of IDI policies<sup>6</sup>

<b>Presumptive Total Disability</b>	Total disability is presumed if an insured sustains a total loss of sight in both eyes, the hearing in both ears, speech, the use of both hands, the use of both feet, or the use of one hand and one foot, even if able to work. The elimination period will be waived. The loss is not required to be permanent or irrecoverable.
<b>Surgical Transplant</b>	An insured will be considered totally disabled due to sickness if total disability is the result of him/her having been a surgical transplant donor, provided the transplant occurs more than six months after the issue date. The elimination period will be waived.
<b>Cosmetic Surgery</b>	An insured will be considered totally disabled due to sickness if total disability is the result of him/her having cosmetic surgery to correct a disfigurement or to improve his/her appearance, provided the cosmetic surgery occurs more than six months after the issue date.
<b>Successive Periods of Disability</b>	<ul style="list-style-type: none"> <li>• Noncancelable policy, if total disability and/or residual disability (if applicable) stops and then starts again within 365 days from the same or related cause, the two periods of disability will count as one. It will not be necessary to satisfy the elimination period again and the benefit period will not restart.</li> <li>• Guaranteed Renewable policy, if total disability and/or residual/partial disability (if applicable) stops and then starts again within 180 days from the same or related cause, the two periods of disability will count as one. It will not be necessary to satisfy the elimination period again and the benefit period will not restart.</li> </ul>
<b>Nondisabling Injury</b>	If an insured suffers an injury that requires medical treatment prescribed by a physician or the repair to natural teeth prescribed by a dentist, we will pay the expense of such treatment up to the lesser of one-half the monthly benefit or \$3,000.
<b>Good Health</b>	For every policy year an insured completes without receiving any monthly disability benefits under the policy, we will reduce the elimination period by two days. In no case will the elimination period be reduced to less than 30 days. The Good Health benefit is not affected by any Nondisabling Injury benefits received.
<b>Survivor</b>	Should an insured die after satisfying the elimination period and while benefits are being paid under the policy, we will pay an additional three months of benefits. The benefit is payable to the designated beneficiary, if any, otherwise, to the insured's estate.
<b>COBRA Premium</b>	If an insured is receiving monthly disability benefits under this policy, becomes unemployed due to a disability and as a result, is paying premiums to continue medical coverage under the employer's health or medical plan as provided for under COBRA, we will reimburse the premium paid (individual or family) for medical coverage under COBRA. Benefits will begin with the first premium due after the insured satisfies the elimination period, will not exceed \$1,000 per month and are payable for a maximum of 18 months.
<b>Rehabilitation</b>	An insured will not be considered recovered from a total disability just because they participate in a program of occupation rehabilitation. It may be suggested or requested that an insured participate in a formal, supervised rehabilitation program designed to help them return to their occupation.
<b>Partial Disability Benefit – Guaranteed Renewable Policy</b>	This benefit is included in the Guaranteed Renewable base policy only (not available in California). Provides disability benefits when the insured is able to do one or more but not all of the main duties of his/her occupation or can perform all of the main duties of his/her occupation for only 50% or less of the time normally required. The monthly benefit payable for a period of partial disability is one-half the base monthly benefit and is payable for a maximum of 12 months. If either the Enhanced or the Basic Residual Disability Rider is part of the policy, the residual benefit will not be payable.

<sup>6</sup> State variations apply.

NC <sup>7</sup> and GR	Non-Medical Occupations							Medical Occupations						
	6A	5A	4A	3A	2A	A	B	6M	5M	4M	3M	2M	M	
Enhanced Residual Disability	✓	✓	✓	✓	No	No	No	✓✓	✓✓	✓✓	✓✓	No	No	
Basic Residual Disability	✓	✓	✓	✓	✓	No	No	✓✓	✓✓	✓✓	✓✓	✓	No	
Cost of Living Adjustment (COLA) – 6% compound	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	
Cost of Living Adjustment (COLA) – 3% Simple	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	
Social Insurance Substitute (SIS)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Catastrophic Disability (CAT)	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	
Future Increase Option (FIO)	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	
Automatic Increase Rider (AIR)	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	
Student Loan Repayment Rider	✓	✓	✓	✓	✓	No	No	✓	✓	✓	✓	✓	No	

<sup>7</sup> The NC policy is not available to occupational classes A, B and M.

✓✓ Either the Enhanced or Basic Residual Disability Rider is required for these occupational classes. Basic Residual Rider is required for 2M.

## Optional Benefits – IDI Policies

### Noncancelable and Guaranteed Renewable (NC) and Guaranteed Renewable (GR)

Riders	Description	Specifications by Class
<b>Enhanced Residual Disability</b> <i>(Enhanced Partial in CA)</i>	<p>Provides benefits if the insured is residually disabled under the definition of the rider. Must have a 15% loss of earnings, and be unable to perform one or more of the material and substantial duties of his/her occupation or be unable to engage in his/her occupation for more than 80% of the time as was usual prior to the start of disability. For the first six months that residual disability benefits are paid, the amount will be at least 50% of the base monthly benefit. If the loss of earnings is more than 75%, then total disability benefits will be paid.</p> <p>Recovery Benefit: In the month immediately following a period for which monthly disability benefits have been paid, if an insured has returned to work in his/her occupation and maintains at least a 15% loss of earnings and a demonstrable relationship exists between the loss of monthly earnings and the previous disability, a recovery benefit will continue to be paid. This benefit will be based on the loss of earnings and is payable up to the maximum benefit period.</p>	<ul style="list-style-type: none"> <li>• Available to 6A-3A and 6M-3M, medical occupations must choose either Enhanced or Basic Residual</li> <li>• Issue ages 18-64</li> <li>• Not available to residential realtors</li> </ul>
<b>Basic Residual Disability</b> <i>(Basic Partial in CA)</i>	<p>Provides benefits if the insured is residually disabled under the definition of the rider. Must have a 15% loss of earnings, and be unable to perform one or more of the material and substantial duties of his/her occupation or be unable to engage in his/her occupation for more than 80% of the time as was usual prior to the start of disability. The residual monthly benefit will be the lesser of 50% of the base monthly benefit or the base monthly benefit for total disability multiplied by the ratio of the insured's loss of earnings during disability to the monthly earnings before disability.</p>	<ul style="list-style-type: none"> <li>• Available to 6A-2A and required for 2M; 6M-3M, medical occupations must choose either Enhanced or Basic Residual</li> <li>• Issue ages 18-64</li> </ul>
<b>Cost of Living Adjustment – 6% Compound</b>	<p>Provides for an annual interest increase in the monthly benefit payable after the first 12 months of disability. The adjustment factor is based on the CPI-U with a maximum of 6% per year compounded annually. This has the effect of creating a “catch-up” provision for years when the CPI-U index is less than 6%, and greater than 6% in other years. This rider includes a provision to purchase the increase in the monthly benefit upon recovery.</p>	<ul style="list-style-type: none"> <li>• Available to 6A-2A and 6M-2M</li> <li>• Issue ages 18-60</li> </ul>
<b>Cost of Living Adjustment – 3% Simple</b>	<p>Provides for an annual 3% simple interest increase in the monthly benefit payable after the first 12 months of disability.</p>	<ul style="list-style-type: none"> <li>• Available to 6A-2A and 6M-2M</li> <li>• Issue ages 18-60</li> </ul>
<b>Social Insurance Substitute Rider</b>	<p>Provides additional monthly disability benefits, reduced by any social insurance benefits being received, for each month the insured is totally disabled after the SIS elimination period. The definition of total disability for this rider will be the same as the definition of total disability for the base monthly benefit.</p>	<ul style="list-style-type: none"> <li>• Available to 6A-B and 6M-M</li> <li>• Issue ages 18-60</li> <li>• Not available for insureds who have group LTD plans in place</li> </ul>
<b>Catastrophic Disability</b>	<p>Provides an additional monthly disability benefit if the insured is unable to perform two or more of the six Activities of Daily Living (ADL) without standby assistance or if severely cognitively impaired. Activities of Daily Living are: dressing, toileting, transferring, continence, eating and bathing. A combination of base benefit, the SIS benefit, the CAT benefit and any other in force DI coverage cannot exceed 100% of the insured's gross monthly income net of business expenses. The CAT benefit cannot exceed three times the base benefit up to a maximum of \$10,000 per month. This rider does not require the same benefit or elimination periods as the base policy.</p>	<ul style="list-style-type: none"> <li>• Available to 6A-2A and 6M-2M</li> <li>• Issue ages 18-60</li> </ul>

## Optional Benefits – IDI Policies

### Noncancelable and Guaranteed Renewable (NC) and Guaranteed Renewable (GR)

Riders	Description	Specifications by Class
<b>Future Increase Option</b>	Allows an insured to increase the maximum monthly disability benefit on a policy with only financial evidence of insurability. The total maximum increase amount that may be purchased at policy issue is two times the maximum monthly benefit, not to exceed Maximum Issue and Participation Limits. An insured can apply for increased amounts on any or every policy anniversary up to and including age 55. Through the age of 40, the full amount of the rider can be exercised. Ages 41 through 55 can exercise one half of the original base monthly benefit. The premium rate for any increase will be based on attained age as of the issue date of the increase. It will also use the rate basis in effect on the issue date of the policy to which this rider is attached. In addition, rates will be based on the occupational class of the original policy as of the issue date of the increase.	<ul style="list-style-type: none"> <li>• Available to 6A-2A and 6M-2M</li> <li>• Issue ages 18-50</li> </ul>
<b>Automatic Increase</b>	Increases the base monthly disability benefit by 4% (simple increase rounded up to the next \$10) without requiring medical or financial evidence of insurability. The automatic increase will take place on each policy anniversary for up to five years. If the insured is under age 56 and the last automatic increase has occurred, he/she may apply for additional automatic increases by providing financial evidence of insurability only. One refusal to increase the monthly benefit will forfeit remaining options during any five-year period and will forfeit an insured's right to reapply for a new five year option.	<ul style="list-style-type: none"> <li>• Available to 6A-2A and 6M-2M</li> <li>• Issue ages 18-55</li> <li>• Not available if Double Annual Discount is selected</li> <li>• Off-anniversary FIO Rider increases are not permitted if AIR is part of the policy</li> <li>• AIR is also not available after issue age 50 if a 10-year or To Age 70 benefit period is selected</li> </ul>
<b>Student Loan Repayment Rider</b>	Reimburses monthly payments for specified student loan debt while the insured is disabled, for as long as the loan obligation remains, not to exceed the termination date of the rider. Maximum of three riders (loans) permitted, not to exceed \$2,500 maximum monthly benefit.	<ul style="list-style-type: none"> <li>• Available to 6A-2A and 6M-2M</li> <li>• Issue ages 18-50</li> </ul>

## Business Overhead Expense (BOE) summary

### Base Policy Selling Features of BOE Policies<sup>8</sup>

<b>Advance Benefit</b>	After satisfying the elimination period, the first base monthly benefit can be paid, even if the required financial documentation on the covered overhead expenses has not been received.
<b>Residual Disability Benefit</b>	An insured will be considered residually disabled if, due to injury or sickness, they are able to do one or more, but not all of the main duties of their occupation or they can perform all of the main duties of their occupation for only 50 percent or less of the time normally required. This benefit reimburses up to 50 percent of the maximum monthly benefit for up to six months.
<b>Finder Fee Benefit</b>	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 while receiving disability benefits.
<b>Accumulation Benefit</b>	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 to future months when actual expenses are less than the available monthly benefit.
<b>Rehabilitation</b>	An insured will not be considered recovered from a total disability just because they participate in a program of occupation rehabilitation. It may be suggested or requested that an insured participate in a formal, supervised rehabilitation program designed to help them return to their occupation.
<b>Legal and Accounting Fees</b>	While receiving disability benefits, legal and accounting fees are reimbursed, up to a maximum benefit of \$5,000, if the insured terminates or sells their ownership interest of the business.
<b>Good Health Benefit</b>	For every policy year an insured completes without receiving any monthly disability benefits under the policy, the elimination period will be reduced by two days. In no case will the elimination period be reduced to less than 30 days.

## Base Policy Selling Features of BOE Policies<sup>8</sup>

<b>Workplace Modification Benefit</b>	While receiving benefits, if it is determined that a modification to the workplace would be appropriate to allow the insured to return to work, a portion or all of the expense of that modification can be reimbursed.
<b>Conversion</b>	The policy can be converted to an individual disability income policy at any time before the insured reaches age 60, if the policy is in force, the insured is not disabled at time of conversion and a written request is made.
<b>Recovery Benefit</b>	If an insured is no longer receiving benefits under the policy, has a loss of net monthly revenue of at least \$200 that is solely due to their prior disability, and the sum of all monthly benefits paid for that period of disability, including the recovery benefit is less than the maximum overhead expense benefit, a residual disability benefit can be paid.
<b>Extension of Benefits</b>	Benefits will continue to pay beyond the maximum benefit period of the policy, as long as the insured remains totally disabled, for the lesser of 12 months beyond the maximum benefit period or until the total amount for which the insured is eligible for is paid.

<sup>8</sup> Subject to state variations.

## Optional Benefits – BOE Policies

<b>Substitute Salary Expense</b>	Designed to help pay the expense incurred to employ another person to perform the duties the insured would otherwise perform had he/she not become disabled. These benefits are payable in addition to the maximum monthly benefit for total disability, for up to 6 months.	<ul style="list-style-type: none"> <li>• Available for 6A-2A and 6M-2M</li> <li>• Issue ages 18-60</li> </ul>
<b>Future Increase Option Rider</b>	Allows an insured to increase their Business Overhead Expense protection with only financial evidence of insurability. The total maximum increase amount that may be purchased at policy issue is two times the maximum monthly benefit, not to exceed our Maximum Issue & Participation Limits. Increases may be elected on each policy anniversary, through age 55, and each increase may not exceed one-half the maximum base monthly benefit of the original policy. The total of all increases may never exceed the amount purchased under this rider. The monthly substitute salary benefit provided by the Substitute Expense Rider (if applicable) may also be increased.	<ul style="list-style-type: none"> <li>• Available for 6A-2A and 6M-2M</li> <li>• Issue ages 18-50</li> </ul>
<b>Extended Residual Rider</b>	Extends the maximum benefit period for Residual Disability by eliminating the 6 month limitation of the base policy. Residual disability benefits can continue to pay beyond the maximum benefit period.	<ul style="list-style-type: none"> <li>• Available for 6A-2A and 6M-2M</li> <li>• Issue Ages 18-60</li> </ul>
<b>Business Loan Repayment Rider</b>	Reimburses principal and interest of a specified business-related loan obligation while totally disabled.	<ul style="list-style-type: none"> <li>• Available for 6A-2A and 6M-2M</li> <li>• Issue Ages 18-60</li> </ul>

## Discounts - NC, GR and BOE Policies<sup>9</sup>

### Fully Underwritten Multi-Life<sup>10</sup> Discounts

- Use Form UN 3459 for the discount and submit with the new application(s).
- Cannot be used in conjunction with the Association Marketing Discount.
- 15% discount from sex-distinct rates, requires three or more approved lives with a common employer (10% is the maximum discount available to 4M general dentists).
  - As others join, newly added policies will receive the appropriate discount from sex-distinct rates.
  - If a group decreases below three lives, regardless of the discount or premium rate structure, the previously approved discount and rate structure will not change.
- 20% discount from sex-distinct rates is available on cases with 100% participation or 100% employer paid with a common employer.
- Medical and Dental (5M) Intern/Resident Discount: 20% discount, must be able to ensure three or more approved lives, from sex-distinct pricing, must attend the same college or university. Available for medical (6M-4M) and dental (5M) residency programs (Note, 10% is the maximum discount available for 4M general dentists).

<sup>9</sup> Subject to state variations. <sup>10</sup> BOE contracts are not eligible for 20% discount.

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### Guaranteed Standard Issue (GSI) Discounts

- Discounts taken from unisex rates

100% Employer-Pay Participation	Voluntary GSI Eligible Employees	Premium Discount
5-9	10 - 49	15%
10 - 49	50 - 149	20%
50 - 99	150 - 299	25%
100+	300+	30%

### Association Marketing Discount

- 15% discount from sex-distinct rates (10% is the maximum discount available for 4M general dentists)
- Available for qualifying members of approved associations
- Nonmedical occupational classes 6A-2A
- Medical occupational classes 6M-4M

### Double Annual Discount

- One-time 5% premium discount if two annual premiums are paid at the time the application is submitted
- Not available in conjunction with the Automatic Increase Rider

### Big Case Discount – requires underwriting approval

- 25% discount from sex-distinct rates, requires \$50,000 of annualized premium.
- 30% discount from sex-distinct rates, requires \$100,000 of annualized premium.

### Preferred Occupations Premium for certain professions that qualify for occupational classes 6A and 6M

- Available on NC and GR disability income contracts.
- Must apply through EZ App process.
- Rate Reductions: 6A – 5% and 6M – 10%
- Eligible, non-medical occupations (with net earned income plus bonus >\$100,000), 6A:

Actuaries  
Architects  
Auditors  
Certified Public Accountants  
Executives  
Optometrists  
Pharmacists  
Scientists (PhD)

- Eligible medical occupations, 6M:

Allergists	Neurologists
Dermatologists	Oncologists (excluding Surgical Oncologists)
Endocrinologists	Ophthalmologists
Family/General Practice Physicians	Pathologists
Genetic Physicians	Pediatricians
Hematologists	Psychiatrists/ Psychologists (PhD)
Hemoncologists	Radiologists (excluding Vascular/Interventional Radiologists)
Internists/Internal Medicine Physicians	Radiologists
Neonatologists	Rheumatologists
Nephrologists	

In approved states, DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. located at 5900 O Street, Lincoln, NE 68510. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York located at 1350 Broadway, Suite 2201, New York, NY 10018. Policy and riders may vary and may not be available in all states.

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