

quick reference guide to disability income insurance policies

Individual Disability Income and Business Overhead Expense Insurance

	Dnamic Foundation Individual	Dnamic Foundation BOE																				
At a Glance	Noncancelable and/or Guaranteed Renewable disability income insurance that pays a monthly benefit for a covered disability that results from an injury or sickness.	Business Overhead Expense insurance covers normal and customary expenses necessary to maintain the business while the owner is disabled.																				
Target Market	High income earners, professionals and business owners. Includes medical and legal professions.	Owners of small businesses (sole proprietors, partners, closely held corporations).																				
Definition of Disability*	Three definitions of total disability, including specialty language for physicians and dentists, subject to age and occupation. <ul style="list-style-type: none"> • Own Occupation for the length of the benefit period • Own Occupation and Not Working for the length of the benefit period • Five-Year Own Occupation, then Not Working for the remainder of the benefit period (Available to 3A and 3M only) 	All BOE policies have Own Occupation for the entire benefit period definition—including specialty language for physicians and dentists.																				
Issue Ages*	18-64	18-64																				
Benefit and Elimination Periods*	Choice of up to seven benefit and six elimination periods: <table border="1"> <thead> <tr> <th>Benefit Period</th> <th>Elimination Period</th> </tr> </thead> <tbody> <tr> <td>To Age 70/67/65</td> <td>90, 180, 365, 730 days</td> </tr> <tr> <td>Ten-Year</td> <td>90, 180, 365, 730 days</td> </tr> <tr> <td>Five-Year</td> <td>30, 60, 90, 180, 365 days</td> </tr> <tr> <td>Two-Year</td> <td>30, 60, 90, 180 days</td> </tr> <tr> <td>One-Year</td> <td>30, 60, 90 days</td> </tr> </tbody> </table>	Benefit Period	Elimination Period	To Age 70/67/65	90, 180, 365, 730 days	Ten-Year	90, 180, 365, 730 days	Five-Year	30, 60, 90, 180, 365 days	Two-Year	30, 60, 90, 180 days	One-Year	30, 60, 90 days	Choice of three benefit and three elimination periods: <table border="1"> <thead> <tr> <th>Benefit Period</th> <th>Elimination Period</th> </tr> </thead> <tbody> <tr> <td>24 Months</td> <td>30, 60 and 90 days</td> </tr> <tr> <td>18 Months</td> <td>30, 60 and 90 days</td> </tr> <tr> <td>12 Months</td> <td>30, 60 and 90 days</td> </tr> </tbody> </table>	Benefit Period	Elimination Period	24 Months	30, 60 and 90 days	18 Months	30, 60 and 90 days	12 Months	30, 60 and 90 days
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Occupational Classification*	For NC Policies: <ul style="list-style-type: none"> • Non-medical – 6A, 5A, 4A, 3A and 2A • Medical – 6M, 5M, 4M, 3M and 2M For GR Policies: <ul style="list-style-type: none"> • Non-medical – 6A, 5A, 4A, 3A, 2A, A and B • Medical – 6M, 5M, 4M, 3M, 2M and M 	For BOE Policies: <ul style="list-style-type: none"> • Non-medical – 6A, 5A, 4A, 3A and 2A** • Medical – 6M, 5M, 4M, 3M and 2M **If eligible for Business Owner Upgrade to a 3A or 4A.																				
Covered Expenses	N/A	100% of covered overhead expenses for which the insured is responsible, up to the available monthly benefit on the policy.																				

chart continued on back



	Dnamic Foundation Individual	Dnamic Foundation BOE
Base Policy Selling Features*	<ul style="list-style-type: none"> • Presumptive Total Disability • Surgical Transplant • Cosmetic Surgery • Successive Periods of Disability • Nondisabling Injury Benefit • Good Health Benefit • Survivor Benefit • COBRA Premium • Partial Disability Benefit (GR policy only) • Rehabilitation • Waiver of Premium 	<ul style="list-style-type: none"> • Residual Disability Benefit (can be enhanced with Extended Residual Rider) • Recovery Benefit • Presumptive Total Disability • Advance Benefit • Successive Periods of Disability • Finder Fee Benefit • Extension of Benefits • Accumulation Benefit • Legal and Accounting Fee Benefit • Conversion Privilege • Good Health Benefit
Riders*	<ul style="list-style-type: none"> • Residual Disability (Enhanced Residual and Basic Residual Disability) • Cost of Living Adjustment (6% Compound and 3% Simple) • Social Insurance Substitute • Future Increase Option • Automatic Increase • Catastrophic Disability • Student Loan Repayment 	<ul style="list-style-type: none"> • Substitute Salary Expense • Future Increase Option • Extended Residual • Business Loan Repayment
Policy Fees	<ul style="list-style-type: none"> • Annual \$40 • Semi-Annual \$23 • Quarterly \$13 • Monthly \$4 	<ul style="list-style-type: none"> • Annual \$40 • Semi-Annual \$23 • Quarterly \$13 • Monthly \$4
Cost Saving Opportunities	<ul style="list-style-type: none"> • Fully-Underwritten Multi-life • Guaranteed Standard Issue • Association Marketing • Double Annual • Big Case Discount • Medical and Dental Intern/Resident Discount • Preferred Occupations Premium 	<ul style="list-style-type: none"> • Fully-Underwritten Multi-life • Association Marketing • Double Annual • Big Case Discount
Variations	State variations are available on Producer Workbench in the Dnamic Foundation agent guide, DI1228.	

* Availability and provisions may vary by policy, state and occupational class.

For more information, contact your Ameritas sales development team at 800-319-6903.



Approved states, Dnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. located at 5900 O Street, Lincoln, NE 68510. In New York, Dnamic 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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