

# choosing the right policy

DInamic Foundation

The decision to protect your income with disability income insurance is a smart one. As you decide which policy to purchase, Noncancelable and Guaranteed Renewable (NC) or Guaranteed Renewable (GR), it is important to understand the differences between each one.

DInamic Foundation disability income insurance through Ameritas provides the protection and flexibility you need to build a solid foundation for your financial future.

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While it is important to understand the various benefits and optional riders available to you – it is also important to understand which policy is best suited for you.

DInamic Foundation offers two types of individual disability income policies:

## Noncancelable and Guaranteed Renewable Policy

A Noncancelable and Guaranteed Renewable policy cannot be canceled as long as premiums are paid on time. Once the policy is in force, the benefits, riders and premiums cannot be changed or altered prior to age 65, except at your request.

## Guaranteed Renewable Policy

A Guaranteed Renewable policy cannot be canceled or changed (prior to age 65) as long as premiums are paid on time. However, premiums are subject to change on a class basis with state approval.



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

# Things to Consider

	Noncancelable and Guaranteed Renewable (NC)	Guaranteed Renewable (GR)
<b>Premiums</b>	Offers peace of mind knowing premiums will never increase over the life of the policy.	Offers immediate cost savings. Future premiums are subject to a potential increase on a class basis.
<b>History</b>	Premiums cannot increase.	Although history is not always representative of future events, looking back over the past half-century, our GR policy has not been subject to rate increases.
<b>Successive Periods of Total Disability Benefit</b>	365 Days	180 Days
<b>Residual Disability Benefit</b>	May purchase one of the residual disability benefits as an additional feature to your policy.	Offers a built-in partial* residual disability benefit or the option to purchase one of the residual disability riders.
<b>Age at time of purchasing disability insurance and the number of working years remaining</b>	No risk of a potential premium increase regardless of the working timeframe.	Greater risk of a potential premium increase for younger clients, who have a longer working timeframe such as 30-40 years.

\*Residual in CA

## Sample Quote

Male, age 40 nontobacco, occupational class 6A

- Monthly Benefit: \$5,000
- Elimination Period: 90 days
- Benefit Period: To age 65
- Definition of Disability: Own Occupation for the length of the benefit period
- Riders: Enhanced Residual, Cost of Living Adjustment – 6% Compound, Future Increase Option - \$5,000
- Annual premium: \$2,255 (NC)  
\$1,834 (GR)
- Cost Savings: \$421/year; 18.7% (GR policy)
- Cumulative Savings: \$10,525 (25 years, GR)

Our Dlnamic Foundation product is designed to allow flexibility based on your disability insurance needs. The policy can be built around benefits or premiums. For many clients, realizing the immediate cost savings associated with a Guaranteed Renewable policy could outweigh the real risk of a potential premium increase at some point in the future.

Contact your Ameritas representative today to design a disability income insurance policy that is right for you.

**build a solid foundation for your financial future.**

In approved states, Dlnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, Dlnamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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