

defining disability

DInamic Foundation

As you build your disability insurance policy it is important to understand how disability is defined. This is what determines whether or not benefits are payable in any specific instance.



Defining Disability

DInamic Foundation offers the following definitions of disability in your own occupation*:

Own Occupation

Benefits are paid if you are unable to work in your own occupation due to a sickness or injury, even if you choose to work in another occupation.

Own Occupation and Not Working

Benefits are paid if you are unable to work in your own occupation due to a sickness or injury and if you're not working in another occupation.

Five Year Own Occupation and then Not Working**

For the first five years, benefits are paid if you are unable to work in your own occupation due to a sickness or injury, even if you choose to work in another occupation. After five years, if you are still disabled from your own occupation and not working in another occupation, benefits are payable.

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

Elimination and Benefit Periods

The flexibility of Dlnamic Foundation also allows you to select from a variety of elimination periods and benefit periods. It is important to know what these terms mean as you build your plan, as these periods determine when benefits begin and how long they will last:

- The elimination period is the length of time between when an injury or illness begins and the time you start receiving benefit payments
- The benefit period is the length of time for which a benefit is paid

As you select your definition of disability, elimination and benefit period, keep in mind that our product offers flexibility to meet your disability insurance needs. The policy can be built around benefit or premiums.

* Specialty own occupation language is included for physicians and dentists (except in New York).

** Five Year Own Occupation and then Not Working definition is available to 3A and 3M occupational classes only.

Dlnamic Foundation helps you build a solid foundation for your financial future.

Ask your Ameritas representative to help you design a policy that is right for you with Dlnamic Foundation from Ameritas®.



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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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