

quick reference guide to disability income insurance policies

Individual Disability Income and Business Overhead Expense Insurance

	Dnamic Foundation NC/GR	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 disabled.																				
Target Market	High income earners, professionals and business owners. Includes the 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 																				
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 NC/GR	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 • 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 enhance 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 (FIO) • Automatic Increase 	<ul style="list-style-type: none"> • Substitute Salary Expense • Future Increase Option Rider (FIOR) • Extended Residual • Business Loan Replacement
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
Discounts	<ul style="list-style-type: none"> • Fully Underwritten Multi-life • Guaranteed Standard Issue (GSI) • Association Marketing • Double Annual • Big Case Discount 	<ul style="list-style-type: none"> • Fully Underwritten Multi-life • Guaranteed Standard Issue (GSI) • Association Marketing • Double Annual • Big Case Discount
Variations	State variations are available on Producer Workbench in the Dnamic Foundation agent guide, DI1228.	

* May vary by policy, state and occupational class. See the Dnamic Foundation agent guide for complete details.

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



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Dnamic FundamentalSM

Dnamic FundamentalSM offers simple, affordable and attainable Disability Income (DI) Insurance for a special cross section of your clients and prospects.

Highlights

- Simple and easy to understand product provisions
- Affordably priced to compare well with other common bill payments
- Easy to attain through a streamlined underwriting process
 - Short and simple application
 - No medical or financial documentation required
 - MIB and Script Checks will be done for each applicant
 - No coordination with other DI coverage when determining the benefit amount
 - Accept or reject underwriting decisions with no premium ratings
 - Limited use of exclusions, as needed

Markets

- Middle income earners, self-employed workers and dual income families:
 - Making \$40,000-\$100,000 annual income
 - Working at least 30 hours per week
 - Who typically have little or no DI coverage in force

Issue Ages

- 18-60 (attained age)

Minimum Income

- \$18,000 per year

Policy Type

- Guaranteed Renewable to age 65
- Not Conditionally Renewable beyond age 65

Premium Calculator

Scan this QR code for access or visit <http://www.ameritas.com/url/premiumCalculator/>.



Occupational Classes

- Actual duties performed in all occupations should be considered when determining eligibility and occupational classes
 - 1L: 50% or fewer manual duties
 - 2L: More than 50% manual duties
 - Medical and certain high risk occupations are ineligible for this coverage. Please refer to the DInamic FundamentalSM Agent Guide for full details.

Benefit for Total Disability

- Benefit is payable for total disability that prevents an insured from performing any occupation for which he/she is reasonably suited based on education, training and experience; when the disability is expected to last at least 365 days.
- No benefits payable for residual/partial disabilities.

Elimination Period

- No elimination period
- Insured must survive disability for at least 30 days

Benefit Amount

- Up to one times annual earnings (rounded up to next \$5,000)
- An insured can elect less than one times his/her annual earnings
- \$25,000 minimum benefit
- \$100,000 maximum benefit

Benefit Period

- Choice of single lump sum payment or six-month benefit payout period. Option is elected at time of claim.

Additional Benefit Riders

- None

Premiums

- Sex-distinct rates, determined using a web-based premium calculator
- Level premium structure to age 65
- 20% tobacco surcharge

Policy Fee

- Annual \$24
- Monthly \$ 2

Policy Termination

Policy will terminate on the earliest of the following:

- Once claim is approved and payments begin
- Anniversary date following insured's 65th birthday
- Nonpayment of premium
- Upon owner's written request
- Upon insured's date of death

For more information about DInamic FundamentalSM, contact your Ameritas Sales Development Team at 800-319-6903.

In approved states, DInamic FundamentalSM (form 4504LS) is issued by Ameritas Life Insurance Corp. located at 5900 "O" Street, Lincoln, NE 68510. Policy may vary and may not be available in all states.

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