

# quick reference guide to disability income insurance policies

## Monthly Benefit

	Dnamic Foundation NC/GR	Dnamic Foundation BOE																				
<b>At a Glance</b>	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.																				
<b>Target Market</b>	High income earners, professionals and business owners. Includes the medical and legal professions.	Owners of small businesses (sole proprietors, partners, closely held corporations), operated from a location away from the home.																				
<b>Definition of Disability*</b>	Four definitions of total disability, subject to age and occupation. <ul style="list-style-type: none"> <li>• Own Occupation for the length of the benefit period</li> <li>• Own Occupation and Not Working for the length of the benefit period</li> <li>• Five-Year Own Occupation, then Not Working for the remainder of the benefit period (Available to 3A and 3M only)</li> <li>• Any Reasonable Occupation and Not Working for the length of the benefit period</li> </ul>	All BOE policies qualify for Own Occupation for the entire benefit period—including specialty language for physicians and dentists.																				
<b>Issue Ages*</b>	18-64	18-60																				
<b>Benefit and Elimination Periods</b>	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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<b>Occupational Classification*</b>	<b>For NC Policies:</b> <ul style="list-style-type: none"> <li>• Non-medical – 6A, 5A, 4A, 3A and 2A</li> <li>• Medical – 6M, 5M, 4M, 3M and 2M</li> </ul> <b>For GR Policies:</b> <ul style="list-style-type: none"> <li>• Non-medical – 6A, 5A, 4A, 3A, 2A, A and B</li> <li>• Medical – 6M, 5M, 4M, 3M, 2M and M</li> </ul>	<b>For BOE Policies:</b> <ul style="list-style-type: none"> <li>• Non-medical – 6A, 5A, 4A and 3A</li> <li>• Medical – 6M, 5M, 4M and 3M</li> </ul>																				
<b>Covered Expenses</b>	N/A	100% of covered overhead expenses for which the insured is responsible, up to the maximum 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"> <li>• Presumptive Total Disability</li> <li>• Surgical Transplant</li> <li>• Cosmetic Surgery</li> <li>• Successive Periods of Disability</li> <li>• Nondisabling Injury</li> <li>• Good Health</li> <li>• Survivor</li> <li>• COBRA Premium</li> <li>• Partial Disability Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Partial Disability Benefit</li> <li>• Recovery Benefit</li> <li>• Waiver of Premium</li> <li>• Presumptive Total Disability</li> <li>• Surgical Transplant</li> <li>• Successive Periods of Disability</li> <li>• Concurrent Disabilities</li> <li>• Rehabilitation</li> <li>• Accumulation Benefit</li> <li>• Extension of Benefits</li> <li>• Conversion</li> <li>• Good Health Benefit</li> <li>• Benefit Continuation at Death</li> </ul>
Riders*	<ul style="list-style-type: none"> <li>• Partial/Residual Disability (Enhanced Partial, Basic Partial and Residual Disability Benefit)</li> <li>• Cost of Living Adjustment (6% Compound and 3% Simple)</li> <li>• Social Insurance Substitute</li> <li>• Future Increase Option</li> <li>• Automatic Increase</li> </ul>	<ul style="list-style-type: none"> <li>• Substitute Salary Expense</li> <li>• Future Increase Option (FIO)</li> </ul>
Policy Fees	<ul style="list-style-type: none"> <li>• Annual \$40</li> <li>• Semi-Annual \$23</li> <li>• Quarterly \$13</li> <li>• Monthly \$4</li> </ul>	N/A
Discounts	<ul style="list-style-type: none"> <li>• Fully underwritten multi-life</li> <li>• Guaranteed Standard Issue (GSI)</li> <li>• Association marketing</li> <li>• Double annual</li> <li>• Rates (per state variations)</li> </ul>	<ul style="list-style-type: none"> <li>• Fully underwritten multi-life</li> <li>• Guaranteed Standard Issue (GSI)</li> <li>• Association marketing</li> <li>• Double annual</li> <li>• Rates (per state variations)</li> </ul>
Variations	State variations are available on Producer Workbench in the Dnamic Foundation agent guide DI1228	

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



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

In approved states, Dnamic Foundation (forms 4501NC, 4501NC CA, 4502GR, 4502GR CA, 4502GR RES CA, 4503BOE and 4503BOE CA) 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 5503-BOE) 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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