



**income is the  
foundation**

## **DInamic Foundation**

Disability Income Insurance

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

**Ameritas**   
*fulfilling life.*

## **Income is the foundation. Protect it.**

Disability Income insurance provides a solid foundation for your financial future. It can help protect against the unexpected while ensuring your future.

You depend on your income. Why risk losing your financial security in the event of a disabling illness or injury? You don't expect to become disabled, but it could happen. The number of U.S. workers experiencing a long-term disability continues to grow at an alarming rate. Over 37 million Americans are classified as disabled. More than 50% of those disabled Americans are in their working years, from 18-64.\*

## **with DInamic Foundation, you'll get:**

- **quality disability protection**
- **built-in features and benefits**
- **a wide variety of optional riders**

Individual disability income insurance from Ameritas Life Insurance Corp. goes to work when you can't. It provides a solid foundation for your financial future with monthly benefits when you need them most – when you have no regular income but still have the same monthly living expenses.

## **An innovative approach**

With DInamic Foundation disability income insurance, your basic plan provides all of the features, benefits and options shown below.

- Choice of Noncancelable (NC) or Guaranteed Renewable (GR) coverage, based on your specific needs
- Choice of benefit periods and elimination periods
  - You decide when benefits begin and for how long they are payable
- Nondisabling Injury
  - We will reimburse you for 100% of expenses incurred for the treatment of any nondisabling injuries or repair to natural teeth (so long as you are not receiving any other benefits under this policy) – up to 50% of your base benefit, not to exceed \$3,000 per injury.
- Good Health
  - We will waive two days of the elimination period for every year you complete without receiving monthly disability benefits under this policy. However, we will not reduce your elimination period to less than 30 days.
- Presumptive Total Disability
  - The following specific losses – sight in both eyes; hearing in both ears; speech; the use of both hands; the use of both feet; and the use of one hand and one foot – are considered total disabilities whether or not you are able to work. We will waive the elimination period for these losses, and benefits will be payable from the date of the loss. The loss does not need to be permanent or irrecoverable.
- Surgical Transplant
  - If you are disabled as the result of having been a surgical transplant donor after six months from the issue date of your policy, you are eligible for benefits under the policy. The elimination period will be waived.

- Cosmetic Surgery
  - If you are disabled as a result of cosmetic surgery after six months from the issue date of your policy, you are eligible for benefits under the policy. The elimination period must be satisfied.
- Survivor Benefit
  - If you should die after satisfying the elimination period and while benefits are being paid under the policy, an additional three months of benefits will be paid to your designated beneficiary or to your estate.
- COBRA Premium
  - Reimburses COBRA premiums paid during disability of up to \$1,000 per month; for a maximum of 18 months.

**you can't foresee the future, but you can plan for the unexpected.**

## Additional benefits

Riders are available to provide additional benefits beyond those listed in your base policy. To expand your coverage, you may add any of the riders shown below for an additional premium (unless otherwise indicated).\*\*

- Enhanced Residual Disability/Basic Residual Disability
  - You may be eligible for a benefit if you suffer a disability that results in at least a 15% loss of prior earnings. This benefit will be proportional to the loss of income. The disability must also result in a loss of time or a loss of duties in your occupation in order for you to qualify.
- Cost of Living Adjustment - 6% Compound or 3% Simple
  - These riders will increase your total monthly benefit after one full year of disability, to help offset the effects of inflation.
- Social Insurance Substitute
  - This rider will pay an additional benefit, reduced by any Social Insurance Benefits being received, if you are receiving total disability benefits under the policy.

\* U.S. Census Bureau, American Community Survey, 2011

\*\* Riders and benefits may not be available in all states.



- Future Increase Option
  - This rider guarantees your right to purchase additional coverage with only financial evidence of insurability. This also guarantees the rate structure, occupational classification and language of the original policy.
- Catastrophic Disability
  - This rider will pay an additional monthly benefit if, due to sickness or injury, you are unable to perform two or more of the six Activities of Daily Living without stand-by assistance or if you are severely cognitively impaired. The Activities of Daily Living are dressing, toileting, transferring, continence, bathing and eating.
- Automatic Increase
  - This rider will increase the amount of your monthly benefit by 4% of the original base benefit on the policy on each anniversary for the first five years. No financial or medical evidence of insurability is required to exercise these increases. No additional premium is required at policy issue.

## Premium discounts

Premium discounts make a good value even better. You may receive a reduced premium if you:

- Have not used any form of tobacco in the preceding year;
- Participate in an employer sponsored multi-life DI program;

- Are a qualifying member of an association that has endorsed Ameritas as a preferred disability income insurance provider; or
- Pay a double annual premium when your policy is issued.

## A policy that goes to work when you can't

You can't foresee the future, but you can plan for the unexpected – with Disability Income insurance from Ameritas®.

### Trust us for Your Disability Income Insurance Needs

Your ability to earn an income is your greatest asset. Don't let an illness or injury result in uncertainty for you and your family. Instead, put worries behind and the future ahead with disability income insurance from Ameritas, a solid foundation for your financial future.

Ask your financial advisor to help you design a policy that is right for you with DInamic Foundation from Ameritas®.



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

In approved states, DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, DInamic 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.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to, Ameritas Life Insurance Corp., located at 5900 O Street, Lincoln, NE 68510, Ameritas Life Insurance Corp. of New York, located at 1350 Broadway, Suite 2201, New York, New York 10018 and Ameritas Investment Corp, member FINRA/SIPC. Ameritas Life Insurance Corp. of New York is licensed in New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit [ameritas.com](http://ameritas.com).

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2016 Ameritas Mutual Holding Company