

# disability income products at a glance

## Dnamic Foundation Series

**Noncancelable and Guaranteed Renewable** Individual DI insurance policy that pays a monthly benefit for a covered disability that results from an injury or sickness. The premium paying and coverage periods run through the policy anniversary following the insured's 65th birthday. Premiums are guaranteed to age 65. Benefits payable are for disability, as defined in the policy.\*

**Guaranteed Renewable** Individual DI insurance policy that pays a monthly benefit for a covered disability that results from an injury or sickness. The premium paying and coverage periods run through the policy anniversary following insured's 65th birthday. Premiums are subject to change on a class basis with state approval. Benefits payable are for either periods of total or partial disability, as defined in the policy.\*

**Business Overhead Expense** This policy provides coverage designed to reimburse owners of small businesses (sole proprietors, partners, closely held corporations) operated from a location away from the home for normal and customary expenses necessary to maintain the business while disabled.

## Dnamic Fundamental®

**Guaranteed Renewable** This policy provides disability coverage as a single lump sum benefit (or equal payments for six months) for a total disability that is expected to last at least one year, provided the insured survives the disability for at least 30 days. The policy has no elimination period. With its streamlined underwriting process, your clients can get simple, affordable and attainable DI insurance coverage.

**Guaranteed Standard Issue Program** This program is designed to provide individual DI insurance (Dnamic Foundation/ Dnamic Fundamental) on a simplified basis, to a group of individuals working in professional and executive occupations with the same employer. Coverage can be offered as stand-alone or supplemental protection to compliment group long-term disability plans. Everyone who meets the conditions for eligibility will be issued a policy at standard, discounted unisex rates.

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

\* State variations apply for California only, including a Guaranteed Renewable RES Policy for California.





In approved states, Dnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) and Dnamic Fundamental® (form 4504LS) are issued by Ameritas Life Insurance Corp. In New York, Dnamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) and Dnamic Fundamental® (form 5504-LS) are 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® and Dnamic Fundamental® are registered service marks of affiliate Ameritas Holding Company.

© 2018 Ameritas Mutual Holding Company