Disability Income Products at a Glance

DInamic Cornerstone Income Protection®[1]

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 (67th birthday for a to age 67 benefit period). Premiums are guaranteed to age 65 or to age 67. 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 the insured's 65th birthday (67th birthday for a to age 67 benefit period). 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.

DInamic Foundation Series[1]

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 the 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.

DInamic Fundamental®[1]

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 (DInamic Cornerstone/Foundation 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 rates.

For more information, contact your Ameritas sales development team at 800-555-7746.

[1] Product availability is subject to state approval.

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