

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 and offers streamlined underwriting. It offers simple, affordable and attainable Disability Income (DI) insurance coverage.

Guaranteed Standard Issue Program This program is designed to provide individual DI insurance to a group of individuals working in professional and executive occupations with the same employer. A major feature of this program is the availability of Guaranteed Standard Issue (GSI) underwriting for select groups. GSI underwriting means that 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, DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) and DInamic Fundamental® (form 4504LS) are issued by Ameritas Life Insurance Corp. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503-NCBOE) and DInamic 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.

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