

quick reference guide to disability income insurance policies

Individual Disability Income and Business Overhead Expense Insurance

	Dnamic Foundation NC/GR	Dnamic Foundation BOE																				
At a Glance	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.																				
Target Market	High income earners, professionals and business owners. Includes the medical and legal professions.	Owners of small businesses (sole proprietors, partners, closely held corporations).																				
Definition of Disability*	<p>Three definitions of total disability, including specialty language for physicians and dentists, subject to age and occupation.</p> <ul style="list-style-type: none"> • Own Occupation for the length of the benefit period • Own Occupation and Not Working for the length of the benefit period • Five-Year Own Occupation, then Not Working for the remainder of the benefit period (Available to 3A and 3M only) 	All BOE policies have Own Occupation for the entire benefit period definition—including specialty language for physicians and dentists.																				
Issue Ages*	18-64	18-64																				
Benefit and Elimination Periods*	<p>Choice of up to seven benefit and six elimination periods:</p> <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	<p>Choice of three benefit and three elimination periods:</p> <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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Occupational Classification*	<p>For NC Policies:</p> <ul style="list-style-type: none"> • Non-medical – 6A, 5A, 4A, 3A and 2A • Medical – 6M, 5M, 4M, 3M and 2M <p>For GR Policies:</p> <ul style="list-style-type: none"> • Non-medical – 6A, 5A, 4A, 3A, 2A, A and B • Medical – 6M, 5M, 4M, 3M, 2M and M 	<p>For BOE Policies:</p> <ul style="list-style-type: none"> • Non-medical – 6A, 5A, 4A, 3A and 2A • Medical – 6M, 5M, 4M, 3M and 2M 																				
Covered Expenses	N/A	100% of covered overhead expenses for which the insured is responsible, up to the available monthly benefit on the policy.																				

chart continued on back



	Dlnamic Foundation NC/GR	Dlnamic Foundation BOE
Base Policy Selling Features*	<ul style="list-style-type: none"> • Presumptive Total Disability • Surgical Transplant • Cosmetic Surgery • Successive Periods of Disability • Nondisabling Injury • Good Health Benefit • Survivor Benefit • COBRA Premium • Partial Disability Benefit (GR policy only) • Rehabilitation • Waiver of Premium 	<ul style="list-style-type: none"> • Residual Disability Benefit (can enhance with Extended Residual Rider) • Recovery Benefit • Presumptive Total Disability • Advance Benefit • Successive Periods of Disability • Finder Fee Benefit • Extension of Benefits • Accumulation Benefit • Legal and Accounting Fee Benefit • Conversion Privilege • Good Health Benefit
Riders*	<ul style="list-style-type: none"> • Residual Disability (Enhanced Residual and Basic Residual Disability) • Cost of Living Adjustment (6% Compound and 3% Simple) • Social Insurance Substitute • Future Increase Option (FIO) • Automatic Increase 	<ul style="list-style-type: none"> • Substitute Salary Expense • Future Increase Option Rider (FIOR) • Extended Residual • Business Loan Replacement
Policy Fees	<ul style="list-style-type: none"> • Annual \$40 • Semi-Annual \$23 • Quarterly \$13 • Monthly \$4 	<ul style="list-style-type: none"> • Annual \$40 • Semi-Annual \$23 • Quarterly \$13 • Monthly \$4
Cost Saving Opportunities	<ul style="list-style-type: none"> • Fully Underwritten Multi-life • Guaranteed Standard Issue (GSI) • Association Marketing • Double Annual • Big Case Discount • Medical and Dental Resident Discount • Preferred Occupations Premium 	<ul style="list-style-type: none"> • Fully Underwritten Multi-life • Guaranteed Standard Issue (GSI) • Association Marketing • Double Annual • Big Case Discount
Variations	State variations are available on Producer Workbench in the Dlnamic Foundation agent guide, DI1228.	

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

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



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