



# disability income insurance for business professionals

## Protect Against the Unexpected with Disability Income Insurance

Each of us has friends, family members and colleagues who have faced an unexpected illness or injury. How did they deal with their inability to work? Did they have adequate disability income insurance in place? When was the last time you reviewed your current coverage?

As a mutual organization, backed with financial strength, Ameritas Life Insurance Corp. is a leading provider of individual disability income insurance. By putting your trust in Ameritas® you receive a wide range of benefits and services while protecting what matters most.

## We Understand What's Important to You

### **Choices Regarding your Definition of Total Disability.**

We provide you choices regarding your definition of total disability. Each choice recognizes your occupation. What does this mean? Own Occupation is the best definition available and provides you the most protection. It means that if, due to illness or injury, you are not able to work in your own occupation, you are considered totally disabled. This definition recognizes that you may have spent years and put forth significant effort to gain the training and experience to build your career and occupation. It also means we won't require you to take a lesser position solely to get you back to work.

### **Total and Partial Disability Protection.**

Total disability means you are not able to perform the main duties of your job and partial disability (residual) means you are working in a reduced capacity (partial days or partial earnings). Most claims involve a combination of total and partial disability. Through our Enhanced Residual Disability Rider, you can satisfy the elimination period and collect a benefit without ever missing a full day of work.

### **Recovery Benefit to Financially Transition Back to Work.**

Our Recovery Benefit recognizes it can take time to rebuild your earnings once you're back to work full-time. Once you recover and return to full-time work, it may take additional time for your practice or business to fully recover along with you. We understand this and will continue to pay you a partial monthly benefit while you rebuild your income and business—up to your benefit duration.



## Industry-Exclusive Features at No Additional Cost

### **Nondisabling Injury Benefit.**

If you suffer an injury that does not disable you but requires medical or dental treatment, this feature reimburses the cost of that treatment up to one-half of your base benefit but not to exceed \$3,000 per injury.

### **Good Health Benefit.**

Waives two days off of the elimination period for each consecutive year you don't receive monthly disability benefits under your policy. However, your elimination period will not be reduced to less than 30 days.

### **COBRA Premium Benefit.**

If you lose your employment due to your disability, this feature will reimburse the cost of COBRA premiums (individual or family) up to \$1,000 per month for a maximum of 18 months, so that you can continue your medical insurance.

## Policy Flexibility to Meet Your Personal Needs

### **Lock in your ability to increase coverage in the future.**

Over time when your salary increases, so will your need to protect your income with additional disability coverage. Adding the Future Increase Option rider allows you to purchase additional coverage with only financial justification. This rider secures the premium rate structure (at attained age), occupational class and contract features of your original policy.

### **Maintain the purchasing power of your benefit.**

After the first year of your disability, the Cost of Living Adjustment (COLA) rider adjusts your monthly benefit

once a year. How much of an adjustment you receive depends on which rider you choose to add. You have two options: 6% compounded or 3% simple interest.

### **Plan design options.**

You have the choice of a wide range of elimination and benefit periods, including To Age 70 and 10-year benefit periods.

### **Policy Feature Guarantees.**

All of our policies are guaranteed to age 65, and cannot be canceled or changed (by us) as long you pay the premium. After age 65, assuming you are working at least 30 hours per week, are not on claim and continue to pay the appropriate premium, you can continue your policy.

### **Policy Price Guarantees.**

You can select either a Noncancelable and Guaranteed Renewable (NC) or a Guaranteed Renewable (GR) policy. A NC policy cannot be canceled as long as premiums are paid on time. Once the policy is in force, the benefits, riders and premiums cannot be changed or altered prior to age 65, except at your request. A GR policy cannot be canceled or changed (prior to age 65) as long as premiums are paid on time. However, premiums are subject to change on a class basis with state approval.

## 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 about Dlnamic Foundation from Ameritas®.



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

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