



# Disability Income Insurance

For business professionals

## Planning for the unexpected

The decision to build a comprehensive financial plan is a smart strategy which can help you through times of uncertainty and it should include disability income insurance. Disability income insurance helps you plan for the unexpected by replacing a portion of your income, if you're unable to work due to a sickness or injury.

Life can never be free from uncertainty. But when uncertainty is minimized, life can be maximized. Our diversified products and services help individuals, families and businesses protect what matters most.

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## We understand what is important to you

DInamic Foundation from Ameritas is disability income insurance and it helps protect your financial foundation. It'll be there when you need it most, going to work for you when you can't.

We understand what is important to business professionals which is why DInamic Foundation offers design flexibility, so you can build coverage specific to your individual income protection needs.

### Plan design flexibility

Options are essential to building disability protection based on your unique protection needs. With DInamic Foundation, you have choices.

- Plan options
  1. Noncancelable and Guaranteed Renewable offers a rate guarantee to age 65.
  2. Guaranteed Renewable helps you save on the cost of insurance, but premiums are subject to change prior to age 65 (on a class basis with state approval).
- Definition of disability
  1. Own Occupation: benefits are paid if you're unable to work in your own occupation due to sickness or injury, even if you choose to work in another occupation.
  2. Own Occupation and Not Working: benefits are paid if you're unable to work in your occupation due to a sickness or injury and if you're not working in another occupation.



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

- Riders\* can further enhance your protection. There are seven riders to choose from including:
  - Residual Disability: not all disabilities are total. Sometimes you can return to work on a limited or partial basis, either working fewer hours or performing limited duties. Enhanced and Basic Residual options available.
  - Future Increase Option: over time when your salary increases, so will your need to protect your income with additional disability coverage. This rider helps you to plan for your future income protection needs.
  - Cost of Living Adjustment: increases your total monthly benefit after one full year of disability to help offset the effects of inflation. 6% Compound and 3% Simple options available.

#### **Built-in features\***

Your basic plan provides many important features at no additional cost to you. These include, but are not limited to:

- 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, not to exceed \$3,000 per injury.

- Good Health Benefit: waives two days off 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 you can continue your medical insurance.

## **Trust us for your DI insurance needs**

### **Your ability to earn an income is your greatest asset.**

You have worked very hard to reach your current educational and professional level. Don't let sickness or injury result in uncertainty for you and your family and put your career on hold. Instead, put worries behind and the future ahead with disability income insurance from Ameritas, a solid foundation for your financial plans.

Ask your financial advisor about disability income insurance from Ameritas.



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\*Subject to state variation and availability.

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

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