



**Dnamic Foundation**  
Disability Income Insurance

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



## Income is the foundation. Protect it.

Disability Income insurance provides a solid foundation for your financial future. It can help protect against the unexpected while ensuring your future.

You depend on your income. Why risk losing your financial security in the event of a disabling illness or injury? You don't expect to become disabled, but it could happen. The number of U.S. workers experiencing a long-term disability continues to grow at an alarming rate.

- More than 30 million Americans between the ages of 21 and 64 are disabled, according to the most recent U.S. Census\*.

## With Dnamic Foundation, you'll get:

- **flexibility to design quality protection to fit your needs.**
- **built-in benefits at no additional cost.**
- **optional riders to enhance your coverage**

Individual disability income insurance from Ameritas Life Insurance Corp. goes to work when you can't. It provides a solid foundation for your financial future with monthly benefits when you need them most – when you have no regular income but still have the same monthly living expenses.

## An innovative approach

With Dnamic Foundation from Ameritas, you get options and the flexibility to build income protection based on your needs.

## Basic plan

Your basic plan provides many important benefits\*\* at no additional cost to you.

- **Nondisabling Injury**

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**

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

- **COBRA Premium**

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

- **Presumptive Total Disability**

You will be considered totally disabled if you suffer the complete loss of sight in both eyes, hearing in both ears, speech or the use of any two limbs, even if you are able to work in an occupation. The elimination period is waived and benefits are payable as long as the loss continues.

- **Surgical Transplant**

If you become totally disabled as a result of being a transplant donor, the elimination period will be waived and benefits will be payable, provided the transplant occurs more than six months after the issue date of your policy.

- **Cosmetic Surgery**

If you become totally disabled as a result of having cosmetic surgery, benefits will be payable, provided the surgery occurs more than six months after the issue date of your policy. The elimination period must be satisfied.



**90%**

Approximately 90% of disabilities are caused by common illnesses like cancer, stroke, and heart disease rather than accidents.

Council for Disability Awareness,  
Long-Term Disability Claims Review, 2013

## Plan design

Building disability protection based on your individual insurance needs is simple. Just follow three steps.

### Step 1: Select a Plan

- Choice of Noncancelable or Guaranteed Renewable coverage.
- Choice of benefit and elimination periods. Decide when benefits begin and for how long they are payable.

### Step 2: Select a Definition of Disability

- Choose between an Own Occupation or Own Occupation and Not Working definition.

### Step 3: Add Riders

- You can enhance your disability protection by adding riders to your policy. Choose any of the riders below for an additional premium.

## Riders\*\*

- **Enhanced Residual Disability/Basic 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. Protect your income in these situations with one of our residual disability riders.

- **Cost of Living Adjustment – 6% Compound or 3% Simple**

These riders will increase your total monthly benefit after one full year of disability, to help offset the effects of inflation.

- **Social Insurance Substitute**

This rider is a cost saving option. It helps fill in the gap in income when you do not qualify for or while you are waiting to qualify for other income sources like Social Security disability or Worker's Compensation.

- **Future Increase Option**

Over time when your salary increases, so will your need to protect your income with additional disability coverage. This rider allows you to plan for your future income protection needs.

- **Catastrophic Disability**

Severe disabilities may create a need for additional care and/or assistance, resulting in significant expenses. Adding this rider provides additional monthly protection in these situations.

- **Automatic Increase Rider**

Protect your annual salary increases with this rider. Your monthly benefit automatically increases by four percent each year for five years.

- **Student Loan Repayment**

Adding this rider provides extra coverage, to reimburse your student loan payments.



**income**

Disability Insurance

The building block to a strong financial foundation.

\* Council for Disability Awareness, 2018  
<http://disabilitycanhappen.org/chances-of-disability/>

\*\* Riders and benefits may not be available in all states.

## Premium discounts

Premium discounts make a good value even better. You may receive a reduced premium if you:

- Have not used any form of tobacco in the preceding year;
- Participate in an employer sponsored multi-life DI program;
- Are a qualifying member of an association that has endorsed Ameritas as a preferred disability income insurance provider; or
- Pay a double annual premium when your policy is issued.

## A policy that goes to work when you can't

You can't foresee the future, but you can plan for the unexpected – with Disability Income insurance from Ameritas®.

## 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 to help you design a policy that is right for you with DInamic Foundation from Ameritas®.



BELMAN KLEIN  
Associates, Ltd.

For more information, please visit [www.belmanklein.com](http://www.belmanklein.com)  
or contact Belman Klein Associates Sales and Marketing at **1-800-729-6007**.

Corporate Headquarters  
7226 Lee Deforest Drive, Suite 205  
Columbia, MD 21046