



## DINAMIC FOUNDATION INDIVIDUAL DISABILITY INCOME INSURANCE

### Features Designed to Protect Your Income

Disability Income Insurance can help preserve your standard of living and help ensure your future. It goes to work when you can't.

Ameritas Life Insurance Corp. is a strongly rated Disability Income Insurance carrier that is committed to providing a competitively priced policy with features that best suit your DI insurance needs. Income is Your Foundation. Protect it.

1. Choice of Noncancelable or Guaranteed Renewable coverage, based on your specific needs. A Noncancelable policy guarantees that the features and premium of your policy will not be changed or increased prior to Age 65. With a Guaranteed Renewable policy, the insurance company reserves the right to increase the premiums among a class of individuals. Increases must be actuarially justified and are subject to state approval.
2. You are entitled to a 20-day free examination period. We want you to be satisfied with your policy. If you are not, you may send it back to us and your money will be refunded.
3. You have broad flexibility in designing a DI Insurance policy that best suits your needs—including a wide range of elimination and benefit periods and additional benefit riders.
4. We offer up to three definitions of total disability—including Own Occupation for the length of the benefit period, subject to your occupation and state of residence.
5. If you suffer an injury requiring medical treatment prescribed by a physician or the repair to natural teeth

prescribed by a dentist, the Nondisabling Injury benefit will pay the expense of such treatment, not to exceed the lesser of 100% of the expense incurred or the maximum amount for this benefit. Nondisabling Injury benefits received do not affect the Good Health benefit.

6. With the Good Health benefit, for every policy year you complete without receiving any monthly disability benefits under the policy, we will reduce the elimination period by two days. In no case will the elimination period be reduced to less than 30 days.
7. Under the Presumptive Total Disability provision, you will be considered totally disabled if you sustain the complete loss of hearing in both ears, sight in both eyes, speech or the use of any two limbs. The elimination period will be waived and benefits will be payable for as long as the presumptive disability continues, even if you are working in an occupation. The loss does not need to be permanent or irrecoverable.
8. The Surgical Transplant benefit will pay benefits if, after your policy has been in force for six months, a part of your body is transplanted into another person's body and as a result, you become totally disabled. The elimination period will be waived.
9. If a total disability results from cosmetic surgery to correct a disfigurement or to improve your appearance, we will consider you totally disabled due to sickness. The Cosmetic Surgery benefit will pay benefits, provided the cosmetic surgery occurs more than six months after the issue date of the policy.

10. Should you die after satisfying the elimination period and while monthly benefits are being paid under the policy, the Survivor Benefit will pay an additional three months of base benefit to your designated beneficiary, if any, otherwise to your estate.
11. If you become unemployed as the result of total disability and, as a result, you are paying COBRA medical coverage premiums, the COBRA Premium Benefit will reimburse you for those premiums up to \$1,000 per month. Benefits will begin with the first premium due after you satisfy the elimination period of the policy, but will not exceed 18 months. We will not pay more than 100% of the COBRA premium expense incurred monthly, under all policies.
12. You can participate in an occupational rehabilitation program without being considered recovered from your disability. Moreover, if we approve the program, under the Rehabilitation Benefit in the policy, we will pay for the reasonable expense of the program, subject to our mutual agreement in writing.
13. After 90 days of disability and once your claim is approved, we will begin waiving premiums under the Waiver of Premium Benefit, for as long as you are disabled—even beyond the benefit period. We will refund the premiums paid during the elimination period.
14. For the Noncancelable policy, if a disability stops and then starts again within 365 days from the same or related cause, the two periods will count as one under the Successive Periods of Disability provision. For the Guaranteed Renewable policy, the two periods of disability will count as one if a disability stops and then starts again within 180 days from the same or related cause. It will not be necessary, for either policy, to satisfy the elimination period again and the benefit period will not restart.
15. DInamic Foundation offers a range of discounts from 5-30% for qualifying cases.

- 16a. Enhanced Residual Disability Rider – This benefit is payable if you suffer a disability that results in at least a 15% loss of prior earnings. The disability must also result in a loss of time or a loss of duties in your occupation in order for you to qualify. The benefit will be proportional to your loss of earnings. A built-in Recovery Benefit is payable if, in the month immediately following a period for which disability benefits have been paid, you recover and return to your occupation on a full-time basis, but maintain a loss of at least 15% of your earnings and the loss is a direct result of your previous disability. This benefit is payable up to the maximum benefit period.
- 16b. A lower cost Basic Residual Disability Rider is also available. It requires a 15% loss of prior earnings and a loss of time or a loss of duties as well. The benefit will be proportional to your loss of earnings with a maximum of 50% of your base monthly benefit.
- 17a. Cost of Living Adjustment (COLA) Rider – 6% Compounded—As long as you remain disabled, the base monthly benefit will be increased by the lesser of 6% compounded annually or the change in the Consumer Price Index (CPI-U), on each anniversary of the date of disability. You have a qualified right to purchase the increase amount under this rider upon your recovery and return to your occupation on a full-time basis.
- 17b. The COLA – 3% Simple Rider pays an additional 3% simple interest increase on your base monthly benefit on each anniversary of the date of disability, as long as you remain disabled.
18. Social Insurance Substitute (SIS) Rider – Following the SIS elimination period, we will pay the SIS benefit amount for each month you are totally disabled. This amount will be reduced by any Social Insurance benefits being received by you. Social Insurance benefits are those payable under Social Security, Worker’s Compensation,

occupational disease or employer liability laws and similar Federal, State or local laws or acts.

19. Future Increase Option (FIO) Rider – This rider permits you to purchase additional coverage with only financial evidence of insurability. It also guarantees the rate structure, occupational class and language of the original policy.
20. Catastrophic Disability (CAT) Rider – This rider will pay an additional monthly benefit if, due to sickness or injury, you are unable to perform two or more of the six Activities of Daily Living without stand-by assistance or if you are severely cognitively impaired. The Activities of Daily Living include dressing, toileting, transferring, continence, bathing and eating.
21. Automatic Increase Rider (AIR) – This rider will increase your monthly benefit by 4% of the original base benefit on the policy on each anniversary for the first five years. No financial or medical evidence of insurability is required to exercise these increases. A new five-year option can be added with financial evidence of insurability only. One refusal to increase the monthly benefit will forfeit the remaining options during any five-year period and will forfeit your right to reapply for a new five-year option.



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Certain provisions may vary by occupation or state. Refer to actual policy for specific details.

Disability Income Insurance (Forms 4501NC, 4502GR and 4503BOE) is issued by Ameritas Life Insurance Corp. in approved states.

The representative and Ameritas are not affiliated.

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