



protect your income with DInamic Foundation

Disability income insurance can help protect against the unexpected while ensuring your future.

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

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. We offer up to three definitions of total disability—including Own Occupation for the length of the benefit period, subject to your occupation.
3. 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.
4. 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.
5. 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, even if you are working in an occupation.
6. The **Surgical Transplant benefit** will pay benefits if, after your policy has been in force for six months, you become totally disabled as the result of being a transplant donor.
7. Under the **Cosmetic Surgery benefit**, 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.
8. 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 for a maximum of 18 months.
9. If a disability stops and then starts again within 365 days (Noncan policy) or 180 days (Guaranteed Renewable policy), from the same or related cause, the two periods will count as one under the **Successive Periods of Disability provision**.



10. **Enhanced Residual Disability Rider** – This benefit is payable if you suffer a disability that results in at least a 15% loss of prior earnings and a loss of time or a loss of duties in your occupation. The benefit will be proportional to your loss of earnings. A built-in Recovery Benefit is payable if 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.

A lower cost **Basic Residual Disability Rider** is also available. The benefit will be proportional to your loss of earnings with a maximum of 50% of your base monthly benefit.

11. **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.

A **COLA – 3% Simple Rider** is also available that will pay a flat 3% simple interest increase each year that you remain disabled.

12. **Social Insurance Substitute (SIS) Rider** – This benefit, reduced by any Social Insurance benefits being received by you, is payable for each month you are totally disabled.

13. **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.

14. **Catastrophic Disability (CAT) Rider** – This rider will pay an additional monthly benefit if 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.

15. **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.



Ameritas Life Insurance Corp.
5900 O Street
Lincoln, NE 68510
ameritas.com

In approved states, Disability Income insurance (forms 4501NC, 4502GR and 4503BOE) is issued by Ameritas Life Insurance Corp. 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., Ameritas Life Insurance Corp. of New York and Ameritas Investment Corp., member FINRA/SIPC. Ameritas Life Insurance Corp. is not 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.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of Ameritas Holding Company.

© 2013 Ameritas Mutual Holding Company