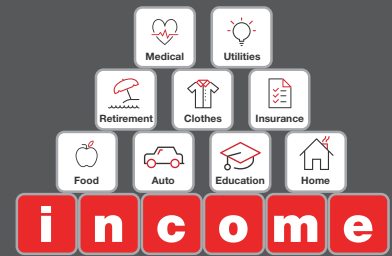


# Built-in Features That Benefit You

Dnamic Foundation



Disability insurance

The building block to a strong financial foundation.



Disability income insurance helps protect your financial foundation. It will be there when you need it most, going to work for you when you can't.

Dnamic Foundation disability income insurance provides you with benefits when a sickness or injury prevents you from going to work and earning your paycheck. Your basic plan provides many important features 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.

For example, Parker is at home painting his house and falls off the ladder breaking his arm. Parker receives reimbursement for his medical expenses through the Nondisabling Injury Benefit in his policy.

## Good Health Benefit

Reduces the elimination period by two days 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.

## 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.

{First Name} {Last Name}, {Designation 1,} {Designation 2,}  
{Designation 3,} {Designation 4,} {Designation 5}  
{Company/Agency Name}  
{Address Line 1} {Address Line 2}  
{City,} {State} {Zip Code}  
{Phone 1 Label}: {Phone 1}, {Phone 1 Extension}  
{Phone 2 Label}: {Phone 2}, {Phone 2 Extension}  
{Phone 3 Label}: {Phone 3}, {Phone 3 Extension}  
{Email}  
{Website}



{Applicable disclosure}



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

## 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.

## Waiver of Premium

After 90 days of continuous disability and approval of your claim, this feature will waive the premium cost of your policy, beginning with the date of disability and until you recover.

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

Ask your Ameritas representative to help you design a policy that is right for you with 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.

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