



# DInamic Fundamental

Disability Insurance

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

Ameritas   
*fulfilling life.*

## **The right question to ask about disability insurance. And the right time to ask it.**

You're probably so busy working you may not think about disability insurance. But have you considered what would happen if an illness or injury left you with no income?

If something did happen you'd be asking, **"What now?"** Then it would be too late to do anything about it.

The right question is, **"What if?"** What if an illness or injury prevented you from earning an income? The time to ask that question is now, while you can do something about it.

### **Ameritas has the answer**

Dnamic Fundamental from Ameritas is disability insurance and it protects your most important financial resource: your ability to earn an income. If you become disabled due to a sickness or injury and that disability is expected to last at least one year, it pays you so you can pay your bills. Optional riders can customize your policy to meet your needs and budget.

Now's the right time to ask "What if?" And now you know the answer: Dnamic Fundamental from Ameritas.

## **Dnamic Fundamental is a simple solution when life gets complicated.**

### **How it works**

The base policy pays you a lump-sum benefit if a disability prevents you from earning an income. The disability needs to meet three criteria:

- It prevents you from working in your occupation or any occupation for which you are reasonably suited based on your education, training and experience.
- The disability is expected to last at least one year.
- You must survive the disability for at least 30 days.

Control the cost and coverage of your policy by customizing your protection with optional riders.

### **Design coverage in two steps**

**Step 1: Choose your benefit amount**

This is the amount you will receive if you become totally disabled. The amount can be equal to or less than your annual earnings but cannot exceed \$100,000.

**Step 2 Customize with riders\***

Riders enhance and customize your protection. For an additional premium, you can add any of the following riders to your policy.



## Add riders to meet your individual needs

An illness or injury not only can affect your income, it can cost a lot in medical bills. Optional riders offer additional benefits for specific situations. Consider adding riders to your policy based on your needs and budget.



- **Accident Only Disability**

If you're unable to work due to a disability caused by an accident, this rider pays a monthly benefit after 90 days of disability, for up to a maximum of two years. You may purchase up to 2 percent of your base policy benefit amount, up to \$2,000.



- **Catastrophic Disability**

This rider pays a monthly benefit due to a severe cognitive impairment or the inability to perform two of the six activities of daily living (dressing, eating, bathing, transferring, toileting and continence). Benefits begin after 365 days of catastrophic disability for a maximum benefit period, to age 65. Purchase a monthly benefit up to 5 percent of your base policy benefit amount, up to \$5,000.



- **Critical Illness**

This rider pays a lump sum benefit if you're diagnosed with one of five critical illnesses: cancer, heart attack, kidney failure, major organ failure with transplant or stroke. The benefit is paid once per critical illness for the life of the rider. Purchase a benefit up to 25 percent of your base policy benefit amount, up to \$25,000.

Your ability to earn an income is your most important financial resource. Protecting it is **fundamental** to your financial strategy.

Protect it with DInamic Fundamental, disability insurance from Ameritas.



# We can help you understand disability insurance.

Since 1966, we've been selling disability insurance products, that is over 50 years of expertise. Together we can design a policy that is right for you.



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\* Subject to state approval.

In approved states, Dlnamic Fundamental® (form 4504LS) is issued by Ameritas Life Insurance Corp. In New York, Dlnamic Fundamental® (form 5504-LS) 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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