



# Dnamic Fundamental<sup>SM</sup>

Dnamic Fundamental<sup>SM</sup> offers simple, affordable and attainable Disability Income (DI) Insurance for a special cross section of your clients and prospects.

## Highlights

- Simple and easy to understand product provisions
- Affordably priced to compare well with other common bill payments
- Easy to attain through a streamlined underwriting process
  - Short and simple application
  - No medical or financial documentation required
  - MIB and Script Checks will be done for each applicant
  - No coordination with other DI coverage when determining the benefit amount
  - Accept or reject underwriting decisions with no premium ratings
  - Limited use of exclusions, as needed

## Markets

- Middle income earners, self-employed workers and dual income families:
  - Making \$40,000-\$100,000 annual income
  - Working at least 30 hours per week
  - Who typically have little or no DI coverage in force

## Issue Ages

- 18-60 (attained age)

## Minimum Income

- \$18,000 per year

## Policy Type

- Guaranteed Renewable to age 65
- Not Conditionally Renewable beyond age 65

## Premium Calculator

Scan this QR code for access or visit <http://www.ameritas.com/url/premiumCalculator/>.



## Occupational Classes

- Actual duties performed in all occupations should be considered when determining eligibility and occupational classes
  - 1L: 50% or fewer manual duties
  - 2L: More than 50% manual duties
  - Medical and certain high risk occupations are ineligible for this coverage. Please refer to the DInamic Fundamental<sup>SM</sup> Agent Guide for full details.

## Benefit for Total Disability

- Benefit is payable for total disability that prevents an insured from performing any occupation for which he/she is reasonably suited based on education, training and experience; when the disability is expected to last at least 365 days.
- No benefits payable for residual/partial disabilities.

## Elimination Period

- No elimination period
- Insured must survive disability for at least 30 days

## Benefit Amount

- Up to one times annual earnings (rounded up to next \$5,000)
- An insured can elect less than one times his/her annual earnings
- \$25,000 minimum benefit
- \$100,000 maximum benefit

## Benefit Period

- Choice of single lump sum payment or six-month benefit payout period. Option is elected at time of claim.

## Additional Benefit Riders

- None

## Premiums

- Sex-distinct rates, determined using a web-based premium calculator
- Level premium structure to age 65
- 20% tobacco surcharge

## Policy Fee

- Annual \$24
- Monthly \$ 2

## Policy Termination

Policy will terminate on the earliest of the following:

- Once claim is approved and payments begin
- Anniversary date following insured's 65th birthday
- Nonpayment of premium
- Upon owner's written request
- Upon insured's date of death

For more information about DInamic Fundamental<sup>SM</sup>, contact your Ameritas Sales Development Team at 800-319-6903.

In approved states, DInamic Fundamental<sup>SM</sup> (form 4504LS) is issued by Ameritas Life Insurance Corp. located at 5900 "O" Street, Lincoln, NE 68510. Policy may vary and may not be available in all states.

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