



# disability income insurance

Designing an Income Protection Program

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

Ameritas   
*fulfilling life.*



## 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. and Ameritas Life Insurance Corp. of New York are leading providers of disability income insurance. By putting your trust in us, you'll receive a wide range of benefits and services while protecting what matters most.



## protecting against the unexpected

Each of us has a friend, family member or colleague who has faced an unexpected illness or injury. It can make us wonder how often this happens and how many people are affected by disabling injuries. Take a look at the chart below to find out.

### Frequency of Disabling Injuries, 2010\*

Class	One Every...	Number per...			2010 Total
		Hour	Day	Week	
All	1 second	2,930	70,400	494,200	25,700,000
Home	2 seconds	1,500	35,900	251,900	13,100,000
Workers Off-the-Job	3 seconds	1,070	25,800	180,800	9,400,000
Public Non-Motor Vehicle	4 seconds	840	20,300	142,300	7,400,000
Work	10 seconds	370	8,800	61,500	3,200,000
Motor Vehicle	15 seconds	240	5,800	40,400	2,100,000

\* Source: National Safety Council, Injury Facts® 2010 Edition (National Safety Council estimates)

That's a lot of disabling injuries, many of which happen in places that you would least expect, including the home or in public.

### Why is your income your greatest asset?

Now let's see just how much money you could earn if you work until you reach the age of 67.

Age	Annual Salary						
	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
30	\$1,850,000	\$2,775,000	\$3,700,000	\$5,550,000	\$7,400,000	\$9,250,000	\$11,100,000
35	1,600,000	2,400,000	3,200,000	4,800,000	6,400,000	8,000,000	9,600,000
40	1,350,000	2,025,000	2,700,000	4,050,000	5,400,000	6,750,000	8,100,000
45	1,100,000	1,650,000	2,200,000	3,300,000	4,400,000	5,500,000	6,600,000
50	850,000	1,275,000	1,700,000	2,550,000	3,400,000	4,250,000	5,100,000
55	600,000	900,000	1,200,000	1,800,000	2,400,000	3,000,000	3,600,000
60	350,000	525,000	700,000	1,050,000	1,400,000	1,750,000	2,100,000

If you continue working until age 67, your annual salary can really add up, helping you to maintain your lifestyle and enjoy life.

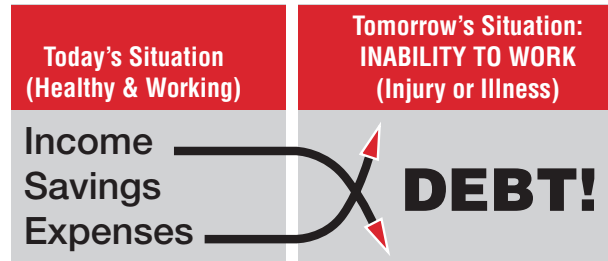


## What happens if you become disabled?

Your ability to earn an income is one of your greatest assets, providing you and your family with a home, food, transportation, clothes and other necessities. If you face an unexpected illness or injury, your family could struggle.

Sometimes a disability is short-term, and a quick return to work is possible. But if an injury or illness causes a long-term disability, often there are additional costs including long-term care and the extra assistance needed to help your family function in your absence. This could greatly increase the financial burden on your family.

Take a look at this chart to see what could happen to your ability to save should you become disabled.



## Where would you turn for help?

If you became too sick or hurt to work, you'd need to consider where your income would come from.

Resources	Drawbacks and limitations
Social Security	65% of all initial Social Security applications are denied.*
Savings and investment accounts	If you save 10% of your income per year, one year of disability without a disability policy could use 10 years of savings and investments.
Employee group disability	Many programs cover only base pay and have a cap on benefits. Benefits are often taxable.
Workers' Compensation	It pays only a limited amount over a relatively short period of time and only covers losses due to a work related illness or injury.
Loan from a bank	Who will lend funds to you, if you can't work? How will you pay it back if you remain disabled?
Friends and relatives	They may be willing to help, but their resources may be limited.
Spouse's income	Can your spouse continue to work while caring for you and managing the household?

\* Source: U.S. Social Security Administration, Disabled Worker Beneficiary Statistics, December 2012

## Let Disability Income insurance work for you

A disability income protection program can help protect against the unexpected to provide security for your family while ensuring your future.

You work to provide a continuous income, whether you are the sole breadwinner or one who shares this responsibility. Don't let an illness or injury result in uncertainty for you and your family. Disability income insurance provides continuity of income when you need it most. For you and your family, it could mean the difference between financial distress and financial stability.

## Disability income data sheet

Name: \_\_\_\_\_

Sex:  Male  Female Tobacco user:  Yes  No Date of Birth: \_\_\_\_\_

Occupation (Including specific duties): \_\_\_\_\_

Elimination period desired: \_\_\_\_\_ Benefit period desired: \_\_\_\_\_

### Self-Employed

Gross business income: \_\_\_\_\_

– Business expenses: \_\_\_\_\_

= Other earned income: \_\_\_\_\_

### Non-Self-Employed

Salary: \_\_\_\_\_

+ Bonus: \_\_\_\_\_

+ Other earned income: \_\_\_\_\_

Pension contribution: \_\_\_\_\_

Unearned income over \$20,000: \_\_\_\_\_

Resident State: \_\_\_\_\_ Contract State: \_\_\_\_\_

State of Employment: \_\_\_\_\_

State cash sickness:  Yes  No Eligible for social security:  Yes  No

Existing coverages:  LTD  STD  Sick pay  Individual

Details of existing coverage: \_\_\_\_\_

## Individual financial needs analysis

### Expenses

1. Rent/Mortgage \$ \_\_\_\_\_

2. Food \$ \_\_\_\_\_

3. Utilities (water, heat, electricity, telephone) \$ \_\_\_\_\_

4. Transportation (car payments, maintenance, repairs, insurance, gasoline) \$ \_\_\_\_\_

5. Installment payments (credit cards, loans) \$ \_\_\_\_\_

6. Insurance premiums (life, health, car, medical) \$ \_\_\_\_\_

**Total monthly expenses** \$ \_\_\_\_\_

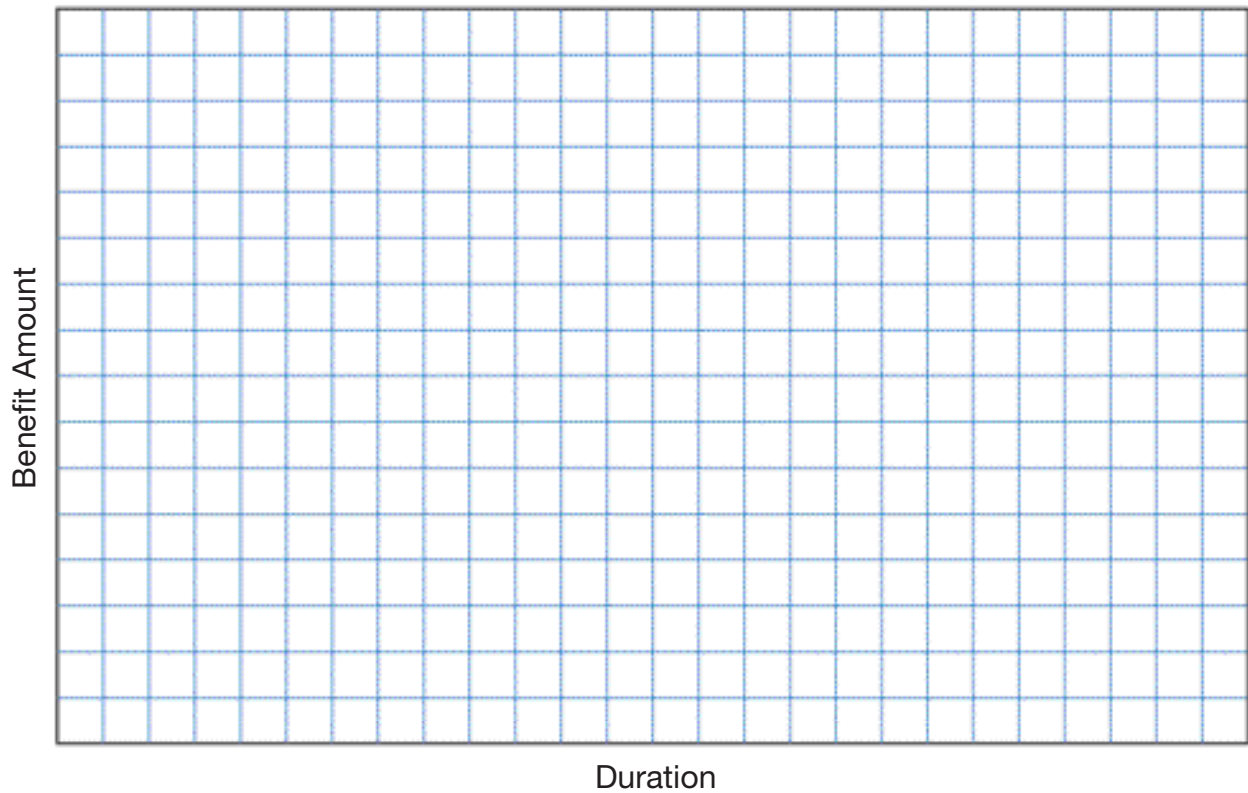
### Income

	Monthly amount	For how long?	Waiting period
1. Current disability benefits* (group, individual, association)	\$ _____	_____	_____
2. Other benefits (Social Security, Workers' Compensation, veteran's compensation, etc.)	\$ _____	_____	_____
3. Other income sources (stocks, bonds, savings)	\$ _____	_____	_____
<b>Total monthly income</b>	\$ _____	_____	_____

\* Provide benefit booklet or insurance contract.

## Your personalized income protection program.

This chart illustrates how your program works.



Highlights and features your policy may include:

- Choice of a Noncancelable and Guaranteed Renewable (NC) or Guaranteed Renewable (GR) policy
- Own Occupation coverage (subject to age and occupational class)
- Choice of benefit and elimination periods
- Nondisabling Injury benefit (most states)
- Good Health benefit (most states)
- COBRA Premium benefit (most states)

## A program that goes to work when you can't

A well-designed disability income protection program will incorporate all available resources to provide adequate income during a disability. Anchored by an individually owned disability income insurance policy, it could be one of the best decisions you'll ever make.

An ideal disability income protection program can offer you:

- Flexibility
- Portability
- Noncancelable or Guaranteed Renewable coverage
- Affordable policies
- Adequate income during a disability

## Trust us for your disability income insurance needs

Your ability to earn an income is your greatest asset. Don't let an illness or injury result in uncertainty for you and your family. Instead, put worries behind and the future ahead with disability income insurance from Ameritas, a solid foundation for your financial future. Ask your financial advisor about DInamic Foundation from Ameritas Life Insurance Corp. or Ameritas Life Insurance Corp. of New York.





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

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