

protecting your  
income isn't  
out of reach



## disability income insurance

DInamic Fundamental®

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

Ameritas   
*fulfilling life.*



DInamic Fundamental<sup>®</sup> from Ameritas Life Insurance Corp. allows you to protect your most valuable asset—your income—in the event you become too sick or hurt to work. The product is simple, priced to fit within your budget and offers a streamlined underwriting process.

Simple

Affordable

Attainable

## Why should you consider Dnamic Fundamental®\* for your income protection needs?

- Just over one in four of today's 20-year olds will become disabled before they retire.<sup>1</sup>
- It is estimated that there are over 37 million disabled Americans—12% of the total population. More than 50% of those disabled Americans are in their working years, ages 18-64.<sup>2</sup>
- Medical conditions contributed to 62%<sup>3</sup> of all personal bankruptcies filed in the U.S. in 2007, a 50% increase over results from a similar study in 2001.
- 65% of working Americans say they could not cover normal living expenses even for a year if their employment income was lost; 38% could not pay their bills for more than three months.<sup>4</sup>

## How does Dnamic Fundamental® help protect your ability to earn an income?

### It's Simple

- You can purchase a benefit amount up to one times your annual earnings, not to exceed \$100,000
- Pays a single lump sum benefit for total disability that is expected to last at least one year, provided you survive the disability for at least 30 days
- No additional benefit riders
- Coverage period is to age 65
- Policy terminates once claim payment is made

### It's Affordable

- Pricing compares well with other common bill payments (cable, internet, etc.)
- Level premium structure, meaning you pay the same amount every month
- Premium is based on percentage of manual duties performed in your occupation

### It's Attainable

- Simplified underwriting process
  - No blood or urine tests or paramedical exams
  - No Attending Physicians Statements (APS) or Personal History Interviews (PHI) required
  - No income documentation
  - Short and simple application
- No extra premium charge for substandard risks
- Limited exclusions, for certain medical conditions, may be used when needed

## How To Determine the Cost of Your Coverage

Your insurance representative will use an online calculator to determine the premium you will pay for the coverage you elect. Using that calculator, your premium is shown below:

Annual Premium = \_\_\_\_\_

Monthly Premium = \_\_\_\_\_

With Dnamic Fundamental®, we've made it easier and more affordable than ever to own individual Disability Income (DI) protection. For more information about Disability Income insurance or any other products for personal, family or business needs, contact your insurance representative.

\* May not be available in all states. State variations may apply. Please refer to actual policy for details.

#### Sources:

1. Social Security Administration, Fact Sheet February 7, 2013
2. U.S. Census Bureau, American Community Survey, 2011
3. The American Journal of Medicine, June 4, 2009 Medical Bankruptcy in the United States, 2007: Results of a National Study; David U. Himmelstein, MD, Deborah Thorne, PhD, Elizabeth Warren, JD, Steffie Woolhandler, MD, MPH
4. Council for Disability Awareness, Disability Divide Consumer Disability Awareness Study, 2010



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

In approved states, Dnamic Fundamental<sup>®</sup> (form 4504LS) is issued by Ameritas Life Insurance Corp. located at 5900 O Street, Lincoln, NE 68510. In New York, Dnamic Fundamental<sup>®</sup> (form 5504-LS) is issued by Ameritas Life Insurance Corp. of New York located at 1350 Broadway, Suite 2201, New York, NY 10018. Policy and riders may vary and may not be available in all states.

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