



DInamic Fundamental

Disability Insurance Marketing Guide

Your clients are probably busy working and may not be thinking about disability insurance. But they should consider what would happen if an illness or injury left them with no income. If they don't take the time now to ask, “**What if?**”, later they could be left asking “**What now?**”

You're serving your clients not only by asking them “What if?”, but also by giving them the answer: **DInamic Fundamental**.

Help your clients design coverage in three steps

Step 1: Establish a base benefit amount

The base benefit amount can be equal to or less than one times their annual earnings, not to exceed \$100,000.

Step 2: Identify a rate classification

One component of the premium amount depends on the percentage of manual duties required in their occupation.

- 1L: 50 percent or less manual duties
- 2L: More than 50 percent manual duties

Step 3: Customize with riders

Riders let your clients enhance and customize their protection. For an additional premium, they can select from three optional riders.*



Quick reference guide

At a Glance (base policy)	Guaranteed renewable disability insurance that provides total disability coverage. Pays in a single lump sum or six equal payments for six months.
Target Market	Middle income earners who: <ul style="list-style-type: none"> • Earn \$40,000 - \$100,000 annual income. • Work at least 30 hours per week. • Have little or no DI coverage in force.
Base Definition of Disability	A total disability that leaves the insured unable to work in any occupation for which he or she is reasonably suited based on education, training and experience, and the total disability is expected to last at least one year.
Issue Ages	Individual sales: 18-60 GSI sales: 18-64
Premium Paying and Coverage Periods	To age 65
Minimum Income	\$18,000 per year
Occupation Classification	Class 1L: An eligible occupation with 50 percent or less manual duties. Class 2L: An eligible occupation with more than 50 percent manual duties.
Base Minimum/Maximum Benefit	\$25,000/\$100,000
Base Benefit Amount	One times annual earnings rounded to next \$5,000. Can elect less than one times annual earnings. No increases can be made to the original policy.
Base Benefit Payment	Choice of a single lump sum payment or six equal payments for six months (at time of claim).
Premiums	Level to age 65; sex-distinct rates; monthly automatic bank draft or annual billing options available.
Base Elimination Period	None. Benefit is payable upon determination that disability is expected to last at least one year and the insured survives the disability for at least 30 days.
Riders*	Accident Only Disability, Catastrophic Disability and Critical Illness available at time of issue. No riders can be added to an existing policy.
Homemakers	<ul style="list-style-type: none"> • Have little to no income (working less than 30 hours a week outside the home). • Benefit amount is one-half of the household income, rounded to the next highest \$5,000. • Minimum household income \$36,000 per year. • Occupational class 2L. • Riders are not available. • Follows all other provisions of the Fundamental product.
Variations	State variations are available, reference the DInamic Fundamental agent guide, DI1507.

Add riders to meet their individual needs

An illness or injury not only can affect the income of your clients, it can cost them a lot in medical bills. Optional riders offer additional benefits for specific situations. Be sure to review these riders with your clients when discussing their individual needs and budget.



Accident Only Disability

If your client is unable to work due to a disability caused by an accident, this rider pays a monthly benefit.

- Issue ages: 18-60.
- 90-day elimination period.
- Maximum benefit period: Two years.
- 24-hour coverage (on and off job).
- Own Occ and Not Working definition of disability.
- Minimum monthly benefit: \$200.
- Maximum monthly benefit: 2 percent of base policy lump sum up to \$2,000, rounded to nearest \$10.



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).

- Issue ages: 18-60
- 365-day elimination period.
- Maximum benefit period: To age 65
- Minimum monthly benefit: \$200.
- Maximum monthly benefit: Lesser of 5 percent of base policy lump sum or \$5,000, minus in force Ameritas Catastrophic coverage, rounded to the nearest \$10.



Critical Illness

Pays a lump sum benefit if an insured is diagnosed with one of five critical illnesses.

- Issue ages: 18-60.
- Critical illnesses: cancer, heart attack, kidney failure, major organ failure with transplant, and stroke.
- Tobacco rates increase with age.
- Lump sum benefit per critical illness:
 - Minimum: \$5,000.
 - Maximum: 25 percent of base policy, lump sum benefit up to \$25,000, rounded to nearest \$1,000.
- One-time payment for each diagnosed critical illness, during the life of the rider.

Help your clients understand

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

Dnamic Fundamental is a simple solution for when life gets complicated.



* Subject to state approval.

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