



DISABILITY INCOME INSURANCE

Policy Features Designed to Protect Your Business

Business Overhead Expense protection from Ameritas Life Insurance Corp. can help keep the doors of your business open during your disability.

If you were to suffer a disability, how would you keep the doors of your business open during your recovery? The bills won't stop just because you can't work. Your employees, along with other current monthly expenses, still need to be paid. What happens if you have to hire a replacement worker to maintain your business and clients? Could you afford one?

A tax-deductible Business Overhead Expense (BOE) plan from Ameritas Life could be the answer to these questions.

1. The Business Overhead Expense plan will reimburse you for covered overhead expenses in the event you suffer a total or partial disability.
2. Your coverage is Noncancelable and Guaranteed Renewable to age 65. As long as premiums are paid on time, Ameritas Life cannot cancel or change the terms of your policy or increase your premiums. Your coverage is also Conditionally Renewable for life, subject to a premium change.
3. Definition of Total Disability – We will consider you totally disabled if an injury or sickness prevents you from performing the main duties of your occupation, even if you are working in another occupation.
4. Definition of Partial Disability – We will consider you partially disabled if, due to injury or sickness, you are able to do one or more, but not all of the main duties of your occupation or you can perform all of the

main duties of your occupation for only 50 percent or less of the time normally required. We will reimburse you up to 50 percent of the maximum monthly benefit for up to 12 months, for the amount of covered overhead expenses you actually incur during a partial disability.

5. Covered Business Expenses – Examples of covered business overhead expenses include utilities, employee wages, property taxes, rent or mortgage payments, depreciation and interest payments on business debts, and property and liability insurance.
6. Extension of Benefits – If your total disability continues beyond the maximum benefit period and the amount of benefit you received for this period of total disability was less than the maximum overhead expense benefit, we may continue to pay benefits for up to an additional 12 months.
7. Accumulation Benefit – For any month during total disability that your covered overhead expenses do not equal the maximum monthly benefit, the difference may be carried forward to the following months when actual expenses are less than the maximum monthly benefit, while total disability continues and you have not reached the end of the maximum benefit period.
8. We will consider successive periods of disability as one period if they are caused by the same or related conditions and they are separated by less than six months. Both the elimination period and total disability benefit period allow for a 180-day break without requiring a new period to begin.

- 9. Benefit Continuation After Death – Should you die after satisfying the elimination period and while total disability benefits are being paid under the policy, benefits will continue to pay covered expenses, which would otherwise have been paid had you lived, for up to three months, unless the business is sold.
- 10. Conversion Privilege – The policy may be converted to an Individual Disability Income insurance policy at any time before age 60, assuming the policy is in force and you are not disabled at the time of conversion.
- 11. Discounts of 10-15 percent are available for qualifying cases.

Riders

- 12. Future Increase Option Rider – This rider gives you the qualified right to increase the monthly benefit and the Substitute Salary Expense Benefit (if included in your policy), based on financial insurability only.
- 13. Substitute Salary Expense Rider – This rider is designed to help pay the expense incurred to employ another person to perform your duties after your total disability begins. Benefits are payable in addition to the maximum monthly benefit for total disability.

Financial Needs Analysis Monthly Business Overhead Expenses*

1. Utilities – heat, water, electric, telephone	\$ _____
2. Employees’ wages including payroll taxes and contributions for benefits.....	\$ _____
3. Property and liability insurance.....	\$ _____
4. Rent, or the greater of scheduled depreciation for tax purposes or scheduled installment payments of principal and interest.....	\$ _____
5. Taxes on owned business property used in your daily business operation.....	\$ _____
6. Lease payments, scheduled payments, or if greater, scheduled depreciation for equipment	\$ _____
7. Accounting, billing and collection service fees	\$ _____
8. Interest payments on business debts.....	\$ _____
9. Laundry and maintenance services	\$ _____
10. Other normal and fixed charges acceptable as tax-deductible business overhead expense by the IRS	\$ _____
Total Monthly Business Expenses.....	\$ _____
(Other BOE Coverage In Force).....	\$ _____
Total BOE Coverage Needed.....	\$ _____

*Expenses that proposed insured is actually responsible for.



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Disability Income insurance (Forms 4501NC, 4502GR and 4503BOE) is issued by Ameritas Life Insurance Corp. in approved states. The representative and Ameritas are not affiliated.

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