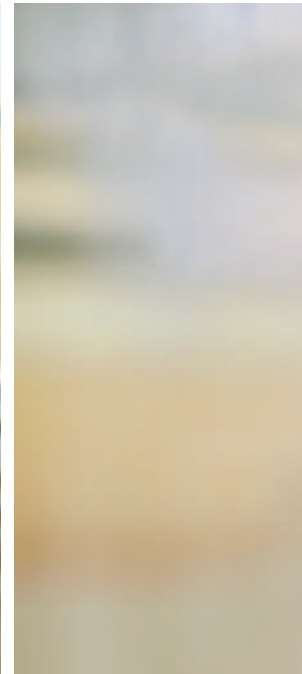


DINAMIC FOUNDATION



CLIENT HIGHLIGHTS

Disability Income Insurance
Ameritas Life Insurance Corp.

DINAMIC FOUNDATION

You depend on your income. Why risk losing your financial security in the event of a disabling illness or injury? You don't expect to become disabled, but it could happen. The number of U.S. workers experiencing a long-term disability continues to grow at an alarming rate. It is estimated that there are over 30 million disabled Americans between ages 21-64.*

Income is the foundation. Protect it.

Individual Disability Income insurance policies, issued by Ameritas Life Insurance Corp., go to work when you can't. They can pay monthly benefits when you need them most – when you have no regular income but still have the same monthly living expenses.

An innovative approach

With Disability Income insurance, your basic plan provides all of the features, benefits and options shown below.**

- Choice of Noncancelable or Guaranteed Renewable coverage, based on your specific needs
- Choice of benefit periods and elimination periods
 - You decide when benefits begin and for how long they are payable
- Nondisabling Injury
 - We will reimburse you for 100% of expenses incurred for the treatment of any nondisabling injuries or repair to natural teeth (so long as you are not receiving any other benefits under this policy) – up to 50% of your base benefit, not to exceed \$3000 per injury.
- Good Health
 - We will waive two days of the elimination period for every year you complete without receiving monthly disability benefits under this policy. However, we will not reduce your elimination period to less than 30 days.

- Presumptive Total Disability
 - The following specific losses – sight in both eyes; hearing in both ears; speech; the use of both hands; the use of both feet; and the use of one hand and one foot – are considered total disabilities whether or not you are able to work. We will waive the elimination period for these losses, and benefits will be payable from the date of the loss. The loss does not need to be permanent or irrecoverable.
- Surgical Transplant
 - If you are disabled as the result of having been a surgical transplant donor after six months from the issue date of your policy, you are eligible for benefits under the policy. The elimination period will be waived.
- Cosmetic Surgery
 - If you are disabled as a result of cosmetic surgery after six months from the issue date of your policy, you are eligible for benefits under the policy. The elimination period must be satisfied.
- Survivor Benefit
 - If you should die after satisfying the elimination period and while benefits are being paid under the policy, an additional three months of benefits will be paid to your designated beneficiary, if any, otherwise to your estate.
- COBRA Premium
 - Reimburses COBRA premiums paid during disability of up to \$1,000 per month; for up to 18 months.

Additional benefits

Riders are available to provide additional benefits beyond those listed in your base policy. To expand your coverage, you may add any of the riders shown below for an additional premium (unless otherwise indicated).**

- Enhanced Residual Disability/Basic Residual Disability
 - You may be eligible for a benefit if you suffer a disability that results in at least a 15% loss of prior earnings. This benefit will be proportional to the loss of income. The disability must also result in a loss of time or a loss of duties in your occupation in order for you to qualify.

You can't foresee the future, but you can plan for the unexpected.

- Cost of Living Adjustment - 6% Compounded or 3% Simple
 - These riders will increase your total monthly benefit after one full year of disability, to help offset the effects of inflation.
- Social Insurance Substitute
 - This rider will pay an additional benefit, reduced by any Social Insurance Benefits being received, if you are receiving total disability benefits under the policy.

- Future Increase Option
 - This rider guarantees your right to purchase additional coverage with only financial evidence of insurability. This also guarantees the rate structure, occupational classification and language of the original policy.
- Catastrophic Disability
 - This rider will pay an additional monthly benefit if, due to sickness or injury, you are unable to perform two or more of the six Activities of Daily Living without stand-by assistance or if you are severely cognitively impaired. The Activities of Daily Living are dressing, toileting, transferring, continence, bathing and eating.
- Automatic Increase
 - This rider will increase the amount of your monthly benefit by 4% of the original base benefit on the policy on each anniversary for the first five years. No financial or medical evidence of insurability is required to exercise these increases. No additional premium is required at policy issue.

Premium discounts

Premium discounts make a good value even better. You may receive a reduced premium if you:

- Have not used any form of tobacco in the preceding year;

- Are one of two or more insured lives in a company;
- Are a qualifying member of an association that has endorsed Ameritas Life as a preferred disability income insurance provider; or
- Pay a double annual premium when your policy is issued.

A policy that goes to work when you can't

You can't foresee the future, but you can plan for the unexpected – with Disability Income insurance from Ameritas Life. Ask your insurance representative to help you design a policy that is right for you. It could be one of the best decisions you'll ever make.

For more information about Disability Income insurance or any other products for personal, family or business needs, contact your insurance representative.

* The Council for Disability Awareness, 2009

** Riders and benefits may not be available in all states.



5900 O Street
Lincoln, NE 68510
Ameritas.com

Disability Income insurance (Forms 4501NC, 4502GR and 4503BOE) is issued by Ameritas Life Insurance Corp. in approved states. This information is provided by Ameritas Life Insurance Corp., a UNIFI® company. For more information about UNIFI® Companies, visit UNIFIcompanies.com.

UNIFI® is a registered service mark of UNIFI Mutual Holding Company.
© 2011 UNIFI Mutual Holding Company