

Playbook Insights

Dnamic Foundation vs Mass Mutual Radius Choice



Feature*	Dnamic Foundation	Mass Mutual Radius Choice
Own Occupation (built into definition)	✓ True Own Occupation built into the base contract.	✓ Own Occupation is available by rider only .
Specialty Own Occupation Language	✓ Available for physicians, dentists and trial attorneys.	✗ Not available.
Policy Options	✓ There are two options available: 1. Noncancelable and Guaranteed Renewable (NC) 2. Guaranteed Renewable (GR)	✓ Only one option, a Noncancelable and Guaranteed Renewable (NC) contract. Guaranteed Renewable (GR) contracts are not available.
Premium Structure	✓ Level and step-rate premiums (step-rate available only on the NC policy).	✓ Level and graded premiums.
Residual Rider	✓ Pays with a 15% loss of earnings. Two rider options: 1. Enhanced Residual (with Recovery Benefit) 2. Basic Residual Built-in Partial Residual Benefit on Guaranteed Renewable policies.	✓ Extended Partial Disability Benefit pays with a 15% loss of earnings. Built-in Recovery Benefit.
Future Increase Option Rider	✓ Can be exercised annually through age 55. Attained age, premium rates, occupation class, and any discounts are guaranteed based on the original policy , at the time of increase. No penalty if exercised off anniversary. The rider doesn't terminate when the option is not exercised.	✓ Can be exercised annually through age 55. Will use the rates and occupation class in effect at the time of the policy increase. Maximum issue amount is \$10,000 .
Student Loan Repayment Rider	✓ Helps client repay student loan debt during a total or residual disability (must have Residual Rider). Maximum monthly benefit is \$2,500.	✓ Will cover a monthly student loan for a total disability only. The rider will not pay if the client is residually disabled. Maximum monthly benefit is \$2,500.
Catastrophic Disability Rider	✓ Maximum monthly benefit is \$10,000. Benefit and elimination periods can be different from the base policy.	✓ The maximum monthly benefit is \$12,000. The elimination and benefit period cannot be less than the base contract.
Cost of Living Adjustment Rider	✓ Increases the monthly benefit during a disability. There are two rider options: 1. 6% Compound adjustment based on the CPI-U (built-in catch-up feature) 2. 3% Simple	✓ Offers a 3% Compound adjustment based on the CPI-U (does not include a built-in catch-up feature).
Nondisabling Injury Benefit	✓ Industry-exclusive feature at no additional cost.	✗ Not available.
Good Health Benefit	✓ Industry-exclusive feature at no additional cost.	✗ Not available.
COBRA Premium Benefit	✓ Industry-exclusive feature at no additional cost.	✗ Not available.
Presumptive Total Disability Benefit	✓ Loss does not need to be permanent or irrecoverable.	✓ Loss must be total and irrecoverable.

Color Key: ✓ = Offered by both companies; ✓ = Competitive disadvantage; ✗ = Not offered

* State variations apply.

* For a more comprehensive comparison, please reference the Competitive Playbook, DI 1308.

Own Occupation Definition: Benefits are paid, if the insured is unable to work in their own occupation due to a sickness or injury, even if they can work in another occupation. Includes Specialty Own Occupation language for physicians, dentists and trial attorneys.

Policy Options: Select from **1.** Noncancelable (NC) or **2.** Guaranteed Renewable (GR). Premiums are subject to change (on a class basis and with state approval) on GR policies. Note, Ameritas has been selling GR policies since 1966 and their GR policies have never been subject to a rate increase.

Residual Rider: Sometimes an insured can return to work on a limited or partial basis, either working less hours or performing less duties; a Residual Rider can help protect income in these situations. Ameritas offers two riders, **1.** Enhanced Residual (includes Recovery Benefit) and **2.** Basic Residual. Both pay, if the partial disability results in a 15% loss of income.

Nondisabling Injury Benefit: If the insured suffers an injury that does not disable them but requires medical or dental treatment, this feature reimburses the cost of that treatment, up to one-half of the base benefit but not to exceed \$3,000 per injury.

Good Health Benefit: Reduces the elimination period by two days for each consecutive year the insured doesn't receive monthly disability benefits under their policy. The elimination period will not be reduced to less than 30 days. Nondisabling injury claims do not count as a claim against this benefit.

COBRA Premium Benefit: Reimburses the cost of COBRA premiums (individual or family) up to \$1,000 per month for a maximum of 18 months, when an insured loses employment due to their disability.

Presumptive Total Disability: An insured is considered totally disabled, if they suffer the complete loss of sight in both eyes, hearing in both ears, speech or the use of any two limbs, even if they can work in an occupation. Elimination period is waived. The loss does not have to be permanent or irrecoverable.



In approved states, DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) 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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