Product & Service Notice

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Date:	February 25, 2022	Form Number:	PS 4347 - Updated
To:	Ameritas Field Associates	Discard After:	Keep Indefinitely
RE:	Underwriting Changes on DInamic Foundation Products	Product Area:	DI

Summary: We've made underwriting changes to EZ App requirements, occupational classes, and issue and participation limits for DInamic Foundation products. The changes are as follows:

EZ App

The age and maximum benefit amount requirements have increased as noted in red text below. The changes apply to individual disability and business overhead expense applications.

Medical Requirements		
Ages	Benefit	Requirements*
18-50	Up to $10,000	TUI
	$10,001+	TUI, mini-exam
51-64	Up to $6,000	TUI
	$6,001+	TUI, mini-exam

*Teleunderwriting Interview (TUI). Mini-exam includes blood, urine, height, weight, blood pressure and pulse readings. Medical questions are not included in the mini-exam since they are asked during the teleunderwriting phone interview.

Issue and Participation Limits

The maximum individual and employer paid issue limits have increased for the occupational classes noted below. For occupational classes 6A, 5A, and 4A, we've also increased the maximum participation with other individual disability income limits. The changes are in red below and do not apply to Business Overhead Expense policies or Guaranteed Standard Issue business.

Occ. Class	Ages	Maximum Issue Limits		Maximum Participation	
		Individual Pay	Employer Pay	With Other IDI	With Group LTD
6A, 5A, 4A	18-60	$30,000	$30,000	$35,000	$35,000
6M, 5M, 4M	18-55 56-60	$30,000 $17,000	$30,000 $17,000	$30,000	$35,000

Ages 61+: $10,000 maximum issue limit.

Occupational Class changes

The occupational class changes as noted below apply to DInamic Foundation individual disability income policies, Business Overhead Expense policies and Guaranteed Standard Issue business.

Revised Occupation Class for General Dentists

Industry wide challenges with poorer morbidity continue to be a problem with general dentists; thus, this occupation will be temporarily reclassified as a 3M occupational class, inclusive of all associated 3M parameters (i.e., available definitions of disability, I&P limits, etc.). Discounts will continue to be unavailable. These changes will remain in place until a full repricing is approved and released for new business. These changes do not impact dentistry specialties.

Revised Occupation Classes for Attorneys

Income is no longer a factor for attorneys. The revised occupation class structure is as follows:

- Attorneys, 6A

Revised Occupation Classes for Actuaries

Years of experience is no longer a factor for actuaries. The revised occupation class structure is as follows:

- Actuary with credentials 6A
- Others, 5A

Revised Occupation Classes for Engineers

The current "no field work" requirement is being enhanced to allow up to 30% field work. The revised occupation class structure is as follows:

- Engineers
- Technical graduates (4-year degree), income > $60,000, no more than 30% field work, 6A
- Technical graduates (4-year degree), income < = $60,000, or > 30% field work, 5A

Revised Occupation Classes for Computer Industry

Education is no longer a factor for 6A and 5A occupation classes. The new class structure is as follows:

- Systems Analyst, Systems Engineer, Programmer
- Income > $75,000, 6A
- Income < = $75,000, 5A

Transition Rules

General dentist applications received after Mar. 1 will receive the new occupation class of 3M.

The enhancements above may be requested for applications currently in underwriting, subject to the following:

- Receipt of written request.
- A revised proposal reflecting the change.
- Underwriting approval.

Policies issued on or after December 4, 2021 may be reissued for the higher occupational class or higher issue and participation limits subject to the criteria listed below:

- A revised proposal reflecting the change must accompany the return of the original policy.
- The request, original policy and revised proposal must be received by your new business representative no later than 90 days from the original policy issue date.
- Premium differences will be refunded.
- For situations other than above, normal replacement rules will apply.
- All requests are subject to underwriting approval.

The agent guide, DI 1228 and associated marketing material will be updated to include these changes. The underwriting changes as noted above will **not** be available in the illustration software until it has been updated. In the interim, please note the following:

- Reference the attached table when calculating the new issue and participation limits.
- The Medical Requirements Summary output page will not reflect the new EZ App changes regarding age and benefit amounts.
- To incorporate the occupational class changes, manually enter the appropriate occupational class rather than using the look up feature.
- For cases using the increased issue and participation limits, contact your DI wholesaler to obtain an accurate premium quote.

For any questions regarding this notice, please contact the Ameritas sales development team at 800-319-6903.

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Individual Pay IDI Issue Limits (Tax-Free Benefit)

Income	EE Pay	+ SIR	= Total	Max w/ Other IDI	Max w/ Group LTD
18,000	550	550	1,100	1,100	1,100
22,000	650	650	1,300	1,300	1,300
24,000	700	700	1,400	1,400	1,400
27,000	800	800	1,600	1,600	1,600
30,000	850	850	1,700	1,700	1,800
33,000	950	950	1,900	1,900	1,900
36,000	1,000	1,000	2,000	2,000	2,100
39,000	1,100	1,100	2,200	2,200	2,300
40,000	1,100	1,100	2,200	2,200	2,300
42,000	1,150	1,150	2,300	2,300	2,500
45,000	1,250	1,250	2,500	2,500	2,600
48,000	1,300	1,300	2,600	2,600	2,800
51,000	1,450	1,450	2,900	2,900	3,000
54,000	1,550	1,550	3,100	3,100	3,200
57,000	1,600	1,600	3,200	3,200	3,300
60,000	1,700	1,700	3,400	3,400	3,500
63,000	1,750	1,750	3,500	3,500	3,700
65,000	1,800	1,800	3,600	3,600	3,800
70,000	1,900	1,900	3,800	3,800	4,100
75,000	2,050	2,050	4,100	4,100	4,400
80,000	2,300	2,000	4,300	4,300	4,600
85,000	2,600	2,000	4,600	4,600	4,900
90,000	2,800	2,000	4,800	4,800	5,200
95,000	3,000	2,000	5,000	5,000	5,500
100,000	3,300	2,000	5,300	5,300	5,800
105,000	3,500	2,000	5,500	5,500	6,100
110,000	3,700	2,000	5,700	5,700	6,400
115,000	3,900	2,000	5,900	5,900	6,700
120,000	4,200	2,000	6,200	6,200	6,900
130,000	4,600	2,000	6,600	6,600	7,500
140,000	5,100	2,000	7,100	7,100	8,100
150,000	5,500	2,000	7,500	7,500	8,700
160,000	5,900	2,000	7,900	7,900	9,000
170,000	6,300	2,000	8,300	8,300	9,600
180,000	6,700	2,000	8,700	8,700	9,800
190,000	7,300	2,000	9,300	9,300	10,600
200,000	7,700	2,000	9,700	9,700	11,100
210,000	8,100	2,000	10,100	10,100	11,700
220,000	8,400	2,000	10,400	10,400	12,200
230,000	8,800	2,000	10,800	10,800	12,700
240,000	9,200	2,000	11,200	11,200	13,300
250,000	9,600	2,000	11,600	11,600	13,800
260,000	9,900	2,000	11,900	11,900	14,300
270,000	10,300	2,000	12,300	12,300	14,800
280,000	10,600	2,000	12,600	12,600	15,400
290,000	11,000	2,000	13,000	13,000	15,900
300,000	11,300	2,000	13,300	13,300	16,400
310,000	11,600	2,000	13,600	13,600	17,000
320,000	11,900	2,000	13,900	13,900	17,500
330,000	12,200	2,000	14,200	14,200	18,000
340,000	12,600	2,000	14,600	14,600	18,500
350,000	12,800	2,000	14,800	14,800	19,000
360,000	13,100	2,000	15,100	15,100	19,500
370,000	13,400	2,000	15,400	15,400	20,100
380,000	13,700	2,000	15,700	15,700	20,500
390,000	13,900	2,000	15,900	15,900	21,000
400,000	14,200	2,000	16,200	16,200	21,800
420,000	14,500	2,000	16,500	16,500	22,800
440,000	15,000	2,000	17,000	17,000	23,800
460,000	15,300	2,000	17,300	17,300	24,800

Employer Pay IDI Issue Limits (Taxable Benefit)

Income	ER Pay	+ SIR	= Total	Max w/ Other IDI	Max w/ Group LTD
18,000	600	600	1,200	1,200	1,300
22,000	700	700	1,400	1,400	1,600
24,000	750	750	1,500	1,500	1,700
27,000	850	850	1,700	1,700	1,900
30,000	1,100	1,100	2,200	2,200	2,100
33,000	1,200	1,200	2,400	2,400	2,300
36,000	1,300	1,300	2,600	2,600	2,500
39,000	1,400	1,400	2,800	2,800	2,700
40,000	1,450	1,450	2,900	2,900	2,800
42,000	1,500	1,500	3,000	3,000	2,900
45,000	1,600	1,600	3,200	3,200	3,100
48,000	1,700	1,700	3,400	3,400	3,300
51,000	1,800	1,800	3,600	3,600	3,600
54,000	1,900	1,900	3,800	3,800	3,800
57,000	1,950	1,950	3,900	3,900	4,000
60,000	2,100	2,000	4,100	4,100	4,200
63,000	2,300	2,000	4,300	4,300	4,400
65,000	2,400	2,000	4,400	4,400	4,500
70,000	2,700	2,000	4,700	4,700	4,900
75,000	3,100	2,000	5,100	5,100	5,200
80,000	3,400	2,000	5,400	5,400	5,500
85,000	3,700	2,000	5,700	5,700	5,900
90,000	4,000	2,000	6,000	6,000	6,200
95,000	4,300	2,000	6,300	6,300	6,600
100,000	4,600	2,000	6,600	6,600	6,900
105,000	4,900	2,000	6,900	6,900	7,300
110,000	5,200	2,000	7,200	7,200	7,600
115,000	5,400	2,000	7,400	7,400	8,000
120,000	5,700	2,000	7,700	7,700	8,300
130,000	6,300	2,000	8,300	8,300	9,000
140,000	6,900	2,000	8,900	8,900	9,700
150,000	7,400	2,000	9,400	9,400	10,400
160,000	8,000	2,000	10,000	10,000	11,000
170,000	8,500	2,000	10,500	10,500	11,700
180,000	9,100	2,000	11,100	11,100	12,400
190,000	9,600	2,000	11,600	11,600	13,100
200,000	10,100	2,000	12,100	12,100	13,800
210,000	10,600	2,000	12,600	12,600	14,500
220,000	11,100	2,000	13,100	13,100	15,200
230,000	11,600	2,000	13,600	13,600	15,900
240,000	12,100	2,000	14,100	14,100	16,500
250,000	12,600	2,000	14,600	14,600	17,200
260,000	13,000	2,000	15,000	15,000	17,900
270,000	13,400	2,000	15,400	15,400	18,600
280,000	13,800	2,000	15,800	15,800	19,300
290,000	13,800	2,000	15,800	15,800	20,000
300,000	14,200	2,000	16,200	16,200	20,700
310,000	14,600	2,000	16,600	16,600	20,700
320,000	15,000	2,000	17,000	17,000	21,400
330,000	15,400	2,000	17,400	17,400	22,000
340,000	15,700	2,000	17,700	17,700	22,700
350,000	16,100	2,000	18,100	18,100	23,400
360,000	16,500	2,000	18,500	18,500	24,000
370,000	16,800	2,000	18,800	18,800	24,700
380,000	17,100	2,000	19,100	19,100	25,400
390,000	17,500	2,000	19,500	19,500	26,000
400,000	17,800	2,000	19,800	19,800	26,700
420,000	18,400	2,000	20,400	20,400	28,000
440,000	19,000	2,000	21,000	21,000	29,400
460,000	19,500	2,000	21,500	21,500	30,700

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Individual Pay IDI Issue Limits (Tax-Free Benefit)

Income	EE Pay	+ SIR	= Total	Max w/ Other IDI	Max w/ Group LTD
480,000	15,700	2,000	17,700	17,700	25,800
500,000	16,100	2,000	18,100	18,100	26,800
520,000	16,500	2,000	18,500	18,500	27,800
540,000	16,900	2,000	18,900	18,900	28,800
560,000	17,200	2,000	19,200	19,200	29,800
580,000	17,600	2,000	19,600	19,600	30,800
600,000	17,900	2,000	19,900	19,900	31,800
620,000	18,200	2,000	20,200	20,200	32,900
640,000	18,400	2,000	20,400	20,400	33,900
660,000	18,600	2,000	20,600	20,600	34,900
680,000	18,900	2,000	20,900	20,900	35,000
700,000	19,000	2,000	21,000	21,000	35,000
720,000	19,200	2,000	21,200	21,200	35,000
740,000	19,300	2,000	21,300	21,300	35,000
760,000	19,600	2,000	21,600	21,600	35,000
780,000	20,100	2,000	22,100	22,100	35,000
800,000	20,700	2,000	22,700	22,700	35,000
820,000	21,300	2,000	23,300	23,300	35,000
840,000	21,800	2,000	23,800	23,800	35,000
860,000	22,400	2,000	24,400	24,400	35,000
880,000	23,000	2,000	25,000	25,000	35,000
900,000	23,500	2,000	25,500	25,500	35,000
920,000	24,100	2,000	26,100	26,100	35,000
940,000	24,700	2,000	26,700	26,700	35,000
960,000	25,200	2,000	27,200	27,200	35,000
980,000	25,800	2,000	27,800	27,800	35,000
1,000,000	26,400	2,000	28,400	28,400	35,000
1,020,000	26,900	2,000	28,900	28,900	35,000
1,040,000	27,500	2,000	29,500	29,500	35,000
1,060,000	28,000	2,000	30,000	30,100	35,000
1,080,000	28,000	2,000	30,000	30,300	35,000
1,100,000	28,000	2,000	30,000	30,500	35,000
1,120,000	28,000	2,000	30,000	30,700	35,000
1,140,000	28,000	2,000	30,000	30,900	35,000
1,160,000	28,000	2,000	30,000	31,100	35,000
1,180,000	28,000	2,000	30,000	31,300	35,000
1,200,000	28,000	2,000	30,000	31,500	35,000
1,220,000	28,000	2,000	30,000	31,700	35,000
1,240,000	28,000	2,000	30,000	31,900	35,000
1,260,000	28,000	2,000	30,000	32,100	35,000
1,280,000	28,000	2,000	30,000	32,300	35,000
1,300,000	28,000	2,000	30,000	32,500	35,000
1,320,000	28,000	2,000	30,000	32,700	35,000
1,340,000	28,000	2,000	30,000	32,900	35,000
1,360,000	28,000	2,000	30,000	33,100	35,000
1,380,000	28,000	2,000	30,000	33,300	35,000
1,400,000	28,000	2,000	30,000	33,500	35,000
1,420,000	28,000	2,000	30,000	33,700	35,000
1,440,000	28,000	2,000	30,000	33,900	35,000
1,460,000	28,000	2,000	30,000	34,100	35,000
1,480,000	28,000	2,000	30,000	34,300	35,000
1,500,000	28,000	2,000	30,000	34,500	35,000
1,520,000	28,000	2,000	30,000	34,700	35,000
1,540,000	28,000	2,000	30,000	34,900	35,000
1,560,000	28,000	2,000	30,000	35,000	35,000

Employer Pay IDI Issue Limits (Taxable Benefit)

Income	ER Pay	+ SIR	= Total	Max w/ Other IDI	Max w/ Group LTD
480,000	20,000	2,000	22,000	22,000	32,000
500,000	20,500	2,000	22,500	22,500	33,400
520,000	21,000	2,000	23,000	23,000	34,700
540,000	21,400	2,000	23,400	23,400	35,000
560,000	21,700	2,000	23,700	23,700	35,000
580,000	22,100	2,000	24,100	24,100	35,000
600,000	22,400	2,000	24,400	24,400	35,000
620,000	22,600	2,000	24,600	24,600	35,000
640,000	22,800	2,000	24,800	24,800	35,000
660,000	23,000	2,000	25,000	25,000	35,000
680,000	23,200	2,000	25,200	25,200	35,000
700,000	24,000	2,000	26,000	26,000	35,000
720,000	24,700	2,000	26,700	26,700	35,000
740,000	25,500	2,000	27,500	27,500	35,000
760,000	26,200	2,000	28,200	28,200	35,000
780,000	27,000	2,000	29,000	29,000	35,000
800,000	27,700	2,000	29,700	29,700	35,000
820,000	28,000	2,000	30,000	30,400	35,000
840,000	28,000	2,000	30,000	30,600	35,000
860,000	28,000	2,000	30,000	30,800	35,000
880,000	28,000	2,000	30,000	31,000	35,000
900,000	28,000	2,000	30,000	31,200	35,000
920,000	28,000	2,000	30,000	31,400	35,000
940,000	28,000	2,000	30,000	31,600	35,000
960,000	28,000	2,000	30,000	31,800	35,000
980,000	28,000	2,000	30,000	32,000	35,000
1,000,000	28,000	2,000	30,000	32,200	35,000
1,020,000	28,000	2,000	30,000	32,400	35,000
1,040,000	28,000	2,000	30,000	32,600	35,000
1,060,000	28,000	2,000	30,000	32,800	35,000
1,080,000	28,000	2,000	30,000	33,000	35,000
1,100,000	28,000	2,000	30,000	33,200	35,000
1,120,000	28,000	2,000	30,000	33,400	35,000
1,140,000	28,000	2,000	30,000	33,600	35,000
1,160,000	28,000	2,000	30,000	33,800	35,000
1,180,000	28,000	2,000	30,000	34,000	35,000
1,200,000	28,000	2,000	30,000	34,200	35,000
1,220,000	28,000	2,000	30,000	34,400	35,000
1,240,000	28,000	2,000	30,000	34,600	35,000
1,260,000	28,000	2,000	30,000	34,800	35,000
1,280,000	28,000	2,000	30,000	35,000	35,000

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