



Disability Income Insurance

Competitive Playbook

Dnamic Foundation vs Assurity Life

Dnamic Foundation offers a selection of different definitions of total disability, benefit and elimination periods. This product provides the ability to design a policy to fit the individual needs of our customers. See how we compare with Assurity.

Features*	Ameritas®	Assurity Life	Ameritas Strengths
	Dnamic Foundation	Century +	
Policy Details			
Contract Type	<p>Noncancelable and Guaranteed Renewable (NC) to Age 65</p> <ul style="list-style-type: none"> • Non-Medical – 6A, 5A, 4A, 3A and 2A • Medical – 6M, 5M, 4M, 3M and 2M <p>Guaranteed Renewable (GR) to Age 65</p> <ul style="list-style-type: none"> • Non-Medical – 6A, 5A, 4A, 3A, 2A A and B • Medical – 6M, 5M, 4M, 3M, 2M and M 	<p>Guaranteed Renewable (GR) to age 65 or 67 depending on benefit period selected.</p> <ul style="list-style-type: none"> • 4A, 3A, 2A, 1A <p>Noncancelable available by rider only. The Noncancelable Rider makes the insured's policy and any attached riders noncancelable. Noncancelable means that Assurity cannot change the policy or riders by increasing the premiums or canceling prior to termination. Not available with substandard policies, occupation classes 2A and 1A and 10-year, to age 65, and to age 67 benefit periods.</p> <ul style="list-style-type: none"> • 4A and 3A 	<p>Ameritas offers the choice of Noncancelable (NC) or Guaranteed Renewable (GR) contracts.</p> <p>Assurity offers a Noncancelable contract by rider.</p> <p>Ameritas has been selling GR policies since 1966. There has never been an increase on an in force block of GR policies.</p>
Conditionally Renewable	Conditionally renewable for life.	Guaranteed renewable for benefit periods to age 65, or to age 67; conditionally renewable to age 75, if employed full time.	Ameritas will conditionally renew for life.
Benefit Periods	<ul style="list-style-type: none"> • One-year • Two-years • Five-years • Ten-years 	<ul style="list-style-type: none"> • One-years • Two-years • Five-years • Ten-years 	<ul style="list-style-type: none"> • To age 65 • To age 67 • To age 70
Premium Structure	Level and step-rate options.	Level	Ameritas offers a choice between level or step-rate premium options.
Definition of Disability			
Occupation Definition	<p>Classes 6A, 5A, 4A and 6M, 5M 4M</p> <ol style="list-style-type: none"> 1. Own Occupation for the length of the benefit period. Own Occupation or specialty Own Occupation allows the insured, when totally disabled from their own occupation, to work in another occupation and continue to receive full benefits. 2. Own Occupation and Not Working for the length of the benefit period. <p>Specialty Own Occupation language included for physicians and trial attorneys.</p>	<p>Class 4A</p> <p>Two-year Own Occupation for the first two years after the elimination period, keeps you from doing all the substantial and material duties of your Own Occupation; and after benefits have been paid for two years, keeps you from doing all the substantial and material duties of any gainful occupation.</p> <p>Class 4A</p> <p>Own Occupation available by rider extends the own occupation period for the total disability definition from two years to the period selected.</p> <ul style="list-style-type: none"> • Five-year policy benefit period • Ten-year policy benefit period (five-year or ten-year) • To-age-65 policy benefit period (five-year or to-age-65) • To-age-67 policy benefit period (five-year or to-age-67) 	<p>Ameritas will offer a true Own Occupation for benefit periods 10 year, to age 65, to age 67 and to age 70.</p> <p>Own Occupation definition with Ameritas is built into the base policy, not by rider.</p> <p>Specialty Own Occupation language included for physicians and trial attorneys.</p> <p>Assurity does not include specialty language.</p>

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Occupation Definition	<p>Classes 3A, 3M</p> <ol style="list-style-type: none"> 1. Five-year Own Occupation and then Not Working for the remainder of the benefit period. 2. Own Occupation and Not Working for the length of the benefit period. 3. Own Occupation for the length of the benefit period (only available with five-, two- and one- year benefit periods). <p>Specialty Own Occupation language included for physicians and dentists.</p>	<p>Class 3A</p> <p>Two-year Own Occupation for the first two years after the elimination period, keeps you from doing all the substantial and material duties of your Own Occupation; and after benefits have been paid for two years, keeps you from doing all the substantial and material duties of any gainful occupation.</p> <p>Own Occupation available by rider extends the own occupation period for the total disability definition from two years to the period selected.</p> <ul style="list-style-type: none"> • Five-year policy benefit period • Ten-year policy benefit period (five-year or ten-year) • To-age-65 policy benefit period (five-year or to-age-65) • To-age-67 policy benefit period (five-year or to-age-67) 	<p>Own Occupation definition with Ameritas is built into the base policy, not by rider.</p> <p>Specialty Own Occupation language included for physicians and dentists.</p> <p>Assurity does not include specialty language.</p>
Occupation Definition	<p>Classes 2A, 2M, A, B</p> <ol style="list-style-type: none"> 1. Own Occupation and Not Working for the length of the benefit period. 	<p>Class 2A, 1A</p> <p>Two-year Own Occupation for the first two years after the elimination period, keeps you from doing all the substantial and material duties of your Own Occupation; and after benefits have been paid for two years, keeps you from doing all the substantial and material duties of any gainful occupation.</p>	

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Riders				
Enhanced Residual Disability	Provides benefits if the insured is residually disabled under the definition of the rider. Must have a 15% loss of earnings , and be unable to perform one or more of the material and substantial duties of his/her occupation, or be unable to engage in his/her occupation for more than 80% of the time as was usual prior to the start of disability. For the first six months that residual disability benefits are paid, the amount will be at least 50% of the base monthly benefit. If the loss of earnings is more than 75%, then total disability benefits will be paid. Required for medical occupational classes 6M-3M.	No Provision		Ameritas offers the choice of either an Enhanced or Basic Residual Rider.
Recovery Benefit (built into the Enhanced Residual Disability Rider only)	In the month immediately following a period for which monthly disability benefits have been paid, if an insured has returned to work in his/her occupation and maintains at least a 15% loss of earnings , and a proven relationship exists between the loss of monthly earnings and the previous disability, a partial recovery benefit will continue to be paid. This benefit will be based on the loss of earnings and is payable up to the maximum benefit period.	If the insured is partially disabled and has resumed part-time employment immediately following a period where they received total disability monthly benefits, this benefit will be paid. Benefits will continue until the insured is no longer partially disabled or to the end of the maximum benefit period, whichever is first, but no longer than six months. The partial disability monthly benefit is 50% of the base policy monthly benefit.		Ameritas will pay a residual monthly benefit up to the maximum benefit period. Assurity will pay a partial monthly benefit for six months.
Basic Residual Disability	Provides benefits if the insured is residually disabled under the definition of the rider. Must have a 15% loss of earnings and be unable to perform one or more of the material and substantial duties of his/her occupation, or be unable to engage in his/her occupation for more than 80% of the time as was usual prior to the start of disability. The residual monthly benefit will be the lesser of 50% of the base monthly benefit or the base monthly benefit for total disability, multiplied by the ratio of the insured's loss of earnings during disability. Required for medical occupational class 2M. Either the Enhanced or Basic Residual Rider is required for medical occupation classes, 3M-6M.	Will pay a monthly benefit, if the insured is residually disabled and the elimination period has been satisfied by any continuous period of total and/or residual disability. Renewal premiums will also be waived on the first premium due date after the insured has been residually disabled for the elimination period or 90 days, whichever is shorter. Any premiums paid during this period, which became due after total disability started, will be refunded. Must have a 20% loss of income . Benefits will continue and premiums will be waived while the insured is residually disabled, or to the end of the residual benefit period, whichever is first. For the first six months of residual disability, Assurity will pay the greater of the residual disability monthly benefit and any partial disability monthly benefit payable but not both. Not available with occupation class 1A.		Ameritas Basic Residual requires a 15% loss of earnings . Assurity requires a 20% loss of earnings . Ameritas offers the choice of either the Enhanced or Basic Residual Riders.

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Social Insurance Substitute	Provides additional monthly disability benefits, reduced by any social insurance benefits being received, for each month the insured is totally disabled after the SIS elimination period. The definition of total disability for this rider will be the same as the definition of total disability for the base monthly benefit. In NY and NJ, benefits are paid on an all, one-third or none basis. Not available if the insured has Group LTD with Social Insurance offset.	<p>The Supplemental Disability Income Rider (SDIR) will pay a monthly benefit less any social insurance benefits received, offset dollar for dollar, if the insured is totally disabled, and the elimination period has been satisfied. Benefits will be paid until the insured is no longer totally disabled, or to the end of the maximum benefit period, whichever is first. No benefits will be paid if social insurance benefits exceed the SDIR monthly benefit amount.</p> <p>If the insured receives a lump-sum payment of social insurance benefits, Assurity will treat the lump sum as if it were paid over several months. The lump sum will be divided by the SDIR monthly benefit less monthly social insurance benefits received. The result will be the number of months future rider benefits will not be paid. If the monthly social insurance benefit received exceeds the SDIR monthly benefit, Assurity will not seek refund of past SDIR benefits received before the lump-sum payment.</p>	<p>Ameritas has a maximum SISR monthly benefit of \$2,000.</p> <p>Assurity has a maximum monthly benefit of \$1,800.</p> <p>Ameritas will not seek refund of any payments made under the SIS benefit, if a lump sum reward is received from social insurance benefits.</p> <p>Assurity will seek refund of any payment made after a lump sum reward is received from social insurance benefits.</p>
Cost of Living Adjustment – 6% Compounded	Provides for an annual increase in the monthly benefit payable after the first 12 months of disability. The adjustment factor is based on the change in the CPI-U with a maximum of 6% per year compounded annually. Includes a “ catch-up ” provision for years when the CPI-U index is less than 6%, and greater than 6% in other years. This rider includes a provision to purchase the increase in the monthly benefit upon recovery.	<p>The Automatic Benefit Increase Rider increases the base policy monthly benefit by 5% of the original benefit each year for any benefits payable, starting after the first-year continuous benefits have been paid. Payments will continue to increase each year while payable under the policy until the base policy monthly benefit payment has increased to twice the original amount.</p> <p>If the insured receives an increased benefit and then recovers, the benefit may be increased permanently with written request to Assurity within 90 days of recovery before attained age 60, and if employed full-time. Premiums for the increased benefit will be based on the insured's attained age and Assurity then-current rates.</p>	<p>Ameritas offers a “catch-up” provision.</p> <p>Assurity does not offer this feature.</p> <p>Ameritas has no cap on the COLA benefit.</p> <p>Assurity will cap the benefit at two times the original base benefit.</p>
Cost of Living Adjustment – 3% Simple	Provides for an annual 3% simple interest increase in the monthly benefit, payable after the first 12 months of disability.	No Provision	Ameritas offers a lower cost alternative for cost-conscious buyers.

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Future Increase Option	<p>Allows an insured to increase the base monthly disability benefit annually on a policy, without providing evidence of physical insurability. The total maximum increase amount that may be purchased at policy issue is three times the base monthly benefit, not to exceed maximum issue and participation limits. Through age 45 (after policy issue), a client may on any one policy anniversary, exercise the full amount. Thereafter, 50% of the base benefit amount can be purchased up to and including age 55. The premium rate for any increase will be based on attained age as of the issue date of the increase. It will also use the rate basis in effect on the issue date of the policy to which this rider is attached. In addition, rates will be based on the occupational class of the original policy as of the issue date of the increase. Off-anniversary options available—subject to specified criteria.</p>	<p>The Guaranteed Insurability Rider gives the insured the option to increase their base policy monthly benefit by purchasing additional amounts of insurance. Additional amounts will have the same benefit period and elimination period as the policy. Increases do not require evidence of insurability and are based on the insured's current income and Assurity's issue and participation limits in effect on the option date. Premiums for the additional insurance will be based on the insured's attained age and Assurity's then-current rates. The insured cannot exercise an option if disabled or receiving disability benefits.</p> <p>Options can be exercised every two years with no limit on the number of options exercised; however, the sum of all increases cannot exceed the total of the original base policy and SDIR monthly benefits. Increases must be requested in writing to Assurity during the option period—the 60-day period preceding the option date. Option dates are policy anniversaries starting two years after issue.</p> <p>However, requests can be made prior to two years after issue and outside of the option period to accelerate the next available option date to an earlier date with proof of a life event received at Assurity within 45 days of the event. If acceleration is exercised, the next option date will not be available. Life events are any of the following: marriage, divorce, death of a spouse or child, birth or adoption of a child, loss of employer-paid group disability income coverage or an increase of monthly income of at least 25% from the last time coverage was purchased through the policy or this rider.</p>	<p>With Ameritas, this rider can be exercised every year. With Assurity, you can only exercise an option every two years.</p> <p>Ameritas will guarantee the occupational class and the rates of the original policy, including any discount of the original policy.</p> <p>Assurity will use the rates in effect at the time of the increase.</p> <p>Ameritas will allow through age 45 (after policy issue), on any one policy anniversary, a client to exercise the full amount. Thereafter, 50% of the base benefit amount can be purchased up to and including age 55.</p> <p>Ameritas will allow an FIO increase, if the client is disabled.</p> <p>Assurity will not allow an increase, if the client is disabled.</p> <p>With Ameritas, the maximum benefit is three times not to exceed the maximum issue and participation limits.</p> <p>Assurity's maximum benefit is one times the total monthly benefit.</p>

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Catastrophic Disability	Provides an additional monthly disability benefit, if the insured is unable to perform two or more of the six Activities of Daily Living (ADL) without standby assistance, or if severely cognitively impaired. ADLs are dressing, toileting, transferring, continence, eating and bathing. A combination of base benefit, the SIS benefit, the CAT benefit and any other in force DI coverage cannot exceed 100% of the insured's gross monthly income net of business expenses. The CAT benefit cannot exceed three times the base benefit up to a maximum of \$10,000 per month. This rider does not require the same benefit or elimination periods as the base policy.	<p>The Catastrophic Disability Benefit Rider provides a monthly benefit, if the insured is catastrophically disabled and all base policy monthly benefits have been paid. Benefits will continue, and premiums will be waived while the insured is catastrophically disabled or to the end of the catastrophic benefit period, whichever is first.</p> <p>Catastrophic disability means the insured is totally disabled past the policy benefit period and:</p> <ul style="list-style-type: none">• Needs the presence of another person within arm's reach and/or physical assistance to perform two or more activities of daily living (ADLs), or is cognitively impaired;• Does not work in any job for wage or profit; and• Has had a physician certify a continued total disability, and prescribe a plan of treatment. <p>Not available with to age 65 and to age 67 policy benefit periods. The five-year policy benefit period available for issue ages 56 through 60.</p>	<p>Ameritas will issue up to a maximum monthly benefit of \$10,000 in addition to the monthly base benefit.</p> <p>With Assurity the Catastrophic Disability rider will pay once the base benefit has been exhausted.</p> <p>Ameritas will allow for benefit periods, two-years and to age 70.</p> <p>Assurity does not offer CAT with benefit periods, to age 65 or to age 67.</p> <p>With Ameritas the benefit period can be greater than the base benefit period.</p>
Automatic Increase	Increases the base monthly disability benefit by 4% (simple increase rounded up to the next \$10) without requiring medical or financial evidence of insurability. The automatic increase will take place on each policy anniversary for up to five years. If the insured is under age 56, and the last automatic increase has occurred, he/she may apply for additional automatic increases by providing financial evidence of insurability only. One refusal to increase the monthly benefit will forfeit remaining options during any five-year period and will forfeit an insured's right to reapply for a new five-year option.	No Provision	Ameritas offers the ability to increase the base monthly benefit prior to a disability.
Student Loan Repayment	Provides a benefit to reimburse monthly student loan payments, if the insured becomes totally or partially (requires residual rider) disabled. Maximum monthly benefit available is \$2,500 .	No Provision	Ameritas will cover student loan payments during a total disability claim or a residual disability claim.
Retroactive Injury Benefit	No Provision	The Retroactive Injury Benefit Rider will pay a benefit, if an injury causes the insured to become totally disabled within 30 days of the injury, and the insured remains continuously totally disabled until the end of the elimination period. The benefit, payable as a lump sum after the elimination period, is equal to the base policy monthly benefit, times the number of months in the elimination period.	

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Return of Premium Benefit	No Provision		<p>The Return of Premium Benefit Rider will pay a returned premium benefit upon policy cancellation, policy lapse, the insured's death or the insured's attained age 65, or age 67 for to-age-67 benefit period. The benefit is calculated as follows:</p> <ol style="list-style-type: none"> 1. Add together all policy and rider premiums paid or waived. 2. Multiply this premium amount by the appropriate percentage based on completed policy year. 3. Subtract (from this amount) all policy and rider benefits paid. 	
Critical Illness Benefit	No Provision		<p>The Critical Illness Benefit Rider will pay a benefit, if the insured receives a first-ever diagnosis, or has a procedure for one of the specified critical illnesses shown in the following chart. The amount payable is the percentage of the benefit amount found in the chart multiplied by the benefit amount.</p> <p>Benefit amounts are \$5,000 through \$150,000, but not exceeding 36 times the base policy monthly benefit; issue amounts rounded to the lowest \$50 increment. Not available with the Return of Premium Benefit Rider.</p>	
Special Features				
Nondisabling Injury Benefit	If an insured suffers an injury that requires medical treatment prescribed by a physician, or the repair to natural teeth prescribed by a dentist, we will pay the expense of such treatment up to the lesser of one-half the monthly benefit or \$3,000.	No Provision		<p>Industry exclusive benefit for Ameritas.</p> <p>This benefit is per occurrence, and does not coordinate with any other insurance products.</p>
Good Health Benefit	For every policy year an insured completes without receiving any benefits under the policy, we will reduce the elimination period by two days. In no case will the elimination period be reduced to less than 30 days.	No Provision		<p>Industry exclusive benefit for Ameritas.</p> <p>A claim for the Nondisabling Injury Benefit does not count as a claim under the Good Health Benefit.</p>
COBRA Premium Benefit	If an insured is receiving monthly disability benefits under this policy, and becomes unemployed due to the disability, we will reimburse the cost of COBRA premiums (individual or family) up to \$1,000 per month, for a maximum of 18 months. Benefits begin with the first premium due after the insured satisfies the elimination period.	No Provision		<p>Industry exclusive benefit for Ameritas.</p> <p>Can reimburse up to \$18,000 in COBRA premium payments.</p>

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Presumptive Total Disability	Total disability is presumed, if an insured sustains a total loss of sight in both eyes, the hearing in both ears, speech, the use of both hands, the use of both feet, or the use of one hand and one foot, even if able to work. The elimination period will be waived. The loss is not required to be permanent or irrecoverable.	Pays out the full monthly benefit to your client upon the permanent loss of sight in both eyes, hearing, speech or use of hands or feet, regardless of the elimination period, or whether your client is working.	With Ameritas, the loss is not required to be permanent or irrecoverable. Assurity requires the loss to be permanent .
Survivor Benefit	Should an insured die after satisfying the elimination period, and while benefits are being paid under the policy, we will pay an additional three months of benefits. The benefit is payable to the designated beneficiary, if any, otherwise, to the insured's estate	Pays your client's beneficiary or estate a lump sum of six times the monthly benefit, if the insured dies while benefits are paid under the policy.	Ameritas will pay, if the insured has survived for at least 30 days while receiving total disability benefits. Assurity client must be receiving benefits for 12 consecutive months before paying under this provision.
Surgical Transplant Benefit	An insured will be considered totally disabled due to sickness, if total disability is the result of him/her having been a surgical transplant donor, provided the transplant occurs more than six months after the issue date. The elimination period will be waived.	If the insured becomes disabled as the result of surgery for transplanting an organ or donating bone marrow, Assurity will pay policy and rider benefits on the same basis as any other sickness. For benefits to be paid, the elimination period must be satisfied , and the donation must occur after this policy has been in force for six months, or more from the issue date, or last reinstatement date.	Ameritas will waive the elimination period. Assurity requires the elimination period to be satisfied before paying under this provision.
Cosmetic Surgery Benefit	An insured will be considered totally disabled due to sickness, if total disability is the result of him/her having cosmetic surgery to correct a disfigurement or to improve his/her appearance, provided the cosmetic surgery occurs more than six months after the issue date.	No Provision	Built-in to the Ameritas base policy, at no additional charge.
Partial Disability Benefit	This benefit is included in the Guaranteed Renewable base policy only. Provides disability benefits when the insured is able to do one or more but not all of the main duties of his/her occupation, or can perform all of the main duties of his/her occupation for only 50% or less of the time normally required. The monthly benefit payable for a period of partial disability is one-half the base monthly benefit, and is payable for a maximum of 12 months. If either the Enhanced or the Basic Residual Disability Rider is a part of the policy, the partial benefit will not be payable.	No Provision	Ameritas will pay a monthly benefit for a maximum of 12 months .
Home Modification Benefit	No Provision	If the insured is totally disabled and has been receiving total disability monthly benefits for six consecutive months, the actual costs (up to six times the base policy monthly benefit during their lifetime) will be paid towards modification of their existing residence to accommodate the disability. Modifications must begin while the insured is totally disabled.	

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Basic Policy Provisions			
Successive Periods of Total Disability	<p>Noncancelable and Guaranteed Renewable</p> <ul style="list-style-type: none"> If total disability and/or residual disability (if applicable) stops and then starts again within 365 days from the same or related cause, the two periods of disability will count as one. It will not be necessary to satisfy the elimination period again and the benefit period will not restart. <p>Guaranteed Renewable</p> <ul style="list-style-type: none"> If total disability and/or residual disability (if applicable) stops and then starts again within 180 days from the same or related cause, the two periods of disability will count as one. It will not be necessary to satisfy the elimination period again and the benefit period will not restart. 	<p>Total disability benefits will be paid for only one of two, or more concurrent disabilities. Also, a recurrent total disability is considered a new total disability, only if it is separated from the ending date of the prior total disability, by a period of one year or more when the insured is continuously employed on a full-time basis, and not receiving any disability monthly benefits. A new total disability is subject to a new elimination period and starts a new benefit period. Any other recurrent total disability is considered a continuation of a prior total disability, not subject to a new elimination period or starting a new benefit period.</p>	<p>Ameritas offers two options. On the Noncancelable policy, the successive period is 365 days. On the Guaranteed Renewable policy, the successive period is 180 days.</p>
Pre-Existing Condition is:	<p>Any physical or mental condition for which, during the 24-month period preceding the issue date of the policy or rider;</p> <ul style="list-style-type: none"> An insured has sought medical advice or treatment, undergone diagnostic procedures, or has been prescribed drugs or medication; or A reasonably prudent person would have sought medical advice, care or treatment. 	<p>If the insured's disability is within two years from the issue date and is due to a pre-existing condition, no benefits will be paid unless the condition was disclosed and not misrepresented on the application and is not excluded by a policy amendment rider.</p> <p>A pre-existing condition is a sickness or physical condition for which, during the two years before the issue date, the insured:</p> <ul style="list-style-type: none"> Had symptoms which would cause an ordinary prudent person to seek diagnosis, care or treatment; or Received medical consultation, advice or treatment from a physician, or had taken prescribed medication. 	

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Exceptions/ Limitations	<p>No benefit will be paid if total disability is due to:</p> <ul style="list-style-type: none"> • War, declared or undeclared, or any act or incident of war, or as a result of military service when scheduled active duty is more than three months; • Intentional, self-inflicted injury; • Incarceration; • Insured's prevention from working, except as a direct result of sickness or injury, in his/her occupation as a result of suspension, revocation or surrender of his/her professional or occupational license or certification; • Normal pregnancy or childbirth until after 90 days. <p>Benefits will be paid for no more than 12 months during the lifetime of this policy for an insured residing outside of the United States or Canada.</p> <p>Benefits for Mental/Nervous Disorders and Substance Abuse will not be paid for more than the cumulative total of months shown on the schedule page, unless an insured is hospital confined, during the life of the policy.</p> <ul style="list-style-type: none"> • 60-Month limitation for life of policy – NC policies 6A-4A and 6M-5M • 24-Month limitation for life of policy – NC policies 3A-2A and 6M-2M and all GR policies 	<p>Assurity will not pay benefits for conditions that are caused by, or the result of the insured:</p> <ul style="list-style-type: none"> • Being pregnant, experiencing childbirth or having an elective abortion (complication of pregnancy is deemed to be a sickness); • Losing an occupational or professional license or certification; • Being exposed to war or any act of war, declared or undeclared; • Engaging in an illegal occupation; • Participating in or attempting to commit a felony; • Intentionally self-inflicting a sickness or injury; • Committing or attempting to commit suicide, while sane or insane; • Being incarcerated or is caused while incarcerated in a penal institution or government detention facility; • Being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where the disability occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured by a physician); or • Actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserves, except during the active duty training of less than 60 days. <p>Assurity will pay up to a maximum of three disability monthly benefits for any disability sustained or continued outside the United States or Canada.</p> <p>Assurity will pay up to a maximum of 24 disability monthly benefits during the insured's lifetime for disabilities due to mental/nervous disorders and substance abuse.</p>	<p>Ameritas will pay a maximum of 12 months of disability benefits for an insured living outside of the United States or Canada.</p> <p>Assurity will pay a maximum of three months for any disability sustained or continued outside of the United States or Canada.</p> <p>Ameritas has a 60-month limitation for the mental nervous for top occupational classes.</p> <p>Assurity has a 24-month limitation regardless of occupation class.</p>

This information is provided to you as educational material designed to assist you in understanding how the Dlnamic Foundation product compares to other products available in the industry. Information was gathered from sources believed to be reliable but is not guaranteed. These comparisons are not complete and do not suggest the overall merits of one product over the other. A full complete evaluation of a product's/rider's features and changes should be made before deciding which product/rider to recommend.

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