



Disability Insurance

DInamic Fundamental® agent guide



Table of contents

At a glance	2
Markets	2
Product features	3
State variations.....	7
Underwriting.....	9
General information	12

Recent Changes

Since the last version of this guide August 2019, the following changes have been made. Please see the highlighted text on these pages for more information.

- Pages 7 and 8: State Variations.

This agent guide provides a summary of the DInamic Fundamental® disability insurance protection plan offered by Ameritas Life Insurance Corp. in approved states. In New York, DInamic Fundamental® is offered by Ameritas Life Insurance Corp. of New York. For a complete description of the policy, you must review the actual policy.

At a glance

DInamic Fundamental offers simple, affordable and attainable disability insurance coverage for your clients and prospects. This Guaranteed Renewable policy provides total disability coverage, only three riders, has no elimination period, offers streamlined underwriting and provides payment (on the base policy) in a single lump sum (or equal payments for six months).

Markets

DInamic Fundamental targets ***middle income earners and homemakers***, the vast majority of whom have not protected their incomes from the risk of disability. DInamic Fundamental can provide significant value to those who:

- Earn \$40,000-\$100,000 annual income;
- Work at least 30 hours per week; and
- Typically have little or no DI coverage in force
- Are homemakers with little to no income (working less than 30 hours per week outside the home).

Excluded markets for this product include:

- Medical occupations; and
- Certain high-risk/hazardous occupations or industries such as: seasonal workers, professional athletes, entertainers, artists, occupations with duties that include severe environmental, chemical or radioactive exposure, hazardous duties, handling of firearms or explosives, flying an aircraft, or those that involve extraordinary manual labor or services. For specific guidance on whether or not an occupation would qualify, please contact your DI underwriter.

Product features

These are standard base policy provisions. For state specific features, refer to the State Variations section of this guide.

Dynamic Fundamental Form Numbers:	4504LS in all states but New York - issued by Ameritas Life Insurance Corp. 5504-LS in New York - issued by Ameritas Life Insurance Corp. of New York
Policy Type	Guaranteed Renewable to Age 65. Premiums are subject to change on a class basis with state approval. Policy is not Conditionally Renewable beyond Age 65.
Premium Paying & Coverage Periods	To Age 65
Issue Ages	Individual sales - 18-60 GSI sales - 18-64
Occupational Classes:	Actual duties performed in all occupations should be considered when determining the eligibility and occupational class for each applicant. Class 1L: An eligible occupation consisting of 50% or less manual duties Class 2L: An eligible occupation consisting of more than 50% manual duties Manual duties means any physical activity including, but not limited to: standing, walking, stooping, bending, pushing, pulling, lifting, carrying, climbing, crawling, kneeling and driving a vehicle.
Minimum Income	\$18,000 per year (for homemakers, see details in homemaker section)
Base Benefit for Total Disability	Benefits are payable when an insured is totally disabled from any occupation for which he/she is reasonably suited based on education, training and experience; and the total disability is expected to last at least 365 days. No benefits are payable for residual/partial disabilities.
Elimination Period	There is no elimination period on the base policy since the payment of benefits is authorized immediately upon the determination that the total disability is expected to last at least 365 days, and the insured survives the disability for at least 30 days. The survival period will start from the date of disability (the date of the event that caused the disability).
Premiums	Level to age 65; sex-distinct rates; monthly automatic bank draft or annual bill options available.

Benefit Amount	<p>One times annual earnings, rounded to next \$5,000. An applicant can elect less than one times his/her annual earnings. No increases can be made to the original policy. Any increase will require a new policy.</p> <p>Annual earnings include salary, bonuses, commissions and other monetary compensation (net of expenses for business owners and self-employed individuals).</p>
Minimum Benefit	\$25,000
Maximum Benefit	\$100,000
Benefit Period	Choice of a single lump sum payment or six-month benefit payout period (base policy only). Option is elected at time of claim.
Premium Refund	Once a claim is approved for the base policy benefit, any premiums paid for the base portion of the policy, after onset of disability, will be refunded.
Exclusions/Limitations	<p>Benefits are not payable for disabilities resulting from:</p> <ul style="list-style-type: none"> • War or act of war, whether declared or undeclared, or that result from military service when scheduled active duty is more than three months; • Self-inflicted injury; • Criminal activity; or • Termination of license, except as a direct result of disability. • Benefits for disabilities resulting from Mental/Nervous disorders, alcoholism and or drug abuse are limited to one-half the total disability benefit, unless insured is expected to be confined to a hospital for at least 365 days due to the condition. If this is the case, the full total disability benefit is payable.
Pre-Existing Conditions*	<p>A pre-existing condition means any physical or mental condition for which during the six-month period preceding the policy issue date:</p> <ul style="list-style-type: none"> • An insured sought medical treatment; or • Symptoms existed that would have caused a reasonably prudent person to seek medical treatment. <p>Medical treatment includes medical advice or treatment, diagnostic procedures or prescribed drugs or medication.</p> <p>Benefits are not payable for any disability that:</p> <ul style="list-style-type: none"> • Begins in the first 12 months following the policy issue date; and • Is caused by or contributed to by a pre-existing condition. <p>A disability caused by or contributed to by a pre-existing condition may be covered only if it begins after 12 months from the issue date of the policy and has not been specifically excluded by name or specific description.</p>

*Please see Underwriting Section for Pre-Existing Condition information regarding GSI plans.

Homemakers A homemaker is defined as an individual who is responsible for managing the duties of a household. The various roles include child care, purchasing household necessities, manages household budget/banking, health care appointments and activities of family members.

Homemaker eligibility is subject to the following criteria:

- Issue ages 18-60
- 2L Occ Class
- Benefit amount is one half of the household income, rounded to the next highest \$5,000.
 - Minimum benefit \$25,000
 - Maximum benefit \$50,000
- Minimum household income is \$36,000 per year; household incomes under \$50,000 a year will qualify for \$25,000 (minimum benefit)
- The Accident Disability Only, Catastrophic Disability and Critical Illness riders are not available to homemakers.
- Follows all other provisions of the Fundamental product

The application process requires the following:

- The homemaker completes the appropriate New Business Fundamental application. Note the section for income should still be completed for homemakers who earn no income. An entry of \$0 is acceptable given the intended audience.
- A New Business Transmittal sheet, UN 2001 should detail the gross annual earned income for the household, including all wage earners (in the comments section).
- A proposal must accompany the application and New Business Transmittal sheet.

Additional Benefit Riders
(State variations apply)

Accident Only Disability Rider
Catastrophic Disability Rider
Critical Illness Rider

Riders are available only at time of issue and unavailable to homemakers.

Accident Only
Disability Rider Provides a monthly benefit while the insured is totally disabled solely due to an injury, provided the insured was actively at work at least 30 hours per week when the disability occurred.

- Issue ages: 18-60.
- Elimination period: 90-day.
- Definition: Own Occupation and Not Working.
- Maximum benefit period: Two years.
- Minimum monthly benefit: \$200.
- Maximum monthly benefit: 2% of base lump sum up to \$2,000, rounded to the nearest \$10.
- 24-hour coverage (on and off job.)

Catastrophic Disability Rider

Pays a monthly benefit due to sever cognitive impairment or the inability to perform two of the six activities of daily living (dressing, eating, bathing, transferring, toileting and continence).

- Issue ages: 18-60.
- Elimination period: 365 days.
- Maximum benefit period: To age 65.
- Minimum monthly benefit: \$200.
- Maximum monthly benefit: Lesser of 5% of base policy lump sum or \$5,000, minus in force Ameritas Catastrophic coverage, rounded to the nearest \$10.

Critical Illness Rider

Pays a lump sum critical illness benefit if an insured is diagnosed with one of five critical illnesses.

- Issue age: 18-60.
- Critical illnesses: cancer, heart attack, kidney failure, major organ failure with transplant, and stroke.
- Lump sum benefit per critical illness:
 - Minimum: \$5,000.
 - Maximum: 25% of base policy, lump sum benefit up to \$25,000, rounded to nearest \$1,000.
- One-time payment for each diagnosed critical illness, during the life of the rider.
- Tobacco rates increase with age.

Commission/
Bonus Schedule

Dnamic Fundamental pays the following commission* rates.

All Occ Classes	Issue Ages 18-49		Issue Ages 50+	
	Discount	First-Year Commission	Renewal Commission	First-Year Commission
5%	40%	10%	30%	10%
10%	40%	10%	30%	10%

*Compensation is not paid on policy fees. Compensation is subject to producer's contract type.

State variations

The state variations below apply to the individual disability insurance product. For the most current listing of state approvals, please refer to the DInamic Fundamental State Approval Grid (DI 1513).

Alabama	<ul style="list-style-type: none"> • No significant state variations
Alaska	<ul style="list-style-type: none"> • Three-year Incontestability period
Arizona	<ul style="list-style-type: none"> • No state variations
Arkansas	<ul style="list-style-type: none"> • Three-year Incontestability period
California	<ul style="list-style-type: none"> • Not available
Colorado	<ul style="list-style-type: none"> • No state variations
Connecticut	<ul style="list-style-type: none"> • No Fraud provision • Policy is incontestable after two years from issue date, except for non-payment of premium • New definition for Riot added under Criminal Activity provision
Delaware	<ul style="list-style-type: none"> • No significant state variations
District of Columbia	<ul style="list-style-type: none"> • Three-year Incontestability period
Florida	<ul style="list-style-type: none"> • Not available
Georgia	<ul style="list-style-type: none"> • 30-day Free Look • Time Limit on Certain Defenses replaces Incontestability • Fraud provision has been added to the end of the Time Limit on Certain Defenses provision
Hawaii	<ul style="list-style-type: none"> • Three-year Incontestability period
Idaho	<ul style="list-style-type: none"> • No Termination of License exclusion
Illinois	<ul style="list-style-type: none"> • No significant state variations
Indiana	<ul style="list-style-type: none"> • No significant state variations
Iowa	<ul style="list-style-type: none"> • No significant state variations
Kansas	<ul style="list-style-type: none"> • Cancellation Privilege added • Time Limit on Certain Defenses replaces Incontestability
Kentucky	<ul style="list-style-type: none"> • Three-year Incontestability period • Claim must be sent in within 60 days of the date of loss
Louisiana	<ul style="list-style-type: none"> • Three-year Incontestability period
Maine	<ul style="list-style-type: none"> • Three-year Incontestability period
Maryland	<ul style="list-style-type: none"> • Not available
Massachusetts	<ul style="list-style-type: none"> • Time Limit on Certain Defenses replaces Incontestability
Michigan	<ul style="list-style-type: none"> • Three-year Incontestability period
Minnesota	<ul style="list-style-type: none"> • Time Limit on Certain Defenses replaces Incontestability • Right to Cancel provision replaces Right to Examine provision • New definition added for Material Misrepresentation • A pre-existing condition means any physical or mental condition for which during the 6-month period preceding the policy issue date, the insured has sought medical treatment.
Mississippi	<ul style="list-style-type: none"> • No significant state variations

Missouri	<ul style="list-style-type: none"> • No significant state variations
Montana	<ul style="list-style-type: none"> • Unisex rates on all policies • Claim must be sent in within six months after the date of loss • Definition of Severe Mental Illness was added within the definition of a Mental/Nervous Disorder • Complications due to pregnancy and childbirth are not included in the definition of a sickness within the policy
Nebraska	<ul style="list-style-type: none"> • No significant state variations
Nevada	<ul style="list-style-type: none"> • Three-year Incontestability period
New Hampshire	<ul style="list-style-type: none"> • 30-day Free Look • Cancellation Privilege added
New Jersey	<ul style="list-style-type: none"> • Not available
New Mexico	<ul style="list-style-type: none"> • Not available
New York	<ul style="list-style-type: none"> • Reinstatement will be considered upon payment of all past due premiums (not just within 90 days of the policy lapsing) • New definition added for Alcoholism • New definition added for Complications of Pregnancy • New definition added for Drug Abuse • No Termination of License exclusion • Policy may be suspended during active service in the Armed Forces, including National Guard, so long as active duty lasts no longer than five years • Proof of Loss must be submitted within 120 days after the date of loss • No Fraud provision • Time Limit on Certain Defenses replaces Incontestability • No Duty to Cooperate provision
North Carolina	<ul style="list-style-type: none"> • Time Limit on Certain Defenses replaces Incontestability • Proof of Loss must be submitted within 180 days after the date of loss • A pre-existing condition means any physical or mental condition for which during the 6-month period preceding the policy issue date, the insured has sought medical treatment
North Dakota	<ul style="list-style-type: none"> • No significant state variations
Ohio	<ul style="list-style-type: none"> • Time Limit on Certain Defenses replaces Incontestability
Oklahoma	<ul style="list-style-type: none"> • No significant state variations
Oregon	<ul style="list-style-type: none"> • No significant state variations
Pennsylvania	<ul style="list-style-type: none"> • Three-year Incontestability period
Rhode Island	<ul style="list-style-type: none"> • Three-year Incontestability period
South Carolina	<ul style="list-style-type: none"> • No Termination of License exclusion • Time Limit on Certain Defenses replaces Incontestability
South Dakota	<ul style="list-style-type: none"> • Benefits are not limited for disabilities resulting from Alcoholism and/or Drug Abuse
Tennessee	<ul style="list-style-type: none"> • No Fraud provision • New definition added for Elimination Period. No benefits are payable under the policy during the elimination period (30 days) • Reinstatement will be considered upon payment of all past due premiums (not just within 90 days of the policy lapsing)

Texas	<ul style="list-style-type: none"> • No significant state variations
Utah	<ul style="list-style-type: none"> • Not available
Vermont	<ul style="list-style-type: none"> • Not available
Virginia	<ul style="list-style-type: none"> • 30-day Free Look provided in replacement situations • Revised definition for Mental/Nervous Disorder • Benefits are not payable for disability that results from military service when scheduled active duty is more than 30 days • No Termination of License exclusion • Time Limit on Certain Defenses replaces Incontestability • Cancellation Privilege added • No Fraud provision
Washington	<ul style="list-style-type: none"> • No Termination of License exclusion
West Virginia	<ul style="list-style-type: none"> • No state variations
Wisconsin	<ul style="list-style-type: none"> • No significant state variations
Wyoming	<ul style="list-style-type: none"> • Claim must be sent in within 60 days of the date of loss • Three-year Incontestability period • A pre-existing condition means any physical or mental condition for which during the six-month period preceding the policy issue date, the insured has sought medical treatment.

Underwriting

Individual Underwriting

The individual underwriting process for DInamic Fundamental is streamlined and makes obtaining this valuable coverage easier for your clients and prospects.

For individual sales, DInamic Fundamental:

- Uses a short and simple application;
- Requires no blood or urine tests or paramedical exams;
- No other additional medical requirements are necessary (APS or TUI);
- MIB and Script Checks will be used for all cases;
- Motor Vehicle Reports will be used as needed;
- Current paystub or W2 for employees. Self-employed business owners should submit current paystub or most recent W2 and a copy of the business tax return;
- No coordination with other DI coverage when determining the benefit amount except for the Catastrophic Disability Rider. The benefit for this rider is coordinated with other in force Ameritas Catastrophic coverage;
- Applications will either be accepted or rejected, with no premium ratings; and
- Exclusion riders may be used in circumstances requiring them.

Guaranteed Standard Issue (GSI) Underwriting

DInamic Fundamental can be offered to employers as a way to provide quality disability insurance protection as part of their overall employee benefits program.

It can be used to offer coverage for many occupations that typically would not qualify for a traditional GSI offer, such as 2A, A & B occupation classes.

Occupation classes of 6A-3A are also eligible. Employees must be able to answer a few medical questions favorably and must be working full-time (30 hours a week or more) on an annual basis.

For additional information, please reference the GSI Producer Reference Guide, DI 1040.

The following guidelines apply for Dlnamic Fundamental GSI sales*.

	5-9 Lives		10+ Lives	
Premium Payor	Employer		Employer	Employee
Issue Ages	18-64		18-64	18-64
Participation	100%		100%	Greater of 10 lives or 25%
Max Offer	1X annual earnings up to \$50,000		1X annual earnings up to \$100,000	1X annual earnings up to \$100,000
Minimum Lives	5		10	10
Definition of Disability	Any Reasonable Occupation		Any Reasonable Occupation	Any Reasonable Occupation
Mental/Nervous and Drug/Alcohol Limitation	50% of base benefit		50% of base benefit	50% of base benefit
Pre-Existing Conditions	6/12		6/12	6/12
Discounts	5%		10%	5%: <75 eligible lives 10%: 75+ eligible lives
Occupational Classes	1L: 50% or less manual duties 2L: More than 50% manual duties	1L: 50% or less manual duties 2L: More than 50% manual duties	1L: 50% or less manual duties 2L: More than 50% manual duties	1L: 50% or less manual duties 2L: More than 50% manual duties
Riders	Accident Only Disability, Catastrophic Disability, and Critical Illness		Accident Only Disability, Catastrophic Disability, and Critical Illness	Accident Only Disability, Catastrophic Disability, and Critical Illness

* Dlnamic Fundamental is not available for Core/Buy-Up plan designs.

Height and Weight Guidelines

The information in this chart is given only as a guideline. Individual consideration will be given to each applicant based on applicant's height and weight as well as, other medical factors.

For weight loss within the last 12 months, add half of the loss to the total weight before using the chart.

Height	Maximum Insurable Weight
5'0"	199
5'1"	206
5'2"	213
5'3"	220
5'4"	227
5'5"	234
5'6"	241
5'7"	249
5'8"	256
5'9"	268
5'10"	271
5'11"	279
6'0"	287
6'1"	295
6'2"	303
6'3"	312
6'4"	320
6'5"	328
6'6"	337

Premiums Premiums are level to age 65 and use sex-distinct rates. For individual sales, premiums are determined using the Life Designs illustration software. For GSI sales, all premiums are quoted by the GSI sales support team.

Premium Modes Fundamental offers two billing modes monthly (via EFT) or annual.

Tobacco Use Premiums for applicants who use tobacco products will include a 20% premium load.

Policy Fees
 Annual \$24
 Monthly \$ 2

Policy Termination	<p>The policy terminates on the earliest of the following:</p> <ul style="list-style-type: none"> • Once the claim is approved and payments begin unless, riders exist on the policy. If riders are on the policy, the policy will stay active and the premium for the base policy will be zero moving forward; • Nonpayment of premium; • Anniversary date following insured's 65th birthday (expiry date); • Upon the owner's written request; or • Upon the insured's death.
Reinstatement	<p>Reinstatement will be considered within 90 days after the policy lapses, provided all past due premiums are paid. An application for reinstatement and evidence of insurability may be required.</p>

Contact

If you have questions or need assistance with a DInamic Fundamental policy, please contact the Ameritas sales development team at 800-555-7746 or the DI sales and distribution team at 800-825-1551.

If you want to discuss a potential GSI case, please contact your regional vice president or internal DI wholesaler.



In approved states, DInamic Fundamental® (form 4504LS) is issued by Ameritas Life Insurance Corp. In New York, DInamic Fundamental® (form 5504-LS) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® and DInamic Fundamental® are registered service marks of affiliate Ameritas Holding Company.

© 2024 Ameritas Mutual Holding Company