



Disability Income Insurance

Competitive Playbook

Dnamic Foundation vs Illinois Mutual

This information is provided as educational material designed to explain how Dlnamic Foundation compares to other disability income insurance products available in the industry. These comparisons are not complete and do not suggest the overall merit of one product over another.

Dlnamic 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 Illinois Mutual.

Features*	Ameritas®	Illinois Mutual	Ameritas Strengths
	Dlnamic Foundation	Personal Paycheck Power	
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 to age 67</p> <p>Occupational Classes - 5, 4, 3, 2, 1</p> <p>Noncancelable Rider available</p> <p>Occupational Classes – 5, 4, 3</p>	<p>Choice of a Noncancelable (NC) or Guaranteed Renewable (GR) contact with Ameritas.</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> <p>Illinois Mutual limits their noncancelable policy to a maximum five-year benefit period.</p>
Conditionally Renewable	Conditionally renewable for life.	Conditionally renewable to age 75	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"> • To age 65 • To age 67 • To age 70 	<ul style="list-style-type: none"> • One year • Two years • Five years • Ten years <ul style="list-style-type: none"> • To age 67 	Ameritas offers additional choices, to age 65 and to age 70 benefit periods.
Premium Structure	Level	Level	<p>Ameritas offers a choice between level or step-rate premium options on the Noncancelable policy. Level only on Guaranteed Renewable.</p> <p>Illinois Mutual only offers level premiums.</p>

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Definition of Disability			
<p>Occupation Definition</p>	<p>Classes 6A, 5A, 4A and 6M, 5M, 4M</p> <ol style="list-style-type: none"> 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. 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>Classes 5, 4, 3</p> <p>During the first 24 months, the inability to perform the substantial and material duties of your occupation and you are not engaged in any other occupation for wage or profit.</p> <p>After 24 months, the inability to perform the substantial and material duties of any occupation for wage or profit in which you might expect to be engaged, with due regard to your education, training, experience and you are not engaged in any occupation for wage or profit.</p> <p>Five-Year Own Occupation Extension Rider – During the first 60 months, the inability to perform the substantial and material duties of your occupation and you are not engaged in any occupation for wage or profit. After 60 months, your inability to perform the substantial and material duties of any occupation for wage or profit based on education, training, experience and you are not engaged in any occupation for wage or profit. Classes 5, 4, 3.</p> <p>To Age 67 Own Occupation Extension Rider – To age 67, the inability to perform the substantial and material duties of your occupation and you are not engaged in any occupation for wage or profit. Classes 5, 4, 3.</p> <p>Five-Year Pure Own Occupation Rider – During the first 60 months, your inability to perform the substantial and material duties of your occupation. After 24 months, your inability to perform the substantial and material duties of any occupation for wage of profit in which you might be expected to be engaged due to your education, training, experience and you are not engaged in any occupation for wage or profit. Classes 5, 4, 3.</p> <p>Two-Year Pure Own Occupation Rider – During The first 24 months, your inability to perform the substantial and material duties of your occupation. After 24 months, your inability to perform the substantial and material duties of any occupation for wage of profit in which you might be expected to be engaged due to your education, training, experience and you are not engaged in any occupation for wage or profit. Classes 5, 4, 3.</p>	<p>Ameritas will offer a true Own Occupation for benefit periods, ten-years, to age 65, to age 67, and to age 70.</p> <p>Own Occupation definition is built into the Ameritas base policy, not by rider.</p> <p>Illinois Mutual Own Occupation definition available by rider only for two-year and five-year benefit periods.</p> <p>Ameritas includes specialty language for physicians and trial attorneys.</p> <p>Illinois Mutual does not include specialty language in their policy.</p>

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Occupation Definition	<p>Classes 3A, 3M</p> <ol style="list-style-type: none"> Five-year Own Occupation and then Not Working for the remainder of the benefit period. Own Occupation and Not Working for the length of the benefit period. <p>Specialty Own Occupation language included for physicians and dentists.</p>	<p>Classes 2, 1</p> <p>During the first 24 months, the inability to perform the substantial and material duties of your occupation and you are not engaged in any other occupation for wage or profit.</p> <p>After 24 months, the inability to perform the substantial and material duties of any occupation for wage or profit in which you might expect to be engaged due to your education, training, experience and you are not engaged in any occupation for wage or profit.</p> <p>Two-Year Pure Own Occupation Rider – During the first 24 months, your inability to perform the substantial and material duties of your occupation. After 24 months, your inability to perform the substantial and material duties of any occupation for wage or profit in which you might be expected to be engaged due to your education, training, experience and you are not engaged in any occupation for wage or profit. Classes 2, 1.</p>	<p>Ameritas will offer a true Own Occupation for benefit periods, ten-years, to age 65, to age 67 and to age 70.</p> <p>Own Occupation definition is built into the Ameritas base policy, not by rider.</p> <p>Illinois Mutual's Own Occupation definition is available only by rider for a two-year and five-year benefit period.</p> <p>Ameritas includes specialty language for physicians and dentists.</p> <p>Illinois Mutual does not include specialty language in their policy.</p>
Occupation Definition	<p>Classes 2A, 2M, A, B, M</p> <ol style="list-style-type: none"> Own Occupation and Not Working for the length of the benefit period. 	<p>Classes 2, 1</p> <p>During the first 24 months, the inability to perform the substantial and material duties of your occupation and you are not engaged in any other occupation for wage or profit.</p> <p>After 24 months, the inability to perform the substantial and material duties of any occupation for wage or profit in which you might expect to be engaged, due to your education, training, experience and you are not engaged in any occupation for wage or profit.</p> <p>Two-Year Pure Own Occupation Rider – During the first 24 months, your inability to perform the substantial and material duties of your occupation. After 24 months, your inability to perform the substantial and material duties of any occupation for wage of profit in which you might be expected to be engaged due to your education, training, experience and you are not engaged in any occupation for wage or profit. Classes 2, 1.</p>	<p>Ameritas will offer a true Own Occupation for benefit periods, ten-year, to age 65, to age 67 and to age 70.</p> <p>Illinois Mutual's Own Occupation definition available only by rider for a two-year and five-year benefit period.</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 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.	No Provision	Not available with Illinois Mutual.
Basic Residual Disability	Provides benefits if the insured is residually disabled under the definition of the rider. Must have a 15% 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 to the monthly earnings before disability. Required for medical occupational class 2M. Either the Enhanced or Basic Residual Rider is required for medical occupational classes, 3M-6M.	Residual Disability Benefit Rider – Pays a benefit for residual disability which means the inability to perform one or more of the substantial and material duties of your occupation or unable to do said duties for as long as usually required and the loss of 20% or more of your prior monthly income.	Ameritas offers the choice of selecting either the Enhanced Residual or the Basic Residual rider. Ameritas Basic Residual Disability Rider only requires a 15% loss of earnings. Illinois Mutual requires a 20% loss of earnings.
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.	Integrated Monthly Benefit Rider – Pays an additional total disability benefit reduced by receipt of Social Security, Worker's Compensation, Railroad Retirement and Government Retirement/Disability Fund. Benefit period and elimination period must match the base policy.	Ameritas has a maximum SISR monthly benefit of \$2,000 ; adding to the flexibility for cost-conscious buyers. Illinois Mutual has a maximum monthly benefit of \$1,800 .

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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 CPI-U with a maximum of 6% compounded annually. Includes a “ catch up ” provision for years when the CPI-U is less than 6% and is greater than 6% in other years. This rider includes a provision to purchase the increase in the monthly benefit upon recovery.	Cost of Living Adjustment Rider – Increase base benefit payment starting in the second year of total disability, based on the cost of living adjustment.	Ameritas offers a “catch up” provision. Illinois Mutual does not offer this feature.
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.
Future Increase Option	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.	Guaranteed Insurability Option Rider – Provides option to purchase future base benefits without evidence of good health. Five options prior to age 55. First purchase must be at least 24 months after policy’s date of issue. Each purchase must be at least 24 consecutive months apart , or after a qualifying life change (marriage, death of a spouse, divorce, or birth or adoption of a child). Option amounts \$100, \$200, \$300, \$400, \$500 or \$600. Option amount cannot exceed the total disability monthly benefit amount.	Ameritas will allow increases annually . With Illinois Mutual, the increase purchase must be at least 24 consecutive months apart . Ameritas will guarantee the occupational class and the rates of the original policy including any discount on the original policy. Illinois Mutual will use the rates and occupation class at the time of the increase. With Ameritas the maximum amount that can be purchased is three times the base monthly benefit not exceeding the maximum issue and participation limits. 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.

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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. Activities of Daily Living 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.	Activities of Daily Living (ADL) Rider – Pays an additional benefit if the insured cannot do two of the activities of daily living or if he or she is cognitively impaired. Up to 100% of earned income can be replaced with base benefits, plus integrated benefits, plus ADL benefit. Elimination period must be the same as the base. The ADL benefit cannot exceed two times the base benefit amount.	Ameritas will allow up to three times the base benefit up to a max of \$10,000. With Ameritas, you have the flexibility of different elimination periods and benefit periods than the base. Illinois Mutual requires the elimination period to match the base. The ADL benefit cannot exceed two times the base amount, with a total of \$10,000 (a combination of base benefit and ADL) .
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 the insured's right to reapply for a new five-year option.	Automatic Increase Benefit Rider – Increases the total disability monthly benefit automatically on the first premium due date, on or after each of the first five policy anniversaries. Amount of increase is 3% (simple increase) of the total disability monthly benefit, at the time of policy issue, to age 56. No premiums are charged for the Automatic Increase Benefit Rider. However, when an automatic benefit increase takes place, policy premiums will increase in accordance with the increase in benefits. The additional benefit increase will be based on the insured's classification, at policy issue and attained age, at the time of increase.	Ameritas increases the disability benefit by 4% . Illinois Mutual only offers a 3% increase.
Student Loan Repayment	Provides a benefit to reimburse monthly student loan payments, if the insured becomes totally or partially disabled (if a residual rider is on the policy). Maximum monthly benefit available is \$2,500 .	No Provision	Not available with Illinois Mutual.
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	Industry exclusive benefit for Ameritas. This benefit is per occurrence and does not coordinate with any other insurance products.
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	Industry exclusive benefit for Ameritas. A claim for the Nondisabling Injury Benefit does not count as a claim under the Good Health Benefit.

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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	Industry exclusive benefit for Ameritas. Can reimburse up to \$18,000 in COBRA premium payments.
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.	Total disability will be presumed if injury or sickness results in the total and irrecoverable loss of sight in both eyes, hearing in both ears, or speech, or use of both hands, or use of both feet, or the use of a hand and a foot.	With Ameritas, the loss is not required to be permanent or irrecoverable. Illinois Mutual requires the loss to be permanent and irrecoverable.
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.	If death occurs during a period of total disability, and the insured has been receiving a total disability monthly benefit for six continuous months, the total disability monthly benefit will be paid (four times) to the spouse or estate.	Ameritas requires that the elimination period to be satisfied and at least one month of benefits paid before paying under this provision. With Illinois Mutual, the monthly benefit must be paid for six continuous 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 of the policy. The elimination period will be waived.	Pays a benefit, if total disability results from giving an organ for use as a transplant, including bone marrow donations. No elimination period will apply to this benefit. Policy must be in force for at least six months before benefit is payable.	
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 of the policy.	No Provision	Built into 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 part of the policy, the partial benefit will not be payable.	Partial Disability – Pays a benefit, if injury or sickness causes a partial disability. Benefits are payable for up to six months for any one period of disability. The monthly benefit payable is one half of the base monthly benefit.	With Ameritas, the Partial Disability Benefit is payable for a maximum of 12 months. Illinois Mutual will only pay up to six months maximum for a partial disability.

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Suspension of Policy During Unemployment Benefit	No Provision	After the policy has been in force for at least a year, the insured may suspend the policy, if unemployed and after having received eight weeks of government unemployment benefits. No benefits are payable during periods of suspension. Policy may be suspended only once in any 24-month period.	
Total Loss of Sight and Double Dismemberment Monthly Benefit	No Provision	Pays a benefit, if an injury or sickness causes the loss, by actual severance, of both hands, or both feet, or a hand and a foot, or irrecoverable loss of sight in both eyes.	
Return of Premium Rider	No Provision	From ages 65 to 67, clients are eligible to receive 100% of the premium paid, less any benefits received. In the event the client cancels the coverage prior to 65, he or she may be eligible to receive a percentage of premiums paid, less any benefits received.	
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. 	A recurrence of disability from the same or related causes will be considered a continuation of the prior period unless, the insured has been engaged in any gainful occupation for more than six continuous months.	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.
Pre-Existing Condition	<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. 	During the first two years after the date of issue, this policy will not pay benefits: for any conditions diagnosed or treated by a physician within two years prior to the date of issue; or for any condition which caused symptoms within two years prior to the date of issue that would have caused an ordinarily prudent person to seek medical diagnosis, care or treatment.	

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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>No benefit will be paid if total disability is due to:</p> <ul style="list-style-type: none"> • Normal pregnancy or childbirth. • Self-inflicted injury or sickness. • From your commission or attempted commission of a felony. • From war declared or not declared. • Will not pay benefits while incarcerated in any penal or correctional institution. • Limited benefits for Mental and Nervous Disorder limited to a cumulative lifetime maximum of 24 months. <p>If total disability, due to an injury or sickness sustained or continued, while outside the United States, Canada or Mexico, the maximum benefit period will be limited to 90 days.</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>Illinois Mutual will pay a maximum of 90 days for any disability while outside of the United States, Canada or Mexico.</p> <p>Ameritas offers a 60-month mental/nervous limitation for top occupational classes.</p> <p>Illinois Mutual offers a 24-month mental/nervous limitation.</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.

In approved states, Dlnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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