

Product & Service Notice



Date: Jan. 7, 2026
To: Ameritas Financial Professionals
RE: Maximum Participation Limits for General Dentists

Form Number: PS 4579
Product Area: Disability Income Insurance

Summary:

Effective immediately, we have increased our maximum participation limits for general dentists to 30,000 with other individual DI and \$35,000 with Group LTD. These new limits apply for DIYNAMIC Cornerstone individual DI policies.

Additional Information:

General dentists with a 4D occupation class for DIYNAMIC Cornerstone now qualify for the following maximum participation limits:

Prior Participation with other IDI	New Participation with other IDI	Prior Participation with Group LTD	New Participation with Group LTD
\$20,000	\$30,000	\$20,000	\$35,000

The maximum issue limit of \$15,000 remains unchanged. These increased limits are not available for DIYNAMIC Foundation.

Transition Rules:

- For policies issued on/after **Nov. 7, 2025**, the insured may request that we reissue the policy with the higher participation limit. Please note, the reissued policy will have the same effective date as the original policy and additional premium may be required. Requests to reissue must be received by **Feb. 5, 2026**.
- For applications currently in underwriting, the higher issue and participation limits will be considered upon receipt of a written request and an updated illustration.
- Requests for higher participation amounts may be subject to additional underwriting requirements.

The DI agent guides and other materials referencing these changes are currently being updated and will be posted once they are completed. The participation limits will be updated in Illustration Pro soon. If you need an illustration with the increased limits or assistance designing income protection plans for these clients, please reach out to your [internal DI wholesaler](#).

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