

product & service notice



Date: May 25, 2018
To: Ameritas Field Associates
RE: Underwriting and Product Changes on DInamic Foundation Policies

Form Number: PS 4158
Discard After: Keep Indefinitely
Product Area: Disability Income Insurance

Summary: Effective immediately, we have made several product and underwriting changes to our DInamic Foundation products. The changes are as follows:

Occupational Class Enhancements

Revised Occupation Classes for Accountants

A new 5A occupation class is available for accountants and bookkeepers on our DInamic Foundation Noncancelable and Guaranteed Renewable, Guaranteed Renewable and Business Overhead Expense policies. The revised occupation class structure is as follows:

- CPA, 6A
- Accountants and bookkeepers, five years experience, income >\$60,000, 5A
- Other accountants and bookkeepers, 4A

Additions to the Preferred Occupations Premium Program

The Preferred Occupations Premium cost-saving feature is available for select 6A and 6M occupations on our DInamic Foundation Noncancelable and Guaranteed Renewable and Guaranteed Renewable individual disability income policies (requires the EZ App option of processing the application). The following occupations have been added to the program:

- **Medical occupations**
 - Dermatologists
 - Neonatologists
 - Ophthalmologists
 - Pathologists
- **Non-medical occupation**
 - Engineers (Four-year degree, income > \$60,000, office and consulting duties only, no lab or field work).

Transition Rules

Applications currently in underwriting may request the enhancements above, subject to the following:

- Initially applied using the EZ App process (for Preferred Occupations Premium only).
- Receipt of written request.
- A revised proposal reflecting the change.
- Underwriting approval.

Policies issued on or after March 1, 2018 may be reissued for the higher occupational class subject to the criteria listed below:

- Initially applied using the EZ App process (for Preferred Occupations Premium only).
- 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.

Occupational Class Changes

In our pursuit to proactively manage risk, it is necessary to no longer insure the following occupations effective June 25, 2018.

- Railroad
 - Conductor, Engineer, Foreman, Inspector, Instructor, Signalman, Weigher, Yardmaster
- Postal Service
 - Mail clerks, sorters, mail delivery (by foot or vehicle), mail handlers

Underwriting Changes

Tobacco Use

Applicants who smoke up to two cigars per month with urinalysis demonstrating negative nicotine test results (if required based on age and amount) will be issued coverage with nontobacco rates. Use of more than two cigars per month, or any other product containing nicotine (within 12 months of applying for disability coverage) will be issued with tobacco rates.

BOE Financial Documentation

We have reduced the financial documentation requirements for our Business Overhead Expense policies as follows:

Financial Documentation Summary – Business Overhead Expense	
Amount*	
\$10,000 or less	N/A
\$10,001 or more	Most recently filed business tax return

*Applied for and inforce with all companies.

Off-Anniversary Future Increase Option Requests

We are enhancing the ability to exercise off-anniversary Future Increase Option requests by waiving the requirement that the request must be received within 90 days of a triggering event when the insured is within two years of graduation from residency or fellowship. This enhancement applies to our DInamic Foundation Noncancelable and Guaranteed Renewable and Guaranteed Renewable individual disability policies.

The illustration software, LifeDesigns, the agent guide (DI 1228) and associated marketing material will be updated to include these changes.

Please contact the Ameritas sales development team at 800-319-6903 for questions regarding this notice.

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