



disability income insurance for attorneys

Put Worries Behind and the Future Ahead with Disability Income Insurance

Each of us has friends, family members or business associates who have faced an illness or injury. How did they deal with their inability to work? Did they have adequate disability income insurance in place? When was the last time you reviewed your current coverage? Ameritas Life Insurance Corp. is a leading provider of individual DI insurance for attorneys. When you trust Ameritas® for your DI insurance needs, you receive a wide range of benefits and services important for attorneys while protecting what matters most.

We Understand What's Important to You as an Attorney

Choices Regarding your Definition of Total Disability

We provide you choices regarding your definition of total disability. Each choice recognizes your occupation. What does this mean? Own Occupation is the best definition available and provides you with the most protection. It means that if, due to illness or injury, you are not able to work in your own occupation, you are considered totally disabled. This definition recognizes that you may have spent years and put forth significant effort to gain the training and experience to build your career and occupation. It also means we won't require you to take a lesser position solely to get you back to work.

Total and Residual Disability Protection

Total disability means you are not able to perform the main duties of your job and residual disability means you are working in a reduced capacity (partial days or partial earnings). Most claims involve a combination of total and residual disability. Through our Enhanced Residual Disability Rider, you can satisfy the elimination period and collect a benefit without ever missing a full day of work.

Recovery Benefit to Financially Transition Back to Work

Our Recovery Benefit recognizes it can take time to rebuild your earnings once you're back to work full-time. Once you recover and return to full-time work, it may take additional time for your practice or business to fully recover along with you. We understand this and will continue to pay you a partial monthly benefit while you rebuild your income and practice—up to your benefit duration.

Significant Premium Savings Available

As an American Bar Association (ABA) member, you are entitled to a 15% discount from standard rates when you purchase individual DI and/or Business Overhead Expense (BOE) insurance.

When you purchase DI and/or BOE insurance through an employer-sponsored program, you may be entitled to a discount of 10-30%, subject to case demographics, and Guaranteed Standard Issue (GSI) underwriting. Policies and discounts are portable even if you leave the employer that established the program.

Industry-Exclusive Features at No Additional Cost

Nondisabling Injury Benefit

If you suffer an injury that does not disable you but requires medical or dental treatment, this feature reimburses the cost of that treatment, up to one-half of your base benefit but not to exceed \$3,000 per injury.

Good Health Benefit

Waives two days off of the elimination period for each consecutive year you don't receive monthly disability benefits under your policy. However, your elimination period will not be reduced to less than 30 days.

COBRA Premium Benefit

If you lose your employment due to your disability, this feature will reimburse the cost of COBRA premiums (individual or family) up to \$1,000 per month for a maximum of 18 months, so that you can continue your medical insurance.

Policy Flexibility to Meet Your Personal Needs

Lock in your ability to increase coverage in the future

Our Future Increase Option (FIO) Rider provides you a way to guarantee future medical insurability as your income increases. It is also available if you lose employer-provided group disability. Our FIO guarantees rate structure, occupational class and policy definitions of the original policy. Rates are based on attained age. Not all disability carriers provide all of these guarantees in their policies.

Maintain the purchasing power of your benefit while on claim

The Cost of Living Adjustment (COLA) Rider increases your disability benefit annually while disabled to help keep up with inflation. You have two options to choose from: 6% compounded or 3% simple interest.

Policy Price Guarantees

You can select either a Noncancelable and Guaranteed Renewable (NC) or a Guaranteed Renewable (GR) policy. NC guarantees a fixed price to age 65. GR premiums are subject to change on a class basis with state approval. A Guaranteed Renewable policy can provide significant savings to you today and is worth considering. The choice is yours.

Trust Us for Your DI Insurance Needs

Your ability to earn an income is your greatest asset

You have worked very hard to reach your current educational and professional level. Don't let an illness or injury result in uncertainty for you and your family and put your career on hold. Instead, put worries behind and the future ahead with disability income insurance from Ameritas, a solid foundation for your financial plans.

Ask your financial advisor about Disability Income insurance from Ameritas®.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

In approved states, DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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