



disability income insurance for association members

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. When you trust Ameritas® for your DI insurance needs, you receive a wide range of benefits and services while protecting what matters most.

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We Understand What's Important to You

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 the most protection. It means that if, due to illness or injury, you are not able to perform the duties of 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.

Total and Partial Disability Protection

Total disability means you are not able to perform the main duties of your job, and partial disability (residual) means you are working in a reduced capacity (partial days or partial earnings). Most claims involve a combination of total and partial 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 Advantage of Your Association Program

A disability income insurance plan available through your association can help protect against the unexpected while ensuring your future.

As a member of an approved association, you are entitled to a 15% discount from standard rates when you purchase individual DI and/or Business Overhead Expense (BOE) insurance. Contact your insurance representative for details.

Industry-Exclusive Features at No Additional Cost*

Nondisabling Injury Benefit

Pays you for expenses related to the treatment of injuries or repair to natural teeth—up to 50% of your basic benefit, not to exceed \$3,000 per injury. This benefit does not coordinate with, nor is reduced by, payments you may receive from medical insurance. Any time you need to seek medical care for an injury, you will be eligible for this benefit. Nondisabling Injury benefits received do not affect the Good Health benefit.

Good Health Benefit

Pays you sooner, by reducing the elimination period two days for each year you do not receive monthly disability benefits under the policy. What does this mean to you? For example, assuming you did not receive monthly disability benefits under the policy for 10 years, after 10 years of owning the policy, your elimination period would be 20 days shorter: i.e. a standard 90-day elimination period would be reduced to just 70 days.

COBRA Premium Benefit

Reimburses you for COBRA health insurance premiums. If you become unemployed as a result of your disability and are paying premiums to continue medical health insurance as provided under COBRA, we will reimburse up to \$1,000 per month for a maximum of 18 months.

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.

*Subject to State variations and availability

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 Cost of Living Adjustment (COLA) 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 form. The first (NC) guarantees a fixed price to age 65. The latter policy form (GR) guarantees all features and offers rate stability, but the premium could be increased for a group of occupations. However, this increase can occur only if claims experience warrants an increase; and state insurance departments approve such an increase. 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®.



In approved states, DInamic Foundation (forms 4501NC, 4502GR and 4503BOE) is issued by Ameritas Life Insurance Corp. located at 5900 O Street, Lincoln, NE 68510. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503-BOE) is issued by Ameritas Life Insurance Corp. of New York located at 1350 Broadway, Suite 2201, New York, NY 10018. Policy and riders may vary and may not be available in all states.

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