



income matters

protect your earnings

Disability Income Insurance

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

DI 1387 2-15

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fulfilling life.

Protect Your Earnings

What would you and your family do without your paycheck? Now, more than ever, you need to protect your earnings with disability income insurance. It provides a solid foundation for your financial future. It can help protect against the unexpected while ensuring your future.

Could You Survive Without Your Paycheck?

“If you can’t work, your whole world can fall apart quickly. Most people are only about 90 days away from bankruptcy. Studies have found that medical problems play a role in more than 60% of bankruptcies and half of all foreclosures.”

—Matt Tassey, past chairman,
LIFE Foundation. Leading Causes of Disability WebMD
Feature, R. Morgan Griffin

Income is the foundation, supporting everything else. It’s the beginning of a solid financial plan. Your income provides your ability to afford all the things you hope to provide for your family.



The chart below shows how much you can expect to make by age 67 based on your current yearly income and age. You would miss out on a lot of income if it suddenly stops due to an illness or injury.

Average Income to Age 67

Current Age	\$50,000/yr	\$75,000/yr	\$100,000/yr	\$150,000/yr	\$200,000/yr	\$250,000/yr	\$300,000/yr
30	\$1,850,000	\$2,775,000	\$3,700,000	\$5,550,000	\$7,400,000	\$9,250,000	\$11,100,000
35	\$1,600,000	\$2,400,000	\$3,200,000	\$4,800,000	\$6,400,000	\$8,000,000	\$9,600,000
40	\$1,350,000	\$2,025,000	\$2,700,000	\$4,050,000	\$5,400,000	\$6,750,000	\$8,100,000
45	\$1,100,000	\$1,650,000	\$2,400,000	\$3,000,000	\$3,600,000	\$5,500,000	\$6,600,000
50	\$850,000	\$1,275,000	\$1,400,000	\$1,750,000	\$2,100,000	\$4,250,000	\$5,100,000
55	\$600,000	\$900,000	\$1,200,000	\$1,800,000	\$2,400,000	\$3,000,000	\$3,600,000
60	\$350,000	\$525,000	\$700,000	\$1,050,000	\$1,400,000	\$1,750,000	\$2,100,000

reality check

“People tend to think about disability in terms of catastrophic events, like a terrible car accident that leaves you paralyzed or in a nursing home. Less dramatic and much more common conditions such as arthritis, back pain, heart disease, cancer, depression, diabetes and even pregnancy are some of the leading causes of disability in the U.S.”

—Richard Frank, PhD, deputy assistant secretary for disability, aging and long-term care policy at the U.S. Department of Health and Human Services in Washington, D.C., WebMD Feature, R. Morgan Griffin.

disability income insurance goes to work when you can't.

No one expects a serious illness or injury to strike. But the threat is greater than you may think.

A male, age 35, nonsmoker, who works an office job and leads a healthy lifestyle, has the following risks*:

- A 21% chance of becoming disabled for three months or longer during his working career,
- With a 38% chance that the disability would last five years or longer.

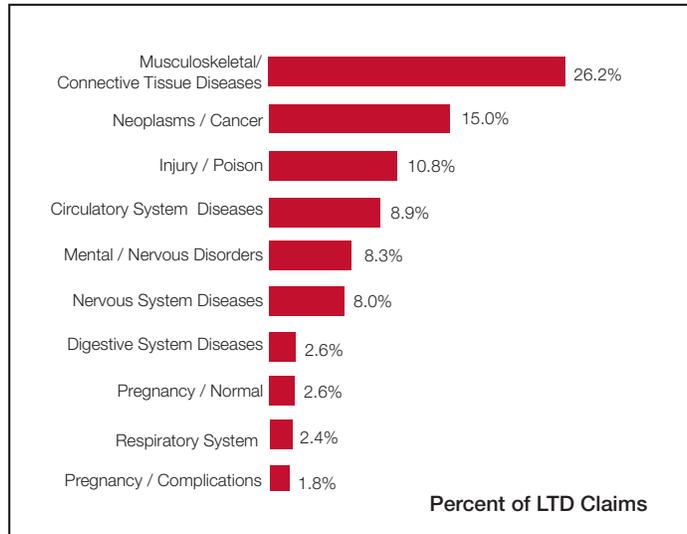
A female age 35, nonsmoker, who works an office job and leads a healthy lifestyle, has somewhat higher risks*:

- A 24% chance of becoming disabled for three months or longer during her working career,
- With a 38% chance that the disability would last five years or longer.

* Council for Disability Awareness, March 2013

Top Causes of Long-Term Disability Claims, 2011

Disabilities are not usually the result of an accident. Most result from illnesses. Do you know anyone who suffers from any of these ailments? Disability can happen to anyone at any time—even to you. Take this opportunity to protect yourself in the event you become disabled.



Source: GenRe, 2012 U.S. Group Disability Rate & Risk Management Survey Note: Percent of new claims as of 12/31 represents average for participating companies

Group LTD Gaps

If you have group Long-Term Disability coverage through your employer, that's a valuable foundation and a good start—but group LTD usually leaves gaps. More of your income may be at risk than you think.

Individual DI insurance fills in the gaps left by group LTD. And you would own the policy—it's yours to keep whether you change employers or not.

Here's a common example: employer-paid group LTD covers 60% of base income to a monthly maximum benefit of \$5,000. The benefit is taxable.

Base Annual Income	Total Income with Bonus	Gross Monthly LTD Benefit	Net Monthly LTD Benefit	% Net Income Replaced*
\$50,000	\$55,000	\$2,500	\$1,875	55%
\$80,000	\$90,000	\$4,000	\$3,000	53%
\$100,000	\$120,000	\$5,000	\$3,750	50%
\$120,000	\$140,000	\$5,000	\$3,750	43%

Apply Now

There is a risk to waiting. Each day you go without adequate income protection is another day of putting yourself and your family at risk.

- The initial premium calculation is based partly on age. The older you are, the more it costs to start a DI insurance policy.
- You have to medically qualify for DI insurance. If you're healthy, apply now! Once a sickness or injury strikes, it may be too late.

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Life will never be free from uncertainty. But when uncertainty is minimized, life can be maximized. This is our calling at Ameritas. We offer insurance, retirement and investment products. And we service them in a highly welcoming, ethical and professional manner that builds lasting trust and enduring relationships.

We're here to help customers put worry behind and the future ahead. And to help enable a life that's rich in family, happiness, health and financial security. When lives are fulfilled, our mission is fulfilled.

As a mutual organization we always put our customers first. With our long-standing financial strength, we've established a tradition of striving to deliver the very best in products and services generation after generation. Though we're proud of our group ratings from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises are kept. That's the true measure of who we are.

We are Ameritas: proud to say we're in the business of fulfilling life.



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

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