



# Ensure the Future of Your Practice

With Business Overhead Expense (BOE) protection

You have invested physically, emotionally, and financially into your practice—don't let your hard work and dreams end because of a disability. BOE insurance helps cover business expenses during a disability. So if a sickness or injury prevents you from working, this coverage can help keep your practice running.

**Keep your practice open**

**No one knows your practice better than you, protect it with BOE insurance from Ameritas.**

Whether or not you recover from a disability, you want to position yourself so you can focus on getting better and returning to work—or have the option of keeping the practice open until you are ready to sell it.

BOE insurance provides that solid foundation for the financial future of your practice. As a mutual organization, backed with financial strength, Ameritas Life Insurance Corp. is a leading provider of disability income insurance. By putting your trust in us, you'll receive a wide range of benefits and services while protecting what matters most.

Your ability to keep your practice running is one of your greatest assets. Keep the doors of your practice open with BOE insurance from Ameritas®.

**Contact your Ameritas representative today for help with ensuring the future of your practice.**



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

## Benefits at no additional cost

Ameritas supports the needs of your practice through no extra cost features like these:

Benefit*	How it works
<b>Residual Benefit</b>	Pays up to 50% of the base monthly benefit, if you are able to perform one or more but not all of the duties of your occupation, for up to 12 months.
<b>Good Health Benefit</b>	The elimination period is reduced by two days for every year you complete without receiving monthly disability benefits.
<b>Rehabilitation</b>	You can participate in an occupational rehabilitation program without being considered “recovered” from your disability.
<b>Waiver of Premium</b>	After 90 days and once a claim is approved, premiums are waived for as long as you are disabled—even beyond the benefit period.
<b>Accumulation Benefit</b>	If the covered overhead expenses during any month of total disability are more than the available monthly benefit, the unpaid balance may be carried forward in following months when actual expenses are less than the available monthly benefit.
<b>Legal and Accounting Fee Benefit</b>	Reimburses up to a maximum benefit of \$5,000, for legal and accounting fees, if you terminate or sell your ownership interest of the business while you are receiving disability benefits.
<b>Workplace Modification</b>	If it is determined that a modification to your workplace would be appropriate to allow you to return to work, we will reimburse a portion or all of the expense of that modification.
<b>Finder Fee Benefit</b>	Reimburses up to a maximum benefit of \$5,000, for the cost of a professional employment agency to find a substitute to perform your duties while you are receiving disability benefits.
<b>Advance Benefit</b>	After the elimination period has been satisfied, we will pay the first base monthly benefit without financial documentation to allow you more time to gather the required documentation.

## Choice of additional riders

Rider*	How it works
<b>Extended Residual</b>	Extends the maximum benefit period for Residual Disability.
<b>Substitute Salary Expense</b>	Reimburses the salary paid to employ a substitute to carry out the duties you would have performed if you were not disabled.
<b>Future Increase Option</b>	Increases your BOE benefit with only financial documentation—no medical underwriting.
<b>Business Loan Repayment</b>	Reimburses your portion of principal and interest of a specified business-related loan obligation.

\*Subject to state variation and availability.

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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