



Help Ensure the Future of Your Business

With Business Overhead Expense (BOE) protection

You have invested physically, emotionally, and financially into your business—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 business running.

**Keep your
business open**

**No one knows your business
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 business open until you are ready to sell it.

BOE insurance provides that solid foundation for the financial future of your business. 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 business running is one of your greatest assets. Keep your business doors open with BOE insurance from Ameritas®.

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



Benefits at no additional cost

Ameritas supports your business needs through no extra cost features like these:

Benefit	How it works
Partial Disability Benefit	Reimburses up to 50% of the maximum monthly benefit for covered overhead expenses incurred, up to a maximum of 12 months.
Good Health Benefit	The elimination period is reduced by two days for every year you complete without receiving monthly disability benefits.
Rehabilitation	To help you recover and return to work, basic benefits are still payable if you participate in an approved program of occupational rehabilitation.
Waiver of Premium	After 90 days and once a claim is approved, premiums are waived for as long as you are disabled.
Accumulation Benefit	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.
Extension of Benefits	If you continue to be totally disabled at the end of the benefit period and you did not reach the maximum benefit payout, the benefit period can be extended for up to 12 months.
Cosmetic Surgery	Disability resulting from cosmetic surgery that occurs more than six months after the issue date is treated as a sickness and benefits are payable after the elimination period is met.

Choice of additional riders

Rider	How it works
Substitute Salary Expense	Reimburses the salary paid to employ a substitute to carry out the duties you would have performed if you were not disabled.
Future Increase Option	Increases your BOE benefit with only financial documentation—no medical underwriting.



In approved states, Dlnamic Foundation (forms 4501NC and 4502GR) and Disability Income Insurance (form 4503BOE) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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