

# Product & Service Notice



Date: Jan. 2, 2025  
 To: Ameritas Financial Professionals  
 RE: Updated Financial Documentation Requirements Charts

Form Number: PS 4530  
 Product Area: Disability Income Insurance

## Summary:

Effective immediately, the financial documentation requirements charts for disability income (DI) insurance and business overhead expense (BOE) have been updated. The changes apply to the Dnamic Cornerstone® and Dnamic Foundation products.

## Additional Information:

The new DI documentation requirements are as follows. This chart has been completely revised and the bulleted information under the chart has been added for additional details.

## For Individual DI:

Financial Documentation Requirements – Individual DI				
	<= \$6,000	\$6,000 - \$10,000	\$10,001 - \$15,000	\$15,001 and up
<b>Age 18-50</b>				
Non-owner	Not Required	Not Required	W2 or Pay Stub	Complete 1040 + W2
Owner	Not Required	Complete 1040 + W2	Complete 1040 + W2	Complete 1040 + W2
<b>Age 51 and up</b>				
Non-owner	Not Required	W2 or Pay Stub	W2 or Pay Stub	Complete 1040 + W2
Owner	Not Required	Complete 1040 + W2	Complete 1040 + W2	Complete 1040 + W2

- Benefit amounts are in-force and applied for (excluding group LTD) with all companies.
- For business owners, if applicant owns more than 20% of C-corp., a copy of the 1120 is also required.

- For real estate-oriented occupations (including but not limited to real estate agents/brokers, mortgage bankers/brokers, developers, residential/commercial construction) and certain financial industry occupations (including but not limited to stock brokers, traders, private equity, venture capitalists) two years of financial documentation are required.
- We reserve the right to request any additional financial documentation on a case-by-case basis.
- Two years financial documentation required for use of business owner upgrade, income enhancer, or section 179 depreciation adjustment.

**For Business Overhead Expense insurance:**

The financial documentation chart for Business Overhead Expense (BOE) has been updated to the following.

Financial Documentation Requirements - Business Overhead Expense (BOE)	
Amount*	
\$15,000 or less	N/A
\$15,001 or more	Most recently filed business tax return

\* Applied for and in force with all companies

- Financial documentation for a Business Loan Repayment Rider is required in the form of a copy of the loan agreement and the completed BLRR Supplemental page of the application. In the event an applicant applies for a \$1,000 base benefit with a BLRR, we will not require a copy of the business tax return and will rely on the financial information provided on the application.

The DInamic Cornerstone and DInamic Foundation agent guides, the illustration software, the new business guide, and other materials are being updated with this information.

Please take note of the following:

- We are in process of updating our workflow systems to reflect these new financial underwriting requirements. Until these updates have been completed, the requirements automatically posted by the workflow system will not reflect the new guidelines. Agents should submit financial documentation based on the above new guidelines and disregard the auto-posted requirements.
- Given the reduced amount of documentation we now require, **it is imperative that the financial questions of the application form are completely and accurately completed** as underwriters will be more reliant on this information to render an underwriting decision. Inaccurate or incomplete applications may result in a request for additional information and amendments to a policy which could result in processing delays.
- These published financial underwriting requirements charts represent the minimum of financial data required to underwrite an application. If an applicant’s financial circumstances have recently changed it may be necessary to submit additional information over and above that which is noted in the above charts. For example, if an applicant has changed employers or received a significant pay increase since their tax return was filed and W2 was issued, a copy of a current pay stub should also be submitted to document their new salary or document their higher income which would not be reflected on past tax documents.

For questions or assistance, please contact your [internal wholesaler](#).

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