



ensure the future of your business

Help protect against the unexpected with Business Overhead Expense insurance because it is your company

You have invested physically, emotionally, and financially into your business—don't let your hard work and dreams end because of a disability. Business Overhead Expense insurance offers assurance that your business can continue running, in the event, you become disabled due to a sickness or injury, by covering business expenses.

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

Business Overhead Expense 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 Business Overhead Expense insurance from Ameritas®.

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



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

Ameritas 
fulfilling life.

Benefits at No Additional Cost

No one knows your company better than you. Ameritas supports your business needs through no extra cost features like these:

Benefit	How it works
Residual Benefit	Pays additional monthly benefit if you are able to perform one or more but not all of the duties of your occupation.
Good Health Benefit	The elimination period is reduced two days every year you complete without receiving monthly disability benefits.
Rehabilitation	You can participate in an occupational rehabilitation program without being considered “recovered” from your disability.
Waiver of Premium	After 90 days and once a claim is approved, premiums are waived for as long as you are disabled—even beyond the benefit period.
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.
Legal and Accounting Fee Benefit	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.
Workplace Modification	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.
Finder Fee Benefit	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.
Advance Benefit	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
Extended Residual	Extends the maximum benefit period for Residual Disability.
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 Business Overhead Expense benefit with only financial documentation—no medical underwriting.
Business Loan Repayment	Reimburses your portion of principal and interest of a specified business-related loan obligation.

In approved states, Dlnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, Dlnamic Foundation (forms 5501-NC, 5502-GR and 5503-NCBOE) 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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