

# Product & Service Notice



Date: Jan. 13, 2023  
To: Ameritas Field Associates  
RE: Transition Guidelines for the new Dnamic Cornerstone Income Protection<sup>SM</sup> Product

Form Number: PS 4401  
Product Area: DI

**Summary: Effective Jan. 23, 2023, in approved states, our new Dnamic Cornerstone Income Protection product (4601NC and 4602GR) will be released for sale. This notice outlines the transition and replacement guidelines pertaining to the product launch. This does not apply to Guaranteed Standard Issue business (as Dnamic Cornerstone<sup>SM</sup> for GSI will launch at a later date).**

Business Overhead Expense remains under the Dnamic Foundation policy series and is not affected by the new Dnamic Cornerstone Income Protection product.

Dnamic Cornerstone has been approved in the District of Columbia and all states except: CA, FL, MT, ND, NY, SC, SD and WY. For these states Dnamic Foundation individual disability income policy series (4501NC and 4502GR) remains available for sale until the new product is approved in each of these states. Please reference the state approval guide, DI 1977.

In those states where Dnamic Cornerstone is approved, Dnamic Foundation will remain available through March. 3.

## **Submitting Dnamic Cornerstone individual disability income applications**

- In conjunction with the new product, new illustration software, Illustration Pro will be available on Jan. 17 along with training opportunities. Register for a session by accessing the [Event Calendar](#) on Producer Workbench.
- Dnamic Cornerstone applications will be available on Producer Workbench and the eApply system and may be submitted beginning Jan. 23.
  - Please include a Dnamic Cornerstone illustration when submitting new applications.

## **Submitting Dnamic Foundation individual disability income applications in states that have approved Dnamic Cornerstone**

- Dnamic Foundation applications must be submitted and received by the new business area no later than March 3. **Dnamic Foundation applications will not be accepted in these states after March. 3.**
- The current illustration software, LifeDesigns may be used to prepare Dnamic Foundation quotes until Jan. 16.
- Beginning Jan. 17, Dnamic Foundation quotes can be prepared in the new illustration software, Illustration Pro by creating a new client and then selecting Dnamic Foundation under the product drop-down selection for Create illustration.
- Dnamic Foundation applications will remain available for download on Producer Workbench until Jan. 20.
- After Jan. 20, the eApply system must be used to submit Dnamic Foundation applications.

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**Dlnamic Foundation individual disability income applications currently in underwriting in states that have approved Dlnamic Cornerstone**

- Applications currently in underwriting and dated prior to Jan. 23, 2023, will be issued as Dlnamic Foundation policies upon underwriting approval. However, applicants can request the new Dlnamic Cornerstone product to be issued in lieu of the old product. A new Dlnamic Cornerstone application and illustration will be required. Note, applications for the new Dlnamic Cornerstone product cannot be dated prior to Jan. 23.

**Policy reissue requests in states that have approved Dlnamic Cornerstone**

Dlnamic Foundation policies that have an issue date of Nov. 23 may be reissued as a new Dlnamic Cornerstone policy upon request. These requests must be submitted and received in the new business area no later than March 3 and must be accompanied by a new Dlnamic Cornerstone application (cannot be dated prior to Jan. 23) and illustration.

Additional requirements may be necessary at underwriter discretion and all changes must be approved by underwriting. Normal replacement guidelines apply for any request to reissue a policy.

Please contact the Ameritas sales development team at 800-319-6903 for questions regarding this notice.

In approved states, Dlnamic Cornerstone Income Protection<sup>SM</sup> (forms 4601NC and 4602GR) and 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 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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