

Product & Service Notice



Date: Jan. 2, 2024
To: Ameritas Financial Professionals
RE: DInamic Cornerstone Income Protection®
Product Approved in Florida

Form Number: PS 4469
Product Area: Disability Income Insurance

Summary:

Effective Jan. 8, 2024, the DInamic Cornerstone Income Protection® product (4601NC and 4602GR) is available for sale in Florida.

This notice outlines the transition and replacement guidelines for the product launch in Florida. This does not apply to Guaranteed Standard Issue (GSI) or Graduate Medical Education (GME) business since DInamic Cornerstone for GSI/GME will launch at a later date.

Additional Information:

Business Overhead Expense (BOE) remains under the DInamic 2000 policy series in Florida and is not affected by the new DInamic Cornerstone Income Protection product. For DInamic Cornerstone individual DI, standalone DInamic 2000 BOE and DI/BOE combination sales, please use the new DInamic (Cornerstone) application packet. Please note: For a standalone DInamic 2000 BOE application in Florida, the EZ App teleunderwriting process is unavailable and the traditional underwriting process must be used. The EZ App teleunderwriting process remains available for DI/BOE combination sales.

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

In Florida, DInamic Foundation will remain available through March 1, 2024.

Submitting new DInamic Cornerstone individual DI applications in Florida

- DInamic Cornerstone applications will be available on Producer Workbench and the eApply system and may be submitted beginning Jan. 8, 2024. You may elect to utilize an electronic application or paper upload application within the eApply system.
- EZ App (within eApply) is our preferred method of receiving new business. EZ App submissions will follow a new business workflow process. The life and health questionnaires are not a part of the application kit as these questions will be asked by our vendor, American Para Professional Systems (APPS).
- Ameritas will order the teleunderwriting interview and mini exam, if necessary. Field associates should not order any requirements when using the EZ App process.
 - Clients who miss their initial call from APPS can complete their interview by contacting APPS at 866-683-2801. Call center hours are Monday through Friday 7:00 a.m. to 9:00 p.m. and Saturday from 8:00 a.m. to 2:00 p.m. Central.
- **To qualify for the new E-discount, use of eApplication (within eApply), EZ App and eDelivery are required. The discount automatically pre-fills when these selections are made.**
- Please include a DInamic Cornerstone illustration when submitting new applications. DInamic Cornerstone will be available for Florida in Illustration Pro on Jan. 5, 2024.

Submitting new Dnamic Foundation individual DI applications with Florida's approval of Dnamic Cornerstone

- Dnamic Foundation applications must be submitted and received by the new business area no later than March 1, 2024. **Dnamic Foundation applications will not be accepted in Florida after March 1, 2024.**
- EZ App remains available with Dnamic Foundation. There are no changes to the current submission process.
- Dnamic Foundation illustrations can be prepared in the Illustration Pro software system by creating a new client, selecting Florida as the Signed State, selecting "Policy Change and Increases" as the Illustration Type, selecting Dnamic Foundation (2009).
- Dnamic Foundation applications will remain available for download on Producer Workbench or on eApply until March 1, 2024.

For Dnamic Foundation individual DI applications currently in underwriting with Florida's approval of Dnamic Cornerstone

- Applications currently in underwriting and dated prior to Jan. 8, 2024, will be issued as Dnamic Foundation policies upon underwriting approval. However, applicants can request the new Dnamic Cornerstone product to be issued instead of the old product. If the E-discount is desired in these situations, a new Dnamic Cornerstone application using eApply, consent to eDelivery, and illustration will be required. The traditional underwriting process must be selected in the eApply system, and the Lifestyle and Health Questionnaires must be completed by the client. If the E-discount is not desired, you may submit a paper application to include the Lifestyle and Health Questionnaires. Note, applications for the new Dnamic Cornerstone product cannot be dated prior to Jan. 8, 2024.

Policy reissue requests in Florida now that Dnamic Cornerstone is approved.

- Dnamic Foundation policies with an issue date on or after Nov. 5, 2023, may be reissued as a new Dnamic Cornerstone policy upon request. These requests must be submitted and received in the new business area no later than March 1, 2024. If the E-discount is desired in these situations, a new Dnamic Cornerstone application using eApply, consent to eDelivery, and illustration will be required. The traditional underwriting process must be selected in the eApply system, and the Lifestyle and Health Questionnaires must be completed by the client. If the E-discount is not desired, you may submit a paper application to include the Lifestyle and Health Questionnaires. Note, applications for the new Dnamic Cornerstone product cannot be dated prior to Jan. 8, 2024.

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.

The Dnamic Cornerstone Agent Guide (DI 1984) is being updated and will be available soon.

Please contact the Ameritas sales development team at 800-555-7746 for questions regarding this notice.

The archive of Ameritas Product & Service Notices can be found on Producer Workbench > Product Portfolio.

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In approved states, Dnamic Cornerstone Income Protection[®] (forms 4601NC and 4602GR), Dnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) and Disability Income Insurance (form 4503BOE) are issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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