

# Product & Service Notice



Date: Jan. 27, 2025  
To: Ameritas Financial Professionals  
RE: Dnamic Cornerstone Income Protection®  
Approved in New York

Form Number: PS 4525  
Product Area: Disability Income Insurance

## Summary:

Effective Jan. 27, 2025, the Dnamic Cornerstone Income Protection® product (forms 5601NC and 5602GR) is available for sale in New York. This notice outlines the state variations, transition and replacement guidelines for the product launch.

## Additional Information:

The following variations apply to Dnamic Cornerstone policies issued in New York:

- The Student Loan Repayment Rider is not available.
- The Benefit Advancement and Good Health Benefit provisions are not available.

Business Overhead Expense (BOE) remains under the Dnamic Foundation policy series and the product is unchanged. However, a new application packet (DI 5100NY) should be used going forward for any new stand-alone BOE or combination BOE/Cornerstone sales in New York.

Dnamic Cornerstone has been approved in the District of Columbia and all states except: California and Montana. For these two states, Dnamic 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](#), DI1977.

In New York, Dnamic Foundation will remain available through April 1, 2025.

## Submitting new Dnamic Cornerstone individual DI applications in New York.

- Dnamic Cornerstone applications will be available on Producer Workbench and the eApply system and may be submitted beginning Jan. 27, 2025. 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 Dnamic Cornerstone illustration when submitting new applications.
- Dnamic Cornerstone will be available for New York in Illustration Pro on Jan. 27, 2025.

## Transition guidelines

Dnamic Foundation applications must be submitted and received by the new business area no later than April 1, 2025. **Dnamic Foundation applications will not be accepted in New York after April 1, 2025.**

- 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 New York 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 April 1, 2025.

### **For Dnamic Foundation individual DI applications currently in underwriting with New York’s approval of Dnamic Cornerstone**

- Applications currently in underwriting and dated prior to Jan.27, 2025, 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. 27, 2025.

### **Policy reissue requests in New York now that Dnamic Cornerstone is approved.**

- Dnamic Foundation policies with an issue date on or after Nov. 27, 2024, 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 Feb. 28, 2025. 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. 27, 2025.

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 (DI1984) and Dnamic Foundation (DI1228) Agent Guides are being updated and will be available soon. Please refer to the agent guide for important state variations.

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

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In approved states, Dnamic Cornerstone Income Protection<sup>®</sup> (forms 4601NC and 4602GR) and Dnamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) are issued by Ameritas Life Insurance Corp. In New York, Dnamic Cornerstone Income Protection<sup>®</sup> (forms 5601NC and 5602GR) and Dnamic 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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