

# Product & Service Notice



Date: Oct. 20, 2025  
To: Ameritas Financial Professionals  
RE: Increased Limits for Business Overhead Expense

Form Number: PS 4558  
Product Area: Disability Income Insurance

## Summary:

Effective immediately, the following changes have been made to the Business Overhead Expense (BOE) product:

- Increased Issue and Participation limits in all states for applicants below age 61.
- Flexibility in designing BOE coverage for clients in certain occupation classes.
- Increased the maximum aggregate benefit payable under the Business Loan Repayment (BLR) rider - not available in FL.
- Increased the age and maximum benefit amount requirements for the EZ App process.

This notice includes specific details on the improvements.

## Additional Information:

The BOE maximum Issue and Participation limits have been increased in all states with the following changes. These new limits apply to applicants below age 61. There is no change to the limits for applicants age 61 and higher.

- Occupation classes 6A – 4A and 6M – 3M now have a maximum aggregate benefit amount of \$1,200,000 (base monthly benefit amount times the benefit period) with Ameritas and all other carriers.
- Added flexibility in designing BOE coverage for your clients using any of the available benefit period options: 12-, 18- or 24-months, so long as the aggregate benefit does not exceed \$1,200,000.
- **Example:** Client purchases two BOE policies to cover differing needs:
  - Policy 1: \$50,000 monthly benefit for 12 months = \$600,000 aggregate benefit
  - Policy 2: \$25,000 monthly benefit for 24 months = \$600,000 aggregate benefit
  - The total of both policies is \$1,200,000 which is the maximum available.

In addition, the maximum aggregate benefit payable under the BLR rider has been increased to \$2,500,000 (previously \$2,000,000). The maximum monthly benefit remains at \$20,000.

Keep in mind that clients will need to show proof of their expenses to qualify for any benefit amount.

The new Issue and Participation limits are as follows, with changes highlighted in red.

Occupation Classes	Maximum I&P	Maximum Benefit Period	Elimination Period
6A – 4A, 6M – 3M	\$100,000	12 months	30, 60, 90
6A – 4A, 6M – 3M	\$65,000	18 months	30, 60, 90
6A – 4A, 6M – 3M	\$50,000	24 months	30, 60, 90
3A	\$15,000	24 months	30, 60, 90
2M	\$10,000	24 months	30, 60, 90

### EZ App Limits for BOE only

The age and maximum benefit amount requirements for BOE have increased as noted below in red text. The benefit amount equals the sum of the following:

- Base BOE monthly benefit and
- BLR rider monthly benefit.

If applying for both individual DI and BOE, the benefit amounts are added together. Please refer to the standard EZ App guidelines. In addition, if one product line calls for a mini-exam and labs, the results will be utilized for the underwriting of both products.

Medical Requirements		
Ages	Benefit Amount	Requirements*
18-50	Up to \$25,000	TUI
	\$25,001+	TUI, mini-exam
51-64	Up to \$6,000	TUI
	\$6,001+	TUI, mini-exam

\*Teleunderwriting Interview (TUI). Mini-exam includes blood, urine, height, weight, blood pressure and pulse readings. Medical questions are not included in the mini-exam since they are asked during the teleunderwriting phone interview.

### Transition Rules:

- For policies issued on/after **Aug. 21, 2025**, the insured may request that we reissue the policy with the higher issue limit. Please note, the reissued policy will have the same effective date as the original policy and additional premium may be required. Requests to reissue must be received by **Nov. 21, 2025**.
- For applications currently in underwriting, the higher issue and participation limits will be considered upon receipt of a written request and an updated illustration.
- Requests for higher benefit amounts may be subject to additional underwriting requirements.

### Sales Idea

Your existing BOE clients can benefit from these changes. It's a great opportunity to complete a review of their benefits and discuss the opportunity to increase their coverage.

The Illustration Pro software and the DInamic Foundation Agent Guide (DI 1228) have been updated with this information.

Please reach out to your [DI Regional Team](#) for assistance in designing new BOE policies using these guidelines.

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