

# Planning for the Future

## DInamic Cornerstone Income Protection<sup>SM</sup>



DInamic Cornerstone Income Protection, the **cornerstone** for your financial well-being.

When your salary increases over time, so will your need to protect your income with additional disability coverage. Adding the Benefit Increase Rider allows you to plan for your future income protection needs.

### Advantages of the Benefit Increase Rider

- Allows you to purchase additional coverage with only financial justification – no medical requirements necessary.
- Secures the premium rate structure (at attained age), occupational class, discount(s) and contract features of the original policy.

### How to obtain the rider

- There is no cost to include the rider. Premium increases when the policy benefit is increased by the rider.
- When adding the rider at time of application, you must accept at least 75% of the base coverage for which you financially qualify.

### How to increase your benefits with the rider

- Purchase up to the maximum amount for which you're financially eligible, based on issue and participation limits in effect at the time the increase is applied for.
- Through age 49, the rider provides two option dates within a six-year option window, one every three years, during which an increase may be applied for. For ages 49 and up, the option window is three years with one option date.
- Requests to increase must be received within six months of each option date.

### How to keep the rider active on your policy

- Each time a qualifying increase is applied for and accepted, the option window will be extended for an additional six years, until age 55. The extension is granted even when you apply and do not qualify for an increase. After age 49, the window will be extended by the lesser of three years or age 55.
- At least 50% of the base coverage for which you qualify must be accepted to be considered a qualifying increase.
- Failure to apply for an increase within an option window will result in the termination of the rider.

### A request between option dates will be considered, subject to the following

- You have a permanent and sustainable, one-time increase in income (30% or greater) or have an involuntary loss of your group long-term disability insurance that is not being replaced.
- Request to increase must be received within 90 days of the triggering event.

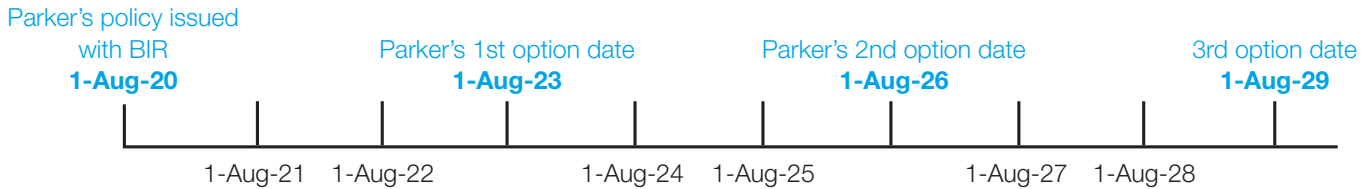
## Example

To understand how the timing of increases work for this rider, let's consider Parker. At the age of 35, he purchased his disability income insurance policy in Aug. 2020 and chose to add the Benefit Increase Rider to his policy.

Parker's first opportunity to exercise the rider and increase his coverage is Aug. 2023. He has two options:

1. He can apply for an increase.
2. He can choose not to apply and wait for his second option date on Aug. 2026.

## Timeline



### First option date – August 1, 2023

Parker applies and accepts 50% of the offer amount or applies and does not qualify for an increase.

Parker's option window extends for six years (to 2029) with the next opportunity to increase coverage on Aug. 1, 2026.

Parker chooses not to apply or accepts less than 50% of the offered increase.

Parker still has a second opportunity to increase coverage on Aug. 1, 2026.

### Second option date – August 1, 2026

If Parker accepted his first increase in 2023

Parker applies for the second time and accepts 50% of the offer amount or he applies and doesn't qualify for an increase.

Parker's option window extends for six years (to 2032) with the next opportunity to increase coverage on Aug. 1, 2029.

Parker does not apply at this time or accepts less than 50% of the offer amount.

Parker still has another opportunity to increase coverage in three years, on Aug. 1, 2029.

If Parker **did not** apply or accept his first increase in 2023

Parker applies and accepts 50% of the offer amount or applies and does not qualify for an increase.

Parker's option window extends for six years (to 2032) with the next opportunity to increase coverage on Aug. 1, 2029.

Parker does not apply for an increase

The rider terminates.

**Plan for your future income protection needs with the Benefit Increase Rider.**

Ask your Ameritas representative to help design a policy that is right for you with DInamic Cornerstone Income Protection.



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