

# DI Building Blocks

## Sales Primer



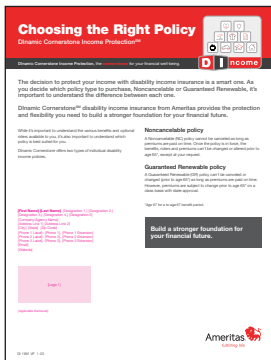
Dlnamic Cornerstone Income Protection<sup>SM</sup>, the **cornerstone** for your financial well-being.

Financial planning should include disability income insurance. It's the foundation of a strong financial strategy. Helping clients understand this type of protection and why they personally need it, is an important step to getting them the right amount of coverage they need.

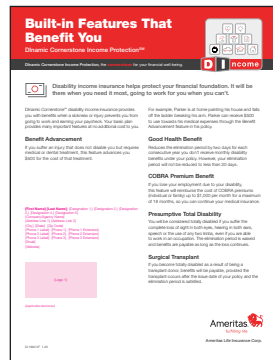
Using a three-step approach, your clients can understand how the product can help meet their individual needs and feel empowered to design their own disability protection plan.

### Step one: pick a plan

Using these flyers, you can explain the two plan options available: 1) Noncancelable and 2) Guaranteed Renewable including the built-in features of the policy—available at no additional cost.



DI 1991 VF



DI 1992 VF

### Step two: pick a definition

Describe how disability is defined and when benefits are payable.

### Step three: add riders

Adding riders enhances protection. There are several riders available to help meet your clients' individual protection needs. Use these flyers to explain how each rider works.



DI 1993 VF

- Automatic Increase Rider, DI 1997 VF
- Benefit Increase Rider, DI 1982 VF
- Catastrophic Disability Rider, DI 1995 VF
- Cost of Living Adjustment Riders, DI 1989 VF
- Future Increase Option Rider, DI 1990 VF
- Lump Sum Savings Rider, DI 1981 VF
- Residual Disability Riders, DI 1988 VF
- Social Insurance Substitute Rider, DI 1994 VF
- Student Loan Repayment Rider, DI 1998 VF

**Dlnamic Cornerstone Income Protection from Ameritas. The cornerstone for your clients' financial well-being.**

Let this three-step approach guide your client conversations. Access these materials on Producer Workbench by entering DI Building Blocks in the search button. Each flyer can be customized with your contact information.





In approved states, DInamic Cornerstone Income Protection<sup>SM</sup> (forms 4601NC and 4602GR) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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# Choosing the Right Policy

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The decision to protect your income with disability income insurance is a smart one. As you decide which policy type to purchase, Noncancelable or Guaranteed Renewable, it's important to understand the difference between each one.

Dnamic Cornerstone<sup>SM</sup> disability income insurance from Ameritas provides the protection and flexibility you need to build a stronger foundation for your financial future.

While it's important to understand the various benefits and optional riders available to you, it's also important to understand which policy is best suited for you.

Dnamic Cornerstone offers two types of individual disability income policies.

## Noncancelable policy

A Noncancelable (NC) policy cannot be canceled as long as premiums are paid on time. Once the policy is in force, the benefits, riders and premiums can't be changed or altered prior to age 65\*, except at your request.

## Guaranteed Renewable policy

A Guaranteed Renewable (GR) policy can't be canceled or changed (prior to age 65\*) as long as premiums are paid on time. However, premiums are subject to change prior to age 65\* on a class basis with state approval.

\*Age 67 for a to age 67 benefit period.

**Build a stronger foundation for  
your financial future.**



## Things to consider

	Noncancelable	Guaranteed Renewable
<b>Premiums</b>	Premiums will never increase prior to age 65/67.	Offers immediate cost savings. Future premiums are subject to a potential increase on a class basis.
<b>History</b>	Premiums can't increase prior to age 65/67.	Although history is not always representative of future events, looking back over the past half-century, our GR policy has not been subject to a rate increase.
<b>Residual Disability Benefit</b>	May purchase one of three residual riders as an additional feature to your policy.	Offers a built-in partial disability benefit or the option to purchase one of three residual disability riders available.
<b>Mental/Nervous, Drug, Alcohol Limitation</b>	Coverage up to the maximum benefit period for certain occupations.	Two-year coverage period required for all occupations.
<b>Age at time of purchasing disability insurance and the number of working years remaining</b>	No risk of a potential premium increase prior to age 65/67, regardless of the working timeframe.	Greater risk of a potential premium increase for younger clients with a longer working timeframe such as 30-40 years.

## Sample quote

Male, age 40, nontobacco, 6A occupation class  
(Prepared with NE as issue state)

<b>Monthly Benefit:</b>	\$5,000
<b>Elimination Period:</b>	90 days
<b>Benefit Period:</b>	To age 65
<b>Definition of Disability:</b>	Own Occupation for the length of the benefit period
<b>Riders:</b>	Enhanced Residual, Cost of Living Adjustment, 2% - 6% Compound, Future Increase Option – \$5,000
<b>Annual Premium:</b>	\$1,734.44 (NC, two-year MNDA) \$1,638.47 (GR), two-year MNDA
<b>e-Discount:</b>	NC annual premium \$1,632.77 GR annual premium \$1,542.56
<b>Cost Savings:</b>	\$90.21/year; 5.5% (GR policy)

Our Dlnamic Cornerstone product is designed to allow flexibility based on your disability insurance needs. For many clients, realizing the immediate cost savings associated with a GR policy could outweigh the real risk of potential premium increase at some point in the future.

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



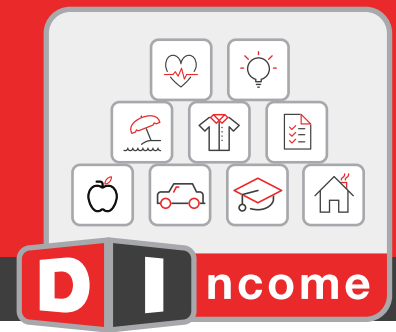
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# Built-in Features That Benefit You

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Disability income insurance helps protect your financial foundation. It will be there when you need it most, going to work for you when you can't.

Dynamic Cornerstone<sup>SM</sup> disability income insurance provides you with benefits when a sickness or injury prevents you from going to work and earning your paycheck. Your basic plan provides many important features at no additional cost to you.

## Benefit Advancement

If you suffer an injury that does not disable you but requires medical or dental treatment, this feature advances you \$500 of your base monthly benefit, once we receive proof of your injury.

For example, Parker is at home painting his house and falls off the ladder breaking his arm. Parker can receive \$500 through the Benefit Advancement feature in his policy.

## Good Health Benefit

Reduces the elimination period by two days for each consecutive policy year during which you don't receive monthly disability benefits under your policy. However, your elimination period will not be reduced to less than 30 days.

## COBRA Premium Benefit

If you lose your employment due to your disability, this feature will reimburse the cost of COBRA premiums (individual or family) up to \$1,000 per month for a maximum of 18 months, so you can continue your medical insurance.

## Presumptive Total Disability

You will be considered totally disabled if you suffer the complete loss of sight in both eyes, hearing in both ears, speech or the use of any two limbs, even if you are able to work in an occupation. The elimination period is waived and benefits are payable as long as the loss continues.

## Surgical Transplant

If you become totally disabled as a result of being a transplant donor, benefits will be payable, provided the transplant occurs after the issue date of your policy and the elimination period is satisfied.

## Cosmetic Surgery

If you become totally disabled as a result of having cosmetic surgery, benefits will be payable, provided the surgery occurs more than six months after the issue date of your policy. The elimination period must be satisfied.

## Waiver of Premium

After 90 days of continuous disability and approval of your claim, this feature will waive the premium cost of your policy, beginning with the date of disability and until you recover.

**Your basic plan provides many important features at no additional cost to you.**

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# Defining Disability

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As you build your disability insurance policy it is important to understand how disability is defined. This is what determines if benefits are payable in any specific instance.

## Defining disability

Dnamic Cornerstone<sup>SM</sup> offers the following definitions of total disability in your own occupation\*.

### Own Occupation

Benefits are paid if you're unable to work in your own occupation due to a sickness or injury, even if you choose to work in another occupation.

### Own Occupation and Not Working

Benefits are paid if you're unable to work in your own occupation due to a sickness or injury and if you're not working in another occupation.

### Two-Year Own Occupation and Then Any Reasonable Occupation

Benefits are payable up to two years if you're unable to work in your own occupation due to a sickness or injury. Thereafter, benefits are payable if you are unable to work in any reasonable occupation for which you are qualified for (based on your education, training or experience).

### Elimination and benefit periods

The flexibility of Dnamic Cornerstone also allows you to select from a variety of elimination and benefit periods. It's important to know what these terms mean as you build your plan because these periods determine when benefits begin and how long they will last.

- The elimination period is the length of time you must be disabled before you start receiving benefit payments.
- The benefit period is the maximum length of time for which a benefit is paid.

As you select your definition of total disability, elimination and benefit period, keep in mind that our product offers flexibility so you can build a policy that best fits your financial situation and your disability insurance needs.

\*Specialty own occupation language is included for physicians and dentists.

**Dnamic Cornerstone can help you build a strong foundation for your financial future.**

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# Increasing Protection

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Protect your annual salary increases by adding the Automatic Increase Rider (AIR). This rider allows you to increase your base monthly benefit by 4% each year with no underwriting – plan ahead for your future income protection needs.

## Advantages of the AIR

Your benefit amount will increase automatically each year for five years. There are no additional requirements to provide:

- No medical requirements.
- No financial justification.

## How the rider works

- Requires a base monthly benefit of at least \$1,000.
- The increase is 4% of the base monthly benefit (simple interest).
- Increases occur every year for five years.
- There is no charge for the rider, only pay for the increases.
- Premium for the increase will be based on your age at the time of increase.
- One refusal to increase the base monthly benefit will forfeit the remaining increases.
- The AIR in combination with the base benefit, Benefit Increase Rider and Social Insurance Substitute Rider cannot exceed our maximum issue and participation limits.
  - The AIR is not available with the Future Increase Option and Lump Sum Savings Riders.

As you decide if the AIR is right for you, keep in mind that our product offers flexibility so you can build a policy that best fits your financial situation and your disability insurance needs.

## Plan ahead for your future income protection needs.

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



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# Planning for the Future

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



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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.

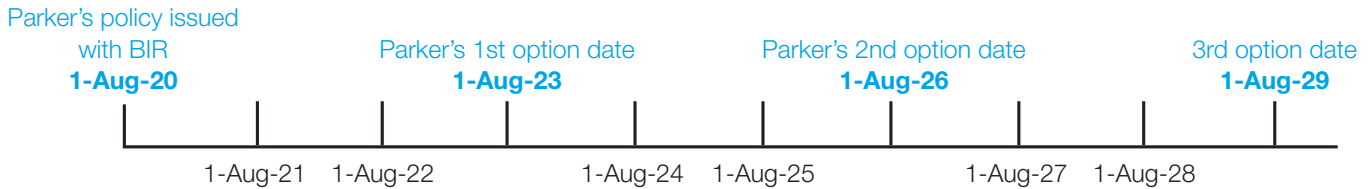
## Example

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.**

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# Planning for the Future

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Over time when your salary increases, so will your need to protect your income with additional disability coverage. Adding the Future Increase Option (FIO) Rider allows you to plan for your future income protection needs.

## Advantages of the FIO 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 and contract features of the original policy.

## How the rider works

- Purchase up to three times the base benefit for future use.
- Through age 45, you may exercise the full amount of the rider on any given policy anniversary date.
- If you are between the ages of 45 through 55, you may exercise up to one-half of the original base monthly benefit on any given policy anniversary date.
- The total of all increases may never exceed the amount purchased under the Future Increase Option Rider.
- Request is limited to one per year.
- All increases are subject to current underwriting guidelines and, issue and participation limits in effect at the time the increase is applied for.

Off-anniversary requests follow the guidelines above and can be considered on a case-by-case basis subject to the following criteria:

- You are age 45 or less, or the base policy was issued within the last three years.
- 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.
- Must be requested within three years from the original policy issue date or one year of graduating from a residency/internship program.
- Request must be received within 90 days of the triggering event.

## Example

When Parker purchased his disability income insurance policy in 2020, he chose to add the FIO Rider. Parker has received a few salary increases since then and recognizes his disability coverage is no longer sufficient. Because Parker has the FIO Rider on his policy, he can purchase additional coverage at his current age (using the rate structure that was in effect in 2020) without providing evidence of medical insurability. His additional coverage will have the same occupational class and contract features as his original policy.

**Be like Parker and plan for your future income protection needs.**

Ask your Ameritas representative if adding the Future Increase Option Rider is right for you.



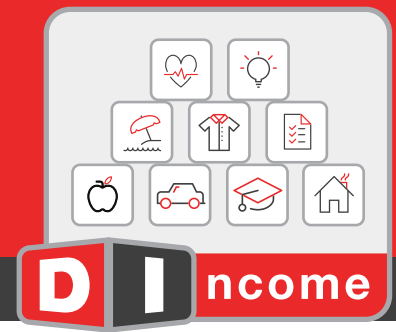
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# Protection When You Need It

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If you become catastrophically disabled, not only do you lose your income, but unexpected expenses are likely. Consider adding the Catastrophic Disability Rider to gain extra protection from the financial challenges caused by the most severe disabilities.

Severe disabilities may create a need for additional care and/or assistance, resulting in significant expenses. The Catastrophic Disability (CAT) Rider provides extra monthly protection, in addition to your base monthly benefit, if a sickness or injury prevents you from performing two or more of the six activities of daily living (dressing, eating, bathing, transferring, toileting, continence without standby assistance or if you are severely cognitively impaired).

## Maximum benefit amount

The CAT maximum benefit amount is determined by the lesser of the following:

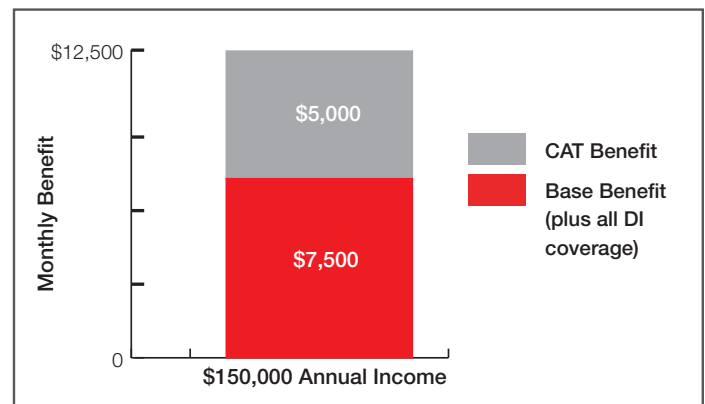
- Three times the base benefit amount; or
- \$10,000.

However, the combination of the base benefit, CAT Rider, Social Insurance Substitute Rider and all disability income insurance in force cannot exceed 100% of your gross income net of business expenses.

## Example

Typically, your basic disability income insurance plan does not cover 100% of your earnings. However, you can supplement this gap with the CAT Rider.

An individual who has an annual income of \$150,000 (\$12,500 per month) qualifies for a monthly base benefit of \$7,500. The maximum amount available for the CAT Rider is \$5,000.



As you decide if the CAT Rider is right for you, keep in mind that our product offers flexibility so you can build a policy that best fits your financial situation and your disability insurance needs.

**The Catastrophic Disability Rider provides an additional monthly benefit to help protect your income from the most serious disabilities.**

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# Keep Pace with Inflation

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Inflation has an adverse effect on buying power, particularly over a long period of time. The problem is even greater if you're disabled, since inflation may increase but your disability benefit won't. However, the Cost of Living Adjustment (COLA) Rider helps your disability insurance benefits keep pace with inflation.

## How the COLA rider works

After the first year of your disability, this rider will adjust your monthly benefit once a year. How much of an adjustment you receive depends on which rider you choose to add to your policy.

There are two COLA riders to select from. Both include a "catch up" feature that allows your benefits to keep pace during periods of low to high inflation. When you recover and return to work, both riders also allow you to purchase the increases.

## 3% Compound, Cost of Living Adjustment Rider

- Adjusts the base monthly benefit by the change in the Consumer Price Index (CPI-U), up to a maximum increase of 3%, compounded annually.

## 2%-6% Compound, Cost of Living Adjustment Rider

- Adjusts the base monthly benefit based on the change in the CPI-U, up to a maximum increase of 6% compounded annually and with a guaranteed minimum increase of 2% compounded annually.

**Keep pace with inflation by adding the Cost of Living Adjustment Rider.**



## Examples

### 3% Compound, Cost of Living Adjustment

Claim Year Completed	Change in CPI-U*	COLA Adjustment	Dollar Adjustment	Adjusted Monthly Benefit
0	-	-	-	\$5,000
1	3%	3%	\$150	\$5,150
2	1%	1%	\$52	\$5,202
3	4%	4%	\$208	\$5,410
4	5%	4%	\$216	\$5,626
5	8%	3%	\$169	\$5,795

\*Not reflective of historical inflation. For illustrative purposes only.

### 2%-6% Compound, Cost of Living Adjustment

Claim Year Completed	Change in CPI-U*	COLA Adjustment	Dollar Adjustment	Adjusted Monthly Benefit
0	-	-	-	\$5,000
1	3%	3%	\$150	\$5,150
2	1%	1%	\$52	\$5,202
3	4%	4%	\$208	\$5,410
4	5%	5%	\$271	\$5,681
5	8%	8%	\$454	\$6,135

\*Not reflective of historical inflation. For illustrative purposes only.

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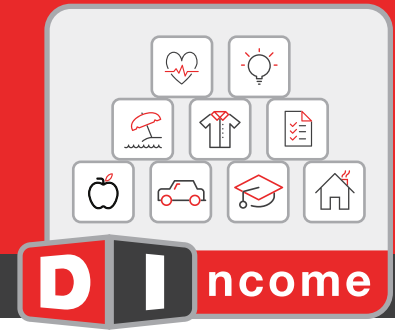
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# Saving for Retirement

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Retirement savings contributions are likely to reduce or even stop during a period of disability. While your disability income insurance helps with lost income, adding the Lump Sum Savings rider can help replace lost retirement contributions.

Disability income insurance pays a monthly benefit if you become disabled due to a sickness or injury. The money can be used to pay your bills, cover medical expenses and maintain your lifestyle.

What happens when the policy benefit amount is only enough to cover your current living expenses? How will you continue saving for retirement? Adding the Lump Sum Savings rider to your Dnamic Cornerstone<sup>SM</sup> policy helps to provide additional protection (during a total or partial disability) so you can continue saving for retirement.

## How the rider works

- To collect benefits under this rider, the policy and rider must be in force at age 60 and the accumulating claim payments (made over the life of the policy) must be greater than or equal to 12 times your policy's base monthly benefit.
- Pays an additional lump sum benefit at age 60, equal to 25% of accruing claim payments (payments made under the base policy, Residual and Cost of Living Adjustment riders).
  - Once the lump sum is paid, you decide on how to use the money.
- Only available with base benefit periods: to age 65 and to age 67.
- You may increase coverage under this rider when you exercise the Benefit Increase or Future Increase Option rider, if part of your base policy.
- Not available on policies with the Automatic Increase rider or the Social Insurance Substitute rider.

**Continue saving for retirement  
with a Lump Sum Savings rider.**

## Example

To understand how the rider works and a benefit is paid, let's consider these scenarios when the Lump Sum Savings rider is a part of a disability insurance policy.

### Parker

At the age of 35, Parker suffers an illness and is unable to work. His claim is approved, and he starts receiving monthly disability benefits. Parker's health slowly improves and fifteen months later, he returns to work full-time. During his disability, he received a total of 15 monthly benefit payments. He maintains his policy for the next 25 years and receives a one-time payment from the Lump Sum Savings rider.




### Jane

At the age of 55, Jane suffers an injury and is unable to return to full-time work. The limited hours Jane can work, results in a loss

of earnings and she is eligible to collect a benefit under her residual disability rider. Her recovery was extensive, and she collected 28 months of residual payments. She maintains the policy for the next three years and receives a one-time payment from the Lump Sum Savings rider.

### John

At the age of 47, John suffers an illness and can only work half days. With the residual rider he has on his policy, he starts to receive monthly residual benefits. John continues to work half days for the next year until his health improves and he can return to work full-time. Six years later (at the age of 53), John suffers another illness and is unable to work. Upon approval of his claim, he starts receiving monthly benefits. Over the next seven years, John is still unable to return to work due to the illness and continues to receive his monthly benefits. Under the Lump Sum Savings rider on his policy, at his age of 60, John receives an additional one-time payment.

	 Parker	 Jane	 John
<b>How the rider works</b>			
Monthly benefit	\$5,000	\$5,000	\$5,000
Type of disability	Total	Residual	Residual and Total
Age at disability	35	55	47 and 53
Length of disability	15 months	28 months	12 months (residual disability) and 84 months (total disability)
Total benefit received during disability	\$75,000	\$70,000	\$450,000
<b>Rider benefit</b>			
Age rider pays	At age 60	At age 60	At age 60
Payment type	Lump sum	Lump sum	Lump sum
Benefit amount (25% of qualifying benefits received during disability)	\$18,750	\$17,500	\$112,500

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# Working Part-Time Due to a Disability

Dynamic Cornerstone Income Protection<sup>SM</sup>



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

Not all disabilities render you totally disabled. Some may allow you to continue working, but on a limited or partial basis - either working fewer hours or performing limited duties. Whether total or partial, both may leave you with a loss of income. A Residual Disability Rider can help protect your income in these situations.

There are three residual disability riders to select from, each protect your income in the event of a partial disability.

Each rider offers the following:

- Definition of residual disability: due to a disability, you suffer a loss of time and/or duties in your occupation that results in a loss of income.
- Pays a portion of the base monthly benefit comparable to your loss of monthly income.
- Payable up to the maximum benefit period, as long as you remain residually disabled.

The unique features of each rider, allow you to tailor your coverage to best meet your needs.

{First Name} {Last Name}, {Designation 1,} {Designation 2,}  
{Designation 3,} {Designation 4,} {Designation 5}  
{Company/Agency Name}  
{Address Line 1} {Address Line 2}  
{City,} {State} {Zip Code}  
{Phone 1 Label}: {Phone 1}, {Phone 1 Extension}  
{Phone 2 Label}: {Phone 2}, {Phone 2 Extension}  
{Phone 3 Label}: {Phone 3}, {Phone 3 Extension}  
{Email}  
{Website}



{Applicable disclosure}

## Enhanced Plus Residual Disability

- 15% income loss requirement.
- During the elimination period, we will waive the loss of income requirement.
- Return to work feature up to 100% income replacement for the first three months, not to exceed the base monthly benefit.
- Guaranteed minimum of 50% the base monthly benefit for the first six months of payments.
- The full base monthly benefit is payable if your loss of income reaches 75%.
- Built-in Recovery Benefit continues to pay a residual benefit up to the maximum benefit period, if you recover and return to your occupation on a full-time basis but continue to experience a loss of income directly due to your previous disability. This benefit terminates if you don't qualify for a residual benefit for two consecutive or three non-consecutive months.

## Enhanced Residual Disability

- A cost-savings option with extra benefits.
- 20% income loss requirement.
- The full base monthly benefit is payable if your loss of income reaches 80%.
- Built-in Recovery Benefit continues to pay a residual benefit for up to three additional months if you recover and return to your occupation on a full-time basis but continue to experience a loss of income directly due to your previous disability.

## Basic Residual Disability

- The ultimate cost-savings option that still provides you with coverage during a residual disability.
- 20% income loss requirement.
- Caps the maximum monthly residual benefit at 50% of your base monthly benefit.



## Rider Comparison Summary

	Enhanced Plus	Enhanced	Basic
<b>Definition of Residual Disability</b>	During elimination period, loss of time or loss of duties. After elimination period, loss of income and loss of time or duties	Loss of income and loss of time or duties	Loss of income and loss of time or duties
<b>Income Loss Requirement</b>	15%	20%	20%
<b>Percent loss of income to qualify for total disability benefit</b>	75%	80%	N/A
<b>Return to Work Feature</b>	Replace lost income for first three months of residual payments	N/A	N/A
<b>Guaranteed Minimum</b>	50% of base monthly benefit for first six months	N/A	N/A
<b>Maximum Benefit</b>	100% of base monthly benefit	100% of base monthly benefit	50% of base monthly benefit
<b>Recovery Benefit</b>	Yes	Yes	N/A
<b>Recovery Benefit Payment Period</b>	Up to the maximum benefit period. Terminates after two consecutive or three non-consecutive months of not qualifying	Three-month max from recovery, regardless of benefits paid	No recovery benefit

### Example

Consider Parker who has been totally disabled for a period of time and returns to work on a part-time basis. Since he is not earning his full paycheck, the residual rider can help replace a portion of his lost earnings.

Parker recovers and goes back to work full-time. As a business owner, Parker was not able to generate as much revenue during his disability and continues to suffer a loss of earnings even though he is back to work full-time. Since the loss is directly related to his disability, the Recovery Benefit (that is built into the Enhanced Plus and Enhanced Residual riders) can help replace a portion of his lost earnings while he works on rebuilding his business.

### Build a stronger policy with a Residual Disability rider.

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# Cost Saving Option

Dnamic Cornerstone Income Protection<sup>SM</sup>



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



It is important to understand disability income options available to you from other sources and the impact they can have when you become too sick or hurt to work. Two common sources, Social Security Disability and Workers' Compensation, do not pay in all situations and the process to qualify can be long.

Adding the Social Insurance Substitute Rider\* (SIS) is a good way to fill the gap in income when you do not qualify for these types of benefits or while you are waiting to qualify.

This SIS Rider will be offset by the amount paid by social insurance. This means that the amount you receive from social insurance, such as Workers' Compensation, will reduce the amount you receive from the SIS benefit.

Common sources of Social Insurance benefits include:

- Social Security.
- Workers' Compensation.
- Government Retirement and Disability Fund Benefits.
- Any other similar federal, state or local governmental program.

## Example

For a policy designed with \$3,000 base benefit and \$2,000 SIS benefit, let's see how the SIS Rider works when the insured becomes totally disabled:

- 1) The SIS Rider will pay the full \$2,000 benefit as long as the insured is receiving no other social insurance benefits (represented by "A" on the graph).
- 2) The SIS Rider is reduced by the benefits received from other sources (represented by "B and C" on the graph).



■ Social Insurance Benefit  
■ SIS Benefit  
■ Base Benefit

The individual receives \$5,000 each month, regardless of the amount paid by social insurance.

\* SIS Rider is not available when a group long-term disability plan is in place.

**The Social Insurance Substitute Rider may provide extra income in case you don't qualify for social insurance benefits. It keeps your premium costs down by splitting the total coverage between base and SIS benefits.**

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# Investing in Yourself

Dynamic Cornerstone Income Protection<sup>SM</sup>



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



You've invested a lot of time and hard work into your education. Invest in protection that can help pay your student loan debt, if a disability due to a sickness or injury prevents you from earning an income.

Adding the Student Loan Repayment Rider\* to your disability policy provides extra coverage—the additional benefit reimburses your student loan payments.

Student loan debt in the U.S. is an estimated \$1.75 trillion<sup>1</sup>. Not all student loan programs offer a disability discharge feature—make sure you're protected.

The Student Loan Repayment Rider provides you with the ability to repay your student loan debt if you become disabled, to help you avoid defaulting on your loan(s).

## How the rider works

- Add to a disability policy with at least \$1,000 base benefit.
- Cover up to three loans with three separate riders for combined coverage up to \$2,500 a month.
- Available coverage periods of 5-15 years (must be less than or equal to the base benefit period).
- Choose either a 90-day or a 180-day elimination period (must be equal to or greater than the base).
- Rider pays when the base monthly benefit is payable.

## Did you know

If your policy includes residual disability protection, and you are collecting disability benefits under that feature, the Student Loan Repayment Rider will reimburse one-half of your monthly loan payment (not to exceed one-half of the maximum monthly Student Loan Repayment benefit).

As you decide if the Student Loan Repayment Rider is right for you, keep in mind that our product offers flexibility so you can build a policy that best fits your financial situation and your disability insurance needs.

**Not all student loan programs offer a disability discharge feature – make sure you're protected.**

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



\*Subject to state approval.

<sup>1</sup> <https://studentloanhero.com/student-loan-debt-statistics/>. July 2022.

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