

Building a Policy with Dnamic CornerstoneSM



Designing a policy to protect your income comes down to three key questions. How much, how soon and how long? Dnamic Cornerstone through Ameritas offers you the flexibility to design a plan that will meet your individual protection needs.



How much?

You can select a benefit amount anywhere from \$500 – \$30,000 per month. The amount available is based on our limits and your earned income. These

features help maximize how much you receive.

Benefit Advancement*: If you suffer an injury that does not disable you but requires medical or dental treatment, this feature advances you \$500 of the base monthly benefit.

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

Planning for the future

Overtime when your salary increases, so will your need to protect your income with additional disability coverage. Pick between three riders, each allow you to plan for your future income protection needs.

Future Increase Option Rider: On each policy anniversary, you can purchase additional coverage with only financial evidence of insurability. This rider guarantees the rate structure, occupational class and contract features of the original policy.

Benefit Increase Rider: Every three years, you have the opportunity to increase coverage with only financial evidence of insurability. This rider also guarantees the rate structure, occupational class and contract features of the original policy.

Automatic Increase Rider: This rider will increase your monthly benefit by 4% of the original base benefit on each policy anniversary for the first five years. No financial or medical evidence of insurability is required to exercise these increases.

More optional riders

Complete your income protection policy with additional benefits designed for specific life events.

Catastrophic Disability Rider: Severe disabilities may create a need for additional care and/or assistance, resulting in significant expenses. This rider provides monthly protection, in addition to your base monthly benefit, if you become sick or hurt to the point you can't perform two of the six activities of daily living (dressing, eating, bathing, transferring, toileting and continence) or suffer severe cognitive impairment.

Lump Sum Savings Rider: Retirement savings contributions are likely to reduce or even stop during a period of disability. This rider provides additional protection so you can continue saving for retirement.

Student Loan Repayment Rider: Adding this rider provides extra coverage to reimburse your student loan payments. Purchase a monthly benefit up to \$2,500 (total combined loans, up to three).

Social Insurance Substitute Rider: This cost saving option helps fill the gap in income when you do not qualify for or while you are waiting to qualify for other sources of income such as Social Security Disability or Workers' Compensation. The benefit is reduced by any social insurance benefits received.



How soon?

Determining how soon you receive your benefit is a key part of your policy design. There are several elimination (waiting) periods to choose from. You also have options when selecting a definition of disability. Your definition determines when your benefit becomes payable.

Definitions of Total Disability: We offer up to three definitions of total disability—including Own Occupation, a highly favored definition in the industry. The definition of disability determines if and how benefits are payable in any specific instance.

Residual disabilities

Sometimes you can return to work on a limited or partial basis, either working fewer hours or performing limited duties. Protect your income in these situations with one of our three residual disability riders described below.

Enhanced Plus Residual Disability Rider: During the elimination period, we will waive the loss of income requirement. This rider is payable if you suffer a partial disability that results in at least a 15% loss of income. The benefit payable is proportionate to your loss of income. A built-in Recovery Benefit is available and payable 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 that is directly related to the previous disability. For the first three months of partial disability, Ameritas will replace your actual loss of income, up to the maximum benefit stated in your policy.

Enhanced Residual Disability Rider: This cost savings option is payable if you suffer a partial disability that results in at least a 20% loss of income. The benefit payable is proportionate to your loss of income. A built-in Recovery Benefit is available and payable for up to three months if you recover and return to your occupation on a full-time basis, but continue to experience a loss of income that is directly related to the previous disability.

Basic Residual Disability Rider: The ultimate cost savings option. This rider is payable if you suffer a partial disability that results in at least a 20% loss of income. The maximum benefit payable is 50% of your base monthly benefit.

The Good Health Benefit*: Reduces the elimination period by two days for each consecutive year you don't receive monthly disability benefits under your policy. However, your elimination period will not be reduced to less than 30 days. This allows you to receive benefits before your actual elimination period is met.

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.

Successive Periods of Disability*: If a disability stops and then starts again 180 days from the same or related cause, the two periods will count as one under this benefit.

*These features are built-into the policy at no additional cost.



How long?

Your benefit period is how long we will pay during a period of total or residual disability.

Benefit Period Options	
Option	Coverage period ¹
Two-years	To age 65
Five-years	To age 65
Ten-years	To age 65
To age 65	To age 65
To age 67	To age 67

¹ This is the period of time where you have coverage under the policy as long as your premiums are paid on time.

Keeping up with inflation

After the first year of a disability, a Cost of Living Adjustment (COLA) rider will adjust the monthly benefit once a year to help your disability insurance benefits keep pace with inflation. There are two options available and described below.

2% – 6% Compound COLA adjusts your monthly benefit based on the change in the Consumer Price Index (CPI-U). The increase will never be less than 2% and never more than 6%, compounded annually.

3% Compound COLA this cost savings option adjusts your monthly benefit by the change in the CPI-U, up to a maximum of 3%, compounded annually.



Policy options

Dynamic Cornerstone offers you the option to choose between two types of disability income insurance policies.

Noncancelable policy: This policy cannot be canceled as long as premiums are paid on time. Once the policy is in force, the benefits, riders and premiums cannot be changed or altered prior to age 65 (or to age 67, if selected), except at your request.

Guaranteed Renewable policy: This policy cannot be canceled or changed prior to age 65 (or to age 67, if selected) as long as premiums are paid on time. However, premiums are subject to change on a class basis with state approval.



Cost savings opportunities

Discounts are available in certain situations. Ask your Ameritas representative if you're eligible.



In approved states, DInamic Cornerstone Income ProtectionSM (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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