

Working Part-Time Due to a Disability

DInamic Cornerstone Income ProtectionSM

DInamic 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.

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
Definition of Residual Disability	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
Income Loss Requirement	15%	20%	20%
Percent loss of income to qualify for total disability benefit	75%	80%	N/A
Return to Work Feature	Replace lost income for first three months of residual payments	N/A	N/A
Guaranteed Minimum	50% of base monthly benefit for first six months	N/A	N/A
Maximum Benefit	100% of base monthly benefit	100% of base monthly benefit	50% of base monthly benefit
Recovery Benefit	Yes	Yes	N/A
Recovery Benefit Payment Period	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.

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



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