



Dlnamic Cornerstone Income Protection[®]

Disability Income Insurance

Financial freedom means having economic security for you and your loved ones. It can give you options to decide how you want to live and support the things you care most about in life. It helps you establish a solid financial future for yourself and for future generations. It starts with earning an income. It also means being financially prepared for emergencies.

While an emergency fund provides you with some protection against sudden and unexpected expenses, insurance provides additional security in other situations. It allows you to manage various types of risk, to help protect yourself and family from financial loss:



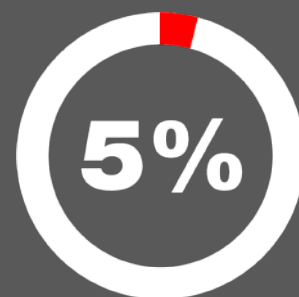
Most people underestimate the risk of experiencing a disability, but it's more common than you might think. And if you haven't planned adequately for it, your financial freedom may drastically change. When you're not able to earn an income due to an illness or injury, your living expenses don't go away.

DInamic Cornerstone Income Protection® from Ameritas is disability income insurance and it helps protect your most important financial resource: the ability to earn an income. It's the cornerstone for your financial well-being.



How long would your savings last if you couldn't earn a paycheck?

If you **save 5%** of your income for 10 years, how long would it last if you had to use it to pay bills and other living expenses? It's safe to say that no matter how much you try to save, it probably wouldn't be adequate to cover all your bills during a long-term illness or injury. And when it comes down to it, are you saving for a new home, a child's education, retirement... or are you saving for disability?



DInamic Cornerstone® provides benefits when you're unable to work and earn an income due to an illness or injury. It can be used to pay bills, cover medical expenses, or help maintain your lifestyle.

Design coverage

Building a policy is easy with DInamic Cornerstone. It offers design flexibility and options so you can control the cost and coverage by customizing protection based on your individual insurance needs.



How much?

You can receive a benefit amount anywhere from \$500 - \$30,000 per month. The amount available is based on our limits and your earned income. The features below can help maximize how much you receive.

Benefit Advancement*: There is no additional cost for this feature, it is built into the policy. When an injury does not disable you, but requires medical or dental treatment, this feature advances you \$500 of your base monthly benefit.

*Not available in New York.

Cobra Premium Benefit: There is no additional cost for this feature, it is built into the policy. 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.

Benefit Increase or Future Increase Option Rider: Over time when your salary increases, so will your need to protect your income with additional disability coverage. These riders allow you to plan for your future income protection needs.

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.

Catastrophic Disability Rider: Severe disabilities can create a need for additional care and/or assistance, resulting in significant expenses. Adding this rider provides additional monthly protection in these situations.

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

*Not available in New York.

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

*Must have a residual rider on the policy.



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



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.

Basic, Enhanced or Enhanced Plus Residual Disability Riders: 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.

Good Health Benefit*: There is no additional cost for this feature, it is built into the policy. It reduces your 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 sooner.

*Not available in New York.

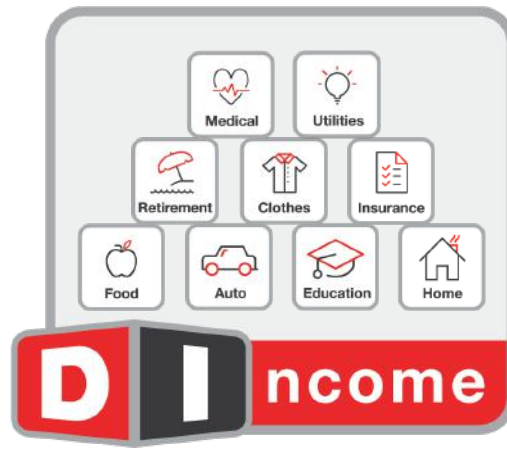


How long?

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

Benefit Period Options: Select from two-years, five-years, 10-years, to age 65 or to age 67.

Cost of Living Adjustment – 2% - 6% Compound or 3% Compound Riders: Pick between these two riders, both increase the total monthly benefit of the policy after one full year of disability to help offset the effects of inflation.



Your ability to earn an income is your most important financial resource.
Protect it with DInamic Cornerstone Income Protection from Ameritas.

Learn more about disability income insurance
and contact your financial professional to help
design a policy that is right for you.



In approved states, DInamic Cornerstone Income Protection® (forms 4601NC and 4602GR) is issued by Ameritas Life Insurance Corp. In New York, DInamic Cornerstone Income Protection® (forms 5601NC and 5602GR) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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