

Ameritas 
DInamic Cornerstone[®]

Residual Disability Riders

Ameritas® Dynamic Cornerstone: Residual Disability Riders

Residual disability defined:

- Sickness or injury impacting ability to work
- Key considerations
 - Loss of time
 - Loss of duties
 - Loss of income
- Recovery benefit

Ameritas® Dynamic Cornerstone: Residual Disability Riders

Residual rider terms:

- Pre-disability earnings
- Income or time or duties vs. Income and time or duties
- Loss of earnings
- Percentage of lost earnings that we consider “total loss”

Ameritas® DInamic Cornerstone: Residual Disability Riders

Three Residual Disability Riders

- Basic
- Enhanced
- Enhanced Plus

Ameritas® Dynamic Cornerstone: Residual Disability Riders

Basic Residual Rider

- Designed to supplement income when an insured is residually disabled as defined in the policy
- At least 20% loss of monthly earnings required after disability begins
- Loss of monthly earnings is the result, directly and apart from any other cause, of an injury or sickness as defined in the policy
- Ability to perform one or more, but not all the material and substantial duties of own occupation, or
- Inability to work in own occupation for 80% or more of the time as was usual prior to the start of the disability

Ameritas® Dynamic Cornerstone: Residual Disability Riders

Basic Residual Rider – Benefit Calculation

- Benefit is determined by:
 - The monthly benefit amount for total disability X (multiplied by) the ratio of the insured's loss of earnings during disability to the monthly earnings before disability
 - Up to a maximum of 50% of the base monthly benefit

Ameritas® DInamic Cornerstone: Residual Disability Riders

Enhanced Residual Rider

- Designed to supplement income when an insured is residually disabled as defined in the policy
- At least 20% loss of monthly earnings after disability begins
- Loss of monthly earnings is the result, directly and apart from any other cause of an injury or sickness as defined in the policy
- Ability to perform one or more, but not all the material and substantial duties of own occupation, or
- Inability to work in own occupation for 80% or more of the time as was usual prior to the start of the disability
- If such a ratio is more than 80% then the residual disability benefit amount will be the same as the total disability benefit amount
- Recovery benefit is payable up to 3 months from recovery, regardless of benefits paid

Ameritas® Dynamic Cornerstone: Residual Disability Riders

Enhanced Plus Residual Rider

- Designed to supplement income when an insured is residually disabled as defined in the policy
- At least 15% loss of monthly earnings after disability begins*
- Loss of monthly earnings is the result, directly and apart from any other cause of an injury or sickness as defined in the policy*
- Ability to perform one or more, but not all the material and substantial duties of own occupation, or
- Inability to work in own occupation for 80% or more of the time as was usual prior to the start of the disability
- Benefit amount payable is the monthly benefit amount for total disability X (multiplied by) the ratio of the insured's loss of earnings during disability to the monthly earnings before disability

* Loss of earnings is not required during the elimination period.

Ameritas® DInamic Cornerstone: Residual Disability Riders

Enhanced Plus Residual Rider

- This rider has a loss of time or duties only (no loss of income required) during the elimination period
- Actual loss of earnings will be replaced during the first 3 months (return-to-work incentive) benefits are payable
- If loss of earnings is 75% or more, we will pay the total disability benefit
- Guaranteed minimum benefit payable for the first 6 months equal to 50% of the base benefit
- Recovery benefit is payable up to the maximum benefit period
- Recovery benefit terminates after two consecutive or 3 non-consecutive months of not qualifying

Ameritas® Dynamic Cornerstone: Residual Rider Comparison

	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

Ameritas® Dynamic Cornerstone: Residual Disability Riders – Sales Strategies

- **Enhanced Plus Residual Rider**
 - Intended for maximum security
 - Used by most medical/dental professionals
- **Enhanced Residual Rider**
 - Cost savings due to a shorter Recovery benefit period and higher threshold for loss (20% vs 15%)
 - Ideal for salaried employees or pragmatic/cost conscient clients
- **Basic Residual**
 - For those with limited budget and sometimes is the only Residual rider available

Ameritas® DInamic Cornerstone: Residual Disability Riders – Sales Strategies

- A Residual rider of some kind is recommended for every disability policy, but especially for those with the Own Occupation (OO) definition of disability.
- For a residual disability that begins at or after age 63, the maximum benefit period is 24 months, less any period for which total disability benefits are paid.

Upcoming DI Connect Sessions

- **Tuesday, May 12, 2026 – 11 a.m. ET – Tackling the Business Owner Market**
- **Tuesday, May 19, 2026 – 11 a.m. ET – DI Claims Townhall**
- **Tuesday, May 26, 2026 – 11 a.m. ET – **NO TRAINING** – Memorial Day Holiday Week**
- **Tuesday, June 2, 2026 – 11 a.m. ET – Key Financial Underwriting Concepts**
- **Tuesday, June 9, 2026 – 11 a.m. ET – Understanding Financial Documentation for Individual DI and Business Overhead Expense (BOE) Insurance**
- **Tuesday, June 16, 2026 – 11 a.m. ET – Marketing DI Insurance to Affluent Professionals**

Disclosures

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.

This information is provided by Ameritas[®], which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to, Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas[®], visit ameritas.com.

Ameritas[®] and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life[®] is a registered service mark of affiliate Ameritas Holding Company.

© 2025 Ameritas Mutual Holding Company