



Residual Disabilities Solutions Guide

Protection if you can return to work or if you never stop working during a disability

Disabilities are not always considered total in nature. 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.

You have three residual disability riders to choose from. Each protects your income in the event of a partial disability. Let's review the features of our **Residual Disability riders** and how they can impact the income continuation you may receive from your Ameritas Disability Income insurance policy.



Definition of Residual Disability

Basic and Enhanced Residual

A loss of income and a loss of time or duties are required. Showing a 20% loss of income or greater and a loss of time or duties in your occupation is how you qualify for a residual benefit.



Barry

Barry is an attorney who has been diagnosed with a heart condition. His doctors have asked him to work fewer hours and reduce stress. Barry continues doing all aspects of his job, but only three days a week. Due to his reduction in hours, his income drops by 40%. With this loss of time in his occupation and a loss of income, he would qualify for a residual benefit once he satisfies his elimination period.

Enhanced Plus Residual only

During the elimination period, only a loss of time or a loss of duties is required. Beyond the elimination period, a loss of income and a loss of time or duties are required. With Enhanced Plus Residual, you do not need to show a loss of income during the elimination period. After the elimination period is satisfied, you only need to show a 15% loss of income and a loss of time or duties to qualify for a residual benefit.



Karen

Karen is an architect and business owner who had a skiing accident. It will take a year of rehabilitation for her to recover, but she wants to continue working in some capacity to maintain her business and help her employees. Revenue to the business and her income will not be immediately impacted. After a few months working part-time, she likely will experience an income loss due to reducing revenue. The Enhanced Plus Residual allows her to satisfy the elimination period even though her income is not immediately impacted.

Residual riders pay a portion of the base monthly benefit comparable to your loss of monthly income.

Maximum Benefits

Basic Residual

50% of base monthly benefit – With Basic Residual the maximum benefit amount is one-half of your base monthly benefit – regardless of the actual loss of income.

Enhanced Plus and Enhanced Residual

100% of base monthly benefit – Residual disability is focused on sickness and injuries that do not lead to a Total Disability, but that doesn't mean it can't pay a full monthly benefit.



Christine

- **Enhanced Residual:**

Christine is a CRNA working independently. She's dealing with back pain that impacts her ability to work full-time. Initially, she begins a residual claim after eight months of working part-time, suffering both a loss of income and time at work. One year into the residual claim, her income is only 15% of her pre-disability income. Because her income loss is more than 80% Ameritas will now pay 100% of her monthly benefit amount – as if she were totally disabled.

- **Enhanced Plus Residual:**

If she has the Enhanced Plus Residual rider on the policy, Christine will receive 100% of the monthly benefit amount once her income loss is greater than 75% instead of the 80% outlined above.



Recovery Benefits

Enhanced Plus and Enhanced

Under the Recovery Benefit, residual disability benefits may continue after the insured has resumed all duties and returned to full-time work, if there is still a loss of income due to the prior disability.



Tom

- **Enhanced Residual:**

Tom has fully recovered from a heart attack and is back to work full-time in his practice as a Vascular Surgeon. After a period of not working, he's now back doing all the duties of his job on a full-time basis, but his revenue is down due to the interruption to his practice during his period of total disability. His policy will continue to pay the residual disability benefit proportional to his income loss even while working full-time and performing all duties. This benefit is payable for a maximum of three months.

- **Enhanced Plus Residual:**

With Enhanced Plus, Tom has the assurance that we will continue to pay the residual disability benefit beyond three months (**up to the maximum benefit period**) if his referrals do not pick back up right away.

Return to Work Incentive

Enhanced Plus Residual only

With the return-to-work incentive on the Enhanced Plus Residual rider, we will pay dollar-for-dollar the actual lost income during the first three months of residual disability payments (not to exceed the maximum monthly benefit amount). This is an enhanced alternative to determining payments using our standard approach of multiplying the percentage of income loss by the base monthly benefit amount.

Guaranteed Minimum Benefit

Enhanced Plus Residual only

We will pay at least 50% of the monthly base benefit for the first six months regardless of the actual percentage loss.

Build a strong policy with a Residual Disability rider. Connect with your Ameritas representative today to customize a policy that fits your unique needs.

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



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

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