

# 16 reasons to protect your income with Ameritas

Disability income insurance is a building block for a strong financial foundation; it goes to work when you can't.

Dynamic Foundation\* through Ameritas offers you the flexibility to design a plan that will meet your individual protection needs. Our base policy provides many important features at no additional cost to you as well as the option to add riders to further enhance your protection.

1. Choice of Noncancelable and Guaranteed Renewable (NC) or Guaranteed Renewable (GR) coverage. A NC 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, except at your request. A GR policy cannot be canceled or changed (prior to age 65) as long as premiums are paid on time. However, premiums are subject to change on a class basis with state approval.
2. We offer up to three definitions of total disability—including Own Occupation, a highly favored definition in the industry. The definition of disability determines how benefits are payable in any specific instance.
3. If you suffer an injury that does not disable you but requires medical or dental treatment, the **Nondisabling Injury benefit** reimburses the cost of that treatment, up to one-half of your base benefit but not to exceed \$3,000 per injury.
4. The **Good Health benefit**, waives two days from the elimination period 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.
5. Under **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.
6. The **Surgical Transplant benefit** will pay benefits if you become totally disabled as a result of being a transplant donor. The elimination period is waived and benefits are payable, provided the transplant occurs more than six months after the issue date of your policy.
7. Under the **Cosmetic Surgery benefit**, if you become totally disabled as a result of having cosmetic surgery, benefits are payable, provided the surgery occurs more than six months after the issue date of your policy. The elimination period must be satisfied.
8. If you lose your employment due to your disability, the **COBRA Premium 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.
9. If a disability stops and then starts again within 365 days (NC policy) or 180 days (GR policy), from the same or related cause, the two periods will count as one under **Successive Periods of Disability**.
10. A basic disability insurance policy pays if you are unable to work due to a sickness or injury, but not all disabilities are total. Sometimes you can return to work on a limited basis, either working fewer hours or performing limited duties—a **Residual Disability Rider** can help protect your income in these situations. There are two options available.

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**Enhanced Residual Disability** – Payable if you suffer a partial disability that results in at least a 15% loss of income. It pays a percentage of the monthly benefit according to the percentage of your income loss. It offers a built-in Recovery Benefit that is payable 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 your previous disability.

**Basic Residual Disability** – This cost saving option is payable if you suffer a partial disability that results in at least a 15% loss of income. The maximum benefit payable is 50% of your base monthly benefit.

11. **Cost of Living Adjustment (COLA) Rider** – After the first year of your disability, this rider will adjust your monthly benefit once a year. There are two options available.

**COLA – 6% Compound** adjusts your monthly benefit based on the Consumer Price Index (CPI-U) with a maximum of six percent increase per year, compounded annually.

**COLA – 3% Simple** is a cost saving option that provides an annual three percent simple interest increase to the monthly benefit, regardless of the actual rate of inflation.

12. **Social Insurance Substitute (SIS) 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 Worker's Compensation. The benefit is reduced by any Social Insurance benefits received.

13. **Future Increase Option (FIO) Rider** – Over time as your salary increases, so will your need to protect your income with additional coverage. This rider permits you to purchase additional coverage with only financial evidence of insurability. It also guarantees the rate structure, occupational class and contract features of the original policy.
14. **Catastrophic Disability (CAT) 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, continence).
15. **Automatic Increase Rider (AIR)** – This rider will increase your monthly benefit by four percent 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.
16. **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).

\* Dnamic Foundation and its features, benefits and optional riders are subject to state variations and availability.



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