

Choosing the Right Policy

Dnamic Cornerstone Income ProtectionSM



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

The decision to protect your income with disability income insurance is a smart one. As you decide which policy type to purchase, Noncancelable or Guaranteed Renewable, it's important to understand the difference between each one.

Dnamic CornerstoneSM disability income insurance from Ameritas provides the protection and flexibility you need to build a stronger foundation for your financial future.

While it's important to understand the various benefits and optional riders available to you, it's also important to understand which policy is best suited for you.

Dnamic Cornerstone offers two types of individual disability income policies.

Noncancelable policy

A Noncancelable (NC) policy cannot be canceled as long as premiums are paid on time. Once the policy is in force, the benefits, riders and premiums can't be changed or altered prior to age 65*, except at your request.

Guaranteed Renewable policy

A Guaranteed Renewable (GR) policy can't be canceled or changed (prior to age 65*) as long as premiums are paid on time. However, premiums are subject to change prior to age 65* on a class basis with state approval.

*Age 67 for a to age 67 benefit period.

Meyer and Associates
18 Washington Avenue
Chatham, NJ 07928
Office: 800-635-7801
info@meyerandassoc.com
www.meyerandassoc.com

**Build a stronger foundation for
your financial future.**



Meyer and Associates is not an affiliate of Ameritas or its subsidiaries.



Things to consider

	Noncancelable	Guaranteed Renewable
Premiums	Premiums will never increase prior to age 65/67.	Offers immediate cost savings. Future premiums are subject to a potential increase on a class basis.
History	Premiums can't increase prior to age 65/67.	Although history is not always representative of future events, looking back over the past half-century, our GR policy has not been subject to a rate increase.
Residual Disability Benefit	May purchase one of three residual riders as an additional feature to your policy.	Offers a built-in partial disability benefit or the option to purchase one of three residual disability riders available.
Mental/Nervous, Drug, Alcohol Limitation	Coverage up to the maximum benefit period for certain occupations.	Two-year coverage period required for all occupations.
Age at time of purchasing disability insurance and the number of working years remaining	No risk of a potential premium increase prior to age 65/67, regardless of the working timeframe.	Greater risk of a potential premium increase for younger clients with a longer working timeframe such as 30-40 years.

Sample quote

Male, age 40, nontobacco, 6A occupation class
(Prepared with NE as issue state)

Monthly Benefit:	\$5,000
Elimination Period:	90 days
Benefit Period:	To age 65
Definition of Disability:	Own Occupation for the length of the benefit period
Riders:	Enhanced Residual, Cost of Living Adjustment, 2% - 6% Compound, Future Increase Option – \$5,000
Annual Premium:	\$1,734.44 (NC, two-year MNDA) \$1,638.47 (GR), two-year MNDA
e-Discount:	NC annual premium \$1,632.77 GR annual premium \$1,542.56
Cost Savings:	\$90.21/year; 5.5% (GR policy)

Our Dlnamic Cornerstone product is designed to allow flexibility based on your disability insurance needs. For many clients, realizing the immediate cost savings associated with a GR policy could outweigh the real risk of potential premium increase at some point in the future.

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



In approved states, Dlnamic Cornerstone Income ProtectionSM (forms 4601NC and 4602GR) is issued by Ameritas Life Insurance Corp. 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. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, 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. © 2023 Ameritas Mutual Holding Company