

Income Protection for Attorneys

Dlnamic Cornerstone Income Protection®

Put worries behind and the future ahead with income protection

The decision to build a comprehensive financial plan is a smart strategy to help you through times of uncertainty and it should include a way of protecting your income. Disability income insurance helps you plan for the unexpected by replacing a portion of your income, if you're unable to work due to a sickness or injury.

Life can never be free from uncertainty. But when uncertainty is minimized, life can be maximized. Our diversified products and services help individuals, families and businesses protect what matters most.

We understand what is important to attorneys

Dlnamic Cornerstone Income Protection® from Ameritas is disability income insurance and it helps protect your income. It offers cost savings and design flexibility so you can design coverage specific to your individual income protection needs.

Premium savings

As an **American Bar Association member**, you are entitled to a **10% discount** from standard rates when you purchase individual DI and/or Business Overhead Expense insurance (15% discount for BOE).

If you're interested in offering DI and/or BOE insurance to employees, discounts are available. Multi-life cases can qualify for 10% or employer-sponsored programs can qualify for 10-30% subject to case demographics and underwriting review.

Plan design flexibility

Options are essential to building disability protection based on your unique needs. With Dlnamic Cornerstone®, you have choices.

- Plan options

1. Noncancelable offers a rate guarantee to age 65 or to age 67 (depending on the benefit period selected).

2. Guaranteed Renewable helps you save on the cost of insurance, but premiums are subject to change prior to age 65/67 (on a class basis with state approval).

- Definitions of disability

- **Own Occupation:** benefits are paid if you're unable to work in your own occupation due to sickness or injury, even if you choose to work in another occupation.
- **Own Occupation and Not Working:** benefits are paid if you're unable to work in your occupation due to a sickness or injury and if you're not working in another occupation.
- **Two-Year Own Occupation and Then Any Reasonable Occupation:** benefits are payable up to two years if you're unable to work in your own occupation due to a sickness or injury. Thereafter, benefits are payable if you are unable to work in any reasonable occupation for which you are qualified (based on your education, training or experience).

- Riders* can further enhance your protection. There are several riders to choose from including:

- Residual Disability: sometimes you can return to work on a limited or partial basis, either working fewer hours or performing limited duties. Select between three options, Enhanced Plus, Enhanced and Basic Residual.
- Increase Riders: over time when your salary increases, so will your need to protect your income with additional disability coverage. Plan for your future income protection needs with either the Automatic Increase, Benefit Increase or Future Increase Option riders.
- Cost of Living Adjustment: after the first year of a disability, this rider will adjust the monthly benefit once a year to help your disability insurance benefits keep pace with inflation. Choose between the 2% - 6% Compound or 3% Compound rider.



- Several built-in features* are available at no additional cost to you. These include, but are not limited to:
 - Benefit Advancement: if you suffer an injury that does not disable you but requires medical or dental treatment, this feature advances you \$500 of the base monthly benefit.
 - Good Health Benefit: reduces your elimination period by two days for each consecutive year you don't receive monthly disability benefits under your policy. However, the elimination period will never be lower than 30 days.
 - COBRA Premium Benefit: if you lose your employment due to your disability, this feature will reimburse the cost of COBRA premiums (individual or family) up to \$1,000 per month for a maximum of 18 months, so you can continue your medical insurance.

Trust us for your income protection needs

Your ability to earn an income is your greatest asset.

You have worked very hard to reach your current educational and professional level. Don't let an illness or injury result in uncertainty for you and your family and put your career on hold. Instead, put worries behind and the future ahead with Dlnamic Cornerstone Income Protection® from Ameritas, a solid foundation for your financial strategy.

Ask your Ameritas representative to help design a policy that is right for you.



*Subject to state variation and availability.

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.

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