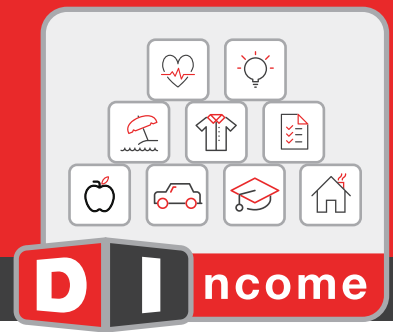


Investing in Yourself

Dynamic Cornerstone Income Protection®



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



You've invested a lot of time and hard work into your education. Invest in protection that can help pay your student loan debt, if a disability due to a sickness or injury prevents you from earning an income.

Adding the Student Loan Repayment Rider* to your disability policy provides extra coverage—the additional benefit reimburses your student loan payments.

Student loan debt in the U.S. is an estimated \$1.77 trillion¹. Not all student loan programs offer a disability discharge feature—make sure you're protected.

The Student Loan Repayment Rider provides you with the ability to repay your student loan debt if you become disabled, to help you avoid defaulting on your loan(s).

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How the rider works

- Add to a disability policy with at least \$1,000 base monthly benefit.
- Cover up to three loans with three separate riders for combined coverage up to \$2,500 a month.
- Available coverage periods of 5-15 years (must be less than or equal to the base benefit period).
- Choose either a 90-day or a 180-day elimination period (must be equal to or greater than the base elimination period).
- Rider reimburses monthly student loan payments made during a period of disability.

Did you know

If your policy includes residual disability protection, and you are collecting disability benefits under that feature, the Student Loan Repayment Rider will reimburse one-half of your monthly loan payment (not to exceed one-half of the maximum monthly Student Loan Repayment benefit).



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



As you decide if the Student Loan Repayment Rider is right for you, keep in mind that our product offers flexibility so you can build a policy that best fits your financial situation and your disability insurance needs.

Not all student loan programs offer a disability discharge feature – make sure you're protected.

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



*Subject to state approval.

¹ Hanson, Melanie. "Student Loan Debt Statistics" EducationData.org, March 16, 2025, <https://educationdata.org/student-loan-debt-statistics>

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.

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