
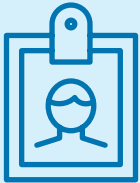




Platinum Advantage vs. Ameritas DInamic Cornerstone

Platinum Advantage income protection insurance is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to help meet the needs of a broad range of clients. Offering the right product at the right price, you can help your clients protect their income and lifestyle. Below are key strengths of Platinum Advantage when compared to Ameritas' DInamic Cornerstone.

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Cornerstone	Platinum Advantage's Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of regular occupation and is not engaged in any other occupation for wage or profit. If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured's regular occupation.</p>	<p>An insured is totally disabled if unable to perform the material and substantial duties of his or her occupation and is not working in any occupation for wage or profit.</p> <p>If insured is a physician or dentist and has limited his or her duties to the performance of the usual and customary functions of a specific, professionally recognized medical or dental specialty, that specialty will be considered insured's occupation.</p> <p>The definition of total disability in the base policy is variable. The not working definition is available to all occupation classes.</p>	
 <p>Own Occupation Rider</p>	<p>For occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, option to elect Own Occupation Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of regular occupation, even if engaged in any other occupation for wage or profit. If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured's regular occupation. If insured is an attorney and has limited regular occupation to the performance of the usual and customary activities of a trial attorney, then trial attorney will be deemed insured's regular occupation.</p>	<p>An insured is totally disabled if not able to perform the material and substantial duties of his or her occupation.</p> <p>For occupation classes 6A, 5A, 4A, 3A, 6M, 5M, 4M and 3M, option to elect own occupation definition of total disability. An insured will be totally disabled if not able to perform the material and substantial duties of his or her occupation.</p> <p>If insured is a physician or dentist and has limited his or her duties to the performance of the usual and customary functions of a specific, professionally recognized medical or dental specialty, that specialty will be considered insured's occupation.</p>	<p>Platinum Advantage includes trial attorney specialty language in the own occupation definition of total disability.</p>

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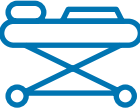


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Platinum Advantage vs. Ameritas DInamic Cornerstone

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Cornerstone	Platinum Advantage's Strengths
 <p>Presumptive Disability</p>	<p>Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. Will waive benefit waiting period and benefits are payable through the end of the benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Presumptive total disability must be total loss of sight in both eyes, hearing in both ears, speech, use of both hands, use of both feet or use of one hand and one foot. Will waive the elimination period and benefits are payable through the end of the maximum benefit period. Will pay benefits even if insured is working in any occupation.</p>	
 <p>Guaranteed Renewable</p>	<p>Guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of each grace period, The Standard cannot change any part of the policy, except its premium, until the termination date.</p> <p>Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy rider.</p>	<p>Ameritas cannot cancel a Guaranteed Renewable policy except for nonpayment of premium and cannot change the terms of the policy except to the benefit of the client or per the client's request.</p> <p>Premiums on a Guaranteed Renewable policy can be increased prior to age 65 (or age 67 for a to age 67 benefit period).</p> <p>Available to occupation classes: 6A, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 4M, 4P, 4D, 3M, 2M and M.</p> <p>Separate policy available for noncancelable and guaranteed renewable policy.</p>	
 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if not disabled and actively at work at least 30 hours per week. Premiums will be based on age and risk class as of the termination date. Benefit paid for 24 months if disabled on or before anniversary following 75th birthday and 12 months otherwise. Benefits paid for one disability.</p>	<p>Conditionally renewable on each policy anniversary from the policy's termination date, age 65 or 67, for life if insured is not receiving a benefit under the policy or attached rider and is actively working at least 30 hours each week for wage or profit. Premiums are based on insured's age at time of renewal. Maximum benefit period for renewed policies is 24 months.</p>	







Platinum Advantage vs. Ameritas Dinamic Cornerstone

Policy Feature	The Standard - Platinum Advantage	Ameritas - Dinamic Cornerstone	Platinum Advantage's Strengths
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • To age 65 • To age 67 	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 1 year (issue ages 61-64) • 2 years • 5 years • 10 years • To age 65 • To age 67 	
 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days 	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 30 days • 60 days • 90 days • 180 days • 365 days • 730 days 	
 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20% fewer hours in order to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20% due to the loss in hours. The insured cannot be disabled and no other benefits can be payable under the policy.</p> <p>During the life of the policy, the benefit can be claimed up to two times, and the maximum amount payable is six times the basic monthly benefit.</p>	<p>Not available.</p>	





Platinum Advantage vs. Ameritas DInamic Cornerstone

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Cornerstone	Platinum Advantage's Strengths
 <p>Survivor Benefit</p>	<p>A benefit equal to three times the basic monthly benefit will be paid to a survivor if insured dies while disability benefits are payable.</p>	<p>If insured dies after satisfying the elimination period and while monthly disability benefits are being paid, will pay an additional three months of the base monthly benefit.</p>	
 <p>Transplant Surgery Benefit</p>	<p>Will pay a disability benefit if insured becomes disabled as a result of surgery to transplant part of insured's body to someone else. Surgery must occur after policy effective date.</p>	<p>Considered totally disabled if disability results from transplanting a part of insured's body to the body of another person, or from cosmetic surgery to correct a disfigurement or to improve appearance. Surgery must occur more than six months after the issue date. The elimination period is waived for transplant surgery.</p>	<p>Platinum Advantage requires the transplant surgery to occur after the effective date. DInamic Cornerstone requires the surgery to occur more than six months after the issue date.</p>
 <p>Waiver of Premium</p>	<p>Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90th day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p>Will waive premium until total or residual disability ends. Waiver of premium will begin the date insured's claim is approved but not before 90 days of continuous total or residual disability, if included with the policy. Will refund premium paid on or after the date insured becomes totally or residually disabled.</p>	
 <p>Suspension During Military Service</p>	<p>Insured who is on full-time active duty in the military can suspend policy for up to five years. The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	<p>If insured is on active duty in the armed forces, the policy can be suspended up to five years. If the insured remains on active duty on the fifth anniversary of the date of suspension, coverage under this policy will resume contingent on receipt of premium from the fifth anniversary of the date of suspension until the next premium due date.</p>	




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 <p>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • War, declared or undeclared, including military training, action or conflict while on active duty in the military • Committing or attempting to commit a felony or being engaged in an illegal occupation • Actively participating in a violent disorder or riot • Intentionally self-inflicted injury <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, unless due to complications of pregnancy.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution for more than seven days.</p> <p>Will exclude disability caused or contributed to by any condition or activity specifically named or described in an exclusion endorsement attached to the policy.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>Disability resulting from, or caused or contributed to by</p> <ul style="list-style-type: none"> • War, declared or undeclared, or military service • Intentionally self-inflicted injury <p>Benefits not payable for normal pregnancy or childbirth until disabled for 90 days.</p> <p>Benefits not payable during any period of incarceration.</p> <p>Benefits not payable if prevented from engaging in insured's occupation as the result of loss of license, except as a direct result of sickness or injury.</p> <p>While insured resides outside of the United States, will not pay benefits for more than 12 months during the lifetime of the policy.</p>	
 <p>Injury & Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.</p>	<p>A reinstated policy will cover only an injury that occurs after the date of reinstatement or a sickness beginning on the date of reinstatement.</p>	





Platinum Advantage vs. Ameritas DInamic Cornerstone

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<p>Contract Riders</p>			
 <p>Enhanced Residual Disability Rider</p>	<p>During the benefit waiting period the insured will be considered residually disabled if working in his or her regular occupation or any other occupation, and has at least a 20% loss of duties, time or income. After the benefit waiting period, a benefit will be paid as long as insured is working in his or her regular occupation or any other occupation, and has at least a 20% loss of income. Benefit varies based on income loss but during first 12 months the benefit will be no less than 50% of monthly benefit.</p> <p>Recovery benefit paid if, after a period of disability, the insured is working in regular or any occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous sickness or injury. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, through issue age 60.</p>	<p>Enhanced Plus Residual Disability Rider</p> <p>Insured will be considered residually disabled if there is at least a 15% loss of monthly earnings and a loss of duties or time. During the elimination period the loss of monthly earnings requirement is waived.</p> <p>Benefit varies based on loss of monthly earnings but during the first six months the benefit will be no less than 50% of the base monthly benefit.</p> <p>Recovery benefit paid if, following a period for which monthly disability benefits have been paid, insured has returned to his or her occupation and is performing the material and substantial duties of his or her occupation and maintains a loss of monthly earnings of at least 15% and a demonstrable relationship exists between the loss of monthly earnings and the previous disability. The recovery benefit is the residual monthly benefit which varies based on the loss of monthly earnings.</p> <p>Available to occupation classes 6A, 5A, 4A and 3A, 4P and 4D. Policies for occupation classes 6M, 5M, 4M and 3M are required to include a Residual rider (Enhanced Plus, Enhanced or Basic).</p>	<p>Platinum Advantage requires a loss of income, duties or time during the benefit waiting period, and a loss of income after the benefit waiting period. DInamic Cornerstone requires a loss of income and either a loss of duties or time.</p> <p>Platinum Advantage pays the 50% minimum benefit for up to 12 months and DInamic Cornerstone pays it for up to six months.</p> <p>Platinum Advantage will pay the recovery benefit if insured is working in his or her regular or any occupation, and DInamic Cornerstone requires the insured to be working in the occupation he or she was engaged in at the time disability began.</p> <p>Platinum Advantage will continue to waive premium if insured is receiving recovery benefits.</p>





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Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Cornerstone	Platinum Advantage's Strengths
 <p>Basic Residual Disability Rider</p>	<p>The insured will be considered residually disabled during and after the waiting period if working in his or her regular occupation or any other occupation, and has at least a 20% loss of income, and either a loss of duties or time in his or her regular occupation. Disability benefits will vary based on income loss but during the first six months, benefits will be no less than 50% of monthly benefit.</p> <p>Recovery benefit paid if, after a period of recovery, the insured is working in regular occupation at least as many hours as prior to disability and continue to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous injury or sickness. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p>Enhanced Residual Disability Rider</p> <p>Insured will be considered residually disabled if there is at least a 20% loss of monthly earnings and a loss of duties or time. During the elimination period the loss of monthly earnings requirement is waived.</p> <p>Benefit varies based on loss of monthly earnings but during the first six months the benefit will be no less than 50% of the base monthly benefit.</p> <p>Recovery benefit paid if, following a period for which monthly disability benefits have been paid, insured has returned to his or her occupation and is performing the material and substantial duties of his or her occupation and maintains a loss of monthly earnings of at least 20% and a demonstrable relationship exists between the loss of monthly earnings and the previous disability. The recovery benefit is the residual monthly benefit which varies based on the loss of monthly earnings.</p> <p>Available to occupation classes 6A, 5A, 4A and 3A, 4P and 4D. Policies for occupation classes 6M, 5M, 4M and 3M are required to include a Residual rider (Enhanced Plus, Enhanced or Basic).</p>	<p>Platinum Advantage's benefit is proportionate to income loss and pays a 50% minimum benefit for up to six months and DInamic Cornerstone pays a 50% maximum benefit.</p> <p>Platinum Advantage includes a recovery benefit.</p>
 <p>Short-Term Residual Disability Rider</p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if working in his or her regular occupation and has at least a 20% loss of income and the insured is unable to perform one or more substantial and material duties or is performing all duties but not more than 50% of the time. The amount of residual disability benefit will be 50% of the policy's basic monthly benefit for a loss of income between 20 and 80%. If the loss of income is greater than 80%, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to occupation classes 2A, 2P, A and B, through issue age 60.</p>	<p>The insured will be considered residually disabled if there is at least a 20% loss of monthly earnings and a loss of duties or time. The residual monthly benefit will be the lesser of either 50% of the base monthly benefit or the base monthly benefit for the total disability multiplied by the ratio of the insured's loss of earnings during disability to the monthly earnings before the disability.</p> <p>No recovery benefit included.</p> <p>Available to occupation classes 6A, 5A, 4A, 3A and 2A, 6M, 5M, 4M and 3M, 4P and 4D. Required on policies for occupation class 2M. Available through issue age 64.</p>	






Platinum Advantage vs. Ameritas DInamic Cornerstone

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Cornerstone	Platinum Advantage's Strengths
 <p data-bbox="354 347 537 425">Automatic Increase Benefit Rider</p>	<p data-bbox="596 347 1220 688">The Automatic Increase Benefit Rider is included for eligible applicants, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 59. Provides an annual automatic 4% increase to the policy's basic monthly benefit, for a period of up to six years, without evidence of insurability. Increases may occur up through the increase date next following insured's 60th birthday. Increases are compounded annually and are subject to issue and participation limits. Policyowner may apply for additional increase periods. If policyowner declines two consecutive increases the rider will terminate.</p> <p data-bbox="596 708 1220 818">Increases will be suspended if the policy is suspended during military service. If premium is being waived on an increase date, premium will be due for the increase when premium is no longer waived.</p>	<p data-bbox="1268 347 1569 367">Automatic Increase Rider</p> <p data-bbox="1268 386 1892 643">The Automatic Increase Rider is available at no charge for occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M and 2M, 4P and 4D through issue age 55. Provides an automatic annual 4% simple increase in the base monthly benefit on each anniversary for up to five years. No underwriting is required at the time of increase. If owner refuses an increase, he or she forfeits the right to any and all future automatic increases, including the right to apply for additional increases.</p> <p data-bbox="1268 662 1892 711">If premium is being waived on the effective date of an increase, the premium for the increase will also be waived.</p>	<p data-bbox="1940 347 2564 425">Platinum Advantage provides 4% compounded increases for up to six years and DInamic Cornerstone provides 4% simple increases for up to five years.</p> <p data-bbox="1940 444 2510 555">Platinum Advantage terminates the rider if the owner declines two consecutive increases and DInamic Cornerstone terminates the rider if the owner refuses one increase.</p> <p data-bbox="1940 574 2510 652">Platinum Advantage allows the owner to apply for additional increase periods after the end of the initial six years.</p>
 <p data-bbox="354 863 537 912">Benefit Increase Rider</p>	<p data-bbox="596 863 1220 1292">The Benefit Increase Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 50, when at least 75% of the basic monthly benefit offered is accepted. The policyowner can apply for an increase to the basic monthly benefit every three years, without providing medical information. Through age 50, can apply for an accelerated increase during any three-year period if, in the past 90 days, earnings increased by at least 30% or if involuntarily lost group LTD. Rider will terminate if application for increase is not received in any three-year period, or if less than 50% of an increase offer is accepted, or if policyowner requests to reduce the basic monthly benefit. The rider will terminate on the policy anniversary next following insured's 55th birthday.</p>	<p data-bbox="1268 863 1892 1029">The Benefit Increase Rider allows an insured to increase the base monthly benefit on a policy without providing evidence of physical insurability. 75% of the base coverage for which he/she financially qualifies must be accepted at time of application. The minimum monthly base benefit amount required to add the BIR is \$1,000.</p> <p data-bbox="1268 1049 1892 1214">Through age 49, the rider provides two option dates within a six-year option window, once every three years, during which an increase may be applied for. For ages 49 and up, the option window is three years with one option date. Requests to increase must be received within six months of each option date.</p> <p data-bbox="1268 1234 1569 1253">Minimum increase is \$500.</p> <p data-bbox="1268 1273 1892 1321">Not available with Future Increase Option Rider. Available up to age 50.</p> <p data-bbox="1268 1341 1892 1390">Available to occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M, 2M, 4P and 4D.</p>	


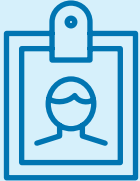
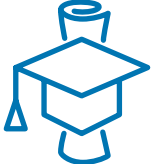



Platinum Advantage vs. Ameritas DInamic Cornerstone

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Cornerstone	Platinum Advantage's Strengths
 <p>Catastrophic Disability Benefit Rider</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or if presumptively disabled. Benefits begin at the same time benefits for total disability begin and are paid through the end of the maximum benefit period. We will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p>Pays a benefit if unable to perform two or more activities of daily living or if require substantial supervision due to severe cognitive impairment. Benefits begin after the catastrophic elimination period and are paid through the end of the catastrophic maximum benefit period. Available to occupation classes 6A, 5A, 4A, 3A, 2A, 4P, 4D, 6M, 5M, 4M, 3M and 2M, through issue age 60.</p>	<p>Platinum Advantage pays a catastrophic disability benefit if insured is presumptively disabled.</p>
 <p>Lump Sum Savings Rider</p>	<p>Not available.</p>	<p>Available to occupation classes 6A - 2A and 6M - 2M, 4P and 4D. Issue ages are 18 - 55. Only available with base benefit periods: to age 65 and to age 67.</p> <p>Pays a lump sum benefit at age 60, equal to 25% of all qualifying monthly benefits collected over the life of the policy, through age 60 (base policy, Residual and Cost of Living Adjustment riders). The claim payments must be greater than or equal to 12 times the policy's base monthly benefit. Coverage can be increased when the Benefit Increase or Future Increase Option rider is exercised.</p> <p>Not available on policies with the Automatic Increase or Social Insurance Substitute rider.</p>	
 <p>Indexed Cost of Living Benefit Rider</p>	<p>On the first of the month following any anniversary of the date disability started, a cost of living adjustment will be made to the basic monthly benefit. Provides up to a 3 or 6% annually-compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, policyowner has option to apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the adjusted basic monthly benefit paid at the time disability ends. Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p>Cost of Living Adjustment Rider 2-6% compound</p> <p>On each anniversary of the onset date of disability, an adjustment will be made to the monthly income benefit as long as the insured is receiving a monthly income benefit. Provides up to a 3 or 6% annually compounded increase to the monthly income benefit. Increase is based on the CPI-U. Upon recovery, owner has the right to purchase additional base monthly benefit up to the amount of the adjusted monthly income benefit payable at the end of the disability, reduced by the base monthly benefit, as long as the additional benefit amount is at least \$300. Rider is available to occupation classes 6A, 5A, 4A, 3A, 2A, 4D, 4P, 6M, 5M, 4M, 3M and 2M through issue age 60.</p>	







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 <p>Noncancelable Policy Rider</p>	<p>Noncancelable and guaranteed renewable to age 65 or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p>	<p>Noncancelable and guaranteed renewable to age 65 or to age 67 for a maximum benefit period. As long as premium is paid as due, Ameritas shall not cancel the policy, increase the premium nor add restrictions.</p> <p>Available to occupation classes 6A, 5A, 4A, 3A, 2A, 4P, 4D, 6M, 5M, 4M, 3M and 2M.</p>	
 <p>Own Occupation Rider</p>	<p>See Own Occupation Rider in the base contract section above.</p>	<p>See Own Occupation Rider in the base contract section above.</p>	
 <p>Student Loan Rider</p>	<p>Provides a monthly benefit to reimburse insured's monthly student loan expense if insured becomes totally disabled. Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3P and 3D for a 10- or 15-year term. Benefit subject to a monthly maximum amount from \$100 to \$2,500 for occupation classes 5P, 4P, 4S, 3P and 3D, or from \$100 to \$1,500 for occupation classes 5A, 4A and 3A.</p>	<p>Provides a monthly benefit to reimburse insured's monthly student loan expense if insured becomes totally disabled. Available to occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M, 2M, 4P and 4D. Benefit has a duration period maximum of 15 months. Benefit is subject to a monthly maximum amount from \$100 - \$2,500.</p>	
 <p>Mental Disorder/ Substance Abuse Limitation</p>	<p>Benefits for disabilities caused or contributed to by, or by medical or surgical treatment for, a mental disorder or substance abuse will be limited to a total of 24 months during lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p>The limitation is added to policies for occupation classes 3D, 3P, 2A, 2P, A and B. All other occupation classes can choose to add the limitation.</p>	<p>Benefits for disabilities due to any mental/nervous disorder or substance abuse is limited to either a two-year limitation or coverage up to the maximum benefit period. Noncancelable policies allows coverage up to the maximum benefit period for 6A-3A and 6M-4M and 4D occupation classes. 4P occupation classes require a two-year limitation.</p> <p>Guaranteed Renewable policies allow only two-year limitation for all occupation classes.</p>	<p>Platinum Advantage offers unlimited mental disorder and/or substance abuse coverage for higher occupation classes. DInamic Cornerstone limits options for guaranteed renewable policies.</p>




Platinum Advantage vs. Ameritas DInamic Cornerstone

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Discounts			
 <p>Business Owner Discount</p>	<p>10% discount on gender-distinct rates when the business owner owns at least 20% of the business, has been financially successful (as determined by us) for at least the past two years and employs at least one full-time equivalent W-2 employee. Discount is available to occupation classes 5A, 4A, 3A and 2A, except for financial advisors, financial planners or insurance producers, or those listed in the product guide under financial services, entertainment industry or real estate.</p>	<p>Not available.</p>	
 <p>Employer-Based Multi-Life Discount</p>	<p>10% discount provided when The Standard receives applications for three or more lives employed by the same employer, within a six-month period. If third application is submitted after two others in force, all three will receive the discount on the next premium due date. This discount is not available to government employees.</p>	<p>10% discount provided when there are three or more employees (within six months) with a common employer. Discount cannot be stacked cannot be used in conjunction with the medical and dental intern/resident or association/affiliation discount.</p>	<p>Platinum Advantage requires applications for three or more lives and DInamic Cornerstone requires three approved lives.</p>
 <p>Multi-Product Discount</p>	<p>5% discount for individuals who purchase Business Overhead Protector and/or Business Equity Protector at the same time as Platinum Advantage.</p>	<p>Not available.</p>	
 <p>Residency Multi-Life Discount</p>	<p>Allows most ACGME or AOA hospitals and medical centers to establish a 15% discount for residents, interns and fellows. The discount is also available to dental post-doctorates in dental education programs accredited by the Commission of Dental Accreditation.</p>	<p>Provides a 15% discount from gender-distinct rates on three or more lives who attend the same college or university. Available for medical residency programs with occupational classes 4P, 4D, 6M, 5M and 4M. Discount is not available to residents, interns or fellows who are part of an approved GIS residency program.</p>	



Platinum Advantage vs. Ameritas DInamic Cornerstone

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Cornerstone	Platinum Advantage's Strengths
 <p>Preferred Occ Discount</p>	<p>Preferred Occupation Discount</p> <p>10% discount for the following 5A preferred occupations:</p> <ul style="list-style-type: none"> • Actuaries (Fellow or MAAA) • Architects • Attorneys (including judges with law degree) • Consultants and other office workers with no manual duties, earning at least \$150,000 each of the last 2 years. The following occupations are excluded: <ul style="list-style-type: none"> — Sales — Computer science/IT — Insurance producers, financial advisors and financial planners • CPAs • Data Scientists (advanced data analytics) with master's degree or Ph.D. • Engineers with professional engineering license issued by a state licensing board (e.g., civil, mechanical, etc.) • Executives, in office, earning at least \$75,000/year each of the last 2 years • Other managers of people, in office, earning at least \$75,000/year each of the last 2 years. The following occupations are excluded: <ul style="list-style-type: none"> — Sales — Computer science/IT — Insurance producers, financial advisors and financial planners • Ph.D. Economists • Ph.D. Scientists (Office and laboratory duties only) 	<p>Not available.</p>	

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