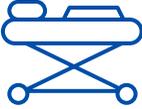
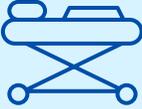




# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

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 ICC17-B180 (07/17) when compared to Ameritas Life Insurance Corp. DInamic Cornerstone ICC21 4601NC 6-21.

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Cornerstone	Platinum Advantage's Strengths
<b>Base Contract</b>			
 <p><b>Definition of Total Disability</b></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.</p> <p>If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties, or ABMS, or American Osteopathic Association Bureau of Osteopathic Specialists, or AOABOS, or American Dental Association, or ADA, that specialty is deemed insured's regular occupation.</p>	<p>There are three different definitions of total disability available in the base policy:</p> <ul style="list-style-type: none"> <li>An insured is totally disabled if unable to perform the material and substantial duties of his or her occupation, even if he or she is working in another occupation for wage or profit. Not available for 2A and 2M.</li> <li>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.*</li> <li>For the first 24 months, the insured is totally disabled if unable to perform the material and substantial duties of his or her occupation and thereafter he or she is not able to work in any reasonable occupation based on education, training or experience.*</li> </ul> <p>*Specialty Own Occupation language is included for physicians and dentists and will be considered insured's occupation.</p>	
 <p><b>Presumptive Disability</b></p>	<p>Presumptive disability must be a total and permanent loss of any of the following: 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.</p> <p>Waiting period is waived for Presumptive Disability, and benefits are payable through the end of the benefit period.</p> <p>Will pay the full monthly benefit regardless of earnings.</p>	<p>Presumptive total disability must be total loss of sight in both eyes, or hearing in both ears, or speech, or use of both hands, or use of both feet or use of one hand and one foot.</p> <p>Will waive the elimination period and benefits are payable through the end of the maximum benefit period.</p> <p>Will pay benefits even if insured is working in any occupation.</p>	

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SI 19043 (7/25)

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PLATADV v Ameritas DInamic Cornerstone



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
 <p><b>Guaranteed Renewable</b></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>Separate policy available for Noncancelable and Guaranteed Renewable policy.</p>	
 <p><b>Conditionally Renewable</b></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.</p> <p>Benefits payable for 24 months if totally disabled on or before policy anniversary following 75th birthday and for 12 months if Totally Disabled after 75th birthday.</p> <p>Benefits payable for one period of 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>	
 <p><b>Maximum Benefit Period</b></p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> <li>• 2 years</li> <li>• 5 years</li> <li>• 10 years</li> <li>• To age 65</li> <li>• To age 67</li> </ul>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> <li>• 1 year*</li> <li>• 2 years</li> <li>• 5 years</li> <li>• 10 years</li> <li>• To age 65</li> <li>• To age 67</li> </ul> <p>*1-year benefit is available for Guaranteed Renewable policy form only.</p>	
 <p><b>Benefit Waiting Period (Days)</b></p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> <li>• 60 days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 365 days</li> </ul>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> <li>• 30 days</li> <li>• 60 days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 365 days</li> <li>• 730 days</li> </ul>	



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
 <p><b>Family Care Benefit</b></p>	<p>The 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>The benefit can be claimed up to two times while the policy is in force. The maximum amount of benefit payable for all claims is six times the basic monthly benefit.</p>	<p>Not available.</p>	<p>The Family Care Benefit is a unique benefit included in the base policy. It provides a benefit for loss of earnings while the insured takes time away from work to provide care for a family member.</p>
 <p><b>Survivor Benefit</b></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>In Florida, the survivor benefit cannot exceed \$1,000.</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><b>Transplant Surgery Benefit</b></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.</p> <p>Transplant must occur after the issue date. Cosmetic surgery must occur more than six months after the issue date.</p>	
 <p><b>Waiver of Premium</b></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. Premiums will continue to be waived as long as the insured is totally disabled, even beyond the benefit period.</p>	



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
 <p><b>Suspension During Military Service</b></p>	<p>Insured who is on full-time active duty in the military can suspend policy for up to five years.</p> <p>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.</p> <p>Coverage will resume under this policy effective the termination date of your active duty, subject to receipt of premium due.</p>	
 <p><b>Exclusions and Limitations</b></p>	<p>Disability caused or contributed to by:</p> <ul style="list-style-type: none"> <li>• War, declared or undeclared, including military training, action or conflict while on active duty in the military</li> <li>• Committing or attempting to commit a felony or being engaged in an illegal occupation</li> <li>• Actively participating in a violent disorder or riot</li> <li>• Intentionally self-inflicted injury</li> </ul> <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, except for 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"> <li>• War, declared or undeclared, or military service</li> <li>• Criminal activity, felony attempt, participation in riot or insurrection or engaging in illegal occupation</li> <li>• Intentionally self-inflicted injury</li> </ul> <p>Benefits not payable for normal pregnancy or childbirth until disabled for 90 days except for pregnancy complications.</p> <p>Benefits not payable due to legal incarceration or detainment for more than seven days.</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>Disability benefits are limited to 12 months for the life of the policy if the insured resides outside of the U.S., its territories or Canada.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	
 <p><b>Injury and Sickness Covered after Reinstatement</b></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 a disability that results from an injury that occurs or sickness that first manifests on or after the date of reinstatement.</p>	



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
<b>Contract Riders</b>			
 <p><b>Own Occupation Rider</b></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 they engage in any other occupation for wage or profit. If insured’s regular occupation is limited to a single medical specialty recognized by the ABMS or AOABOS or 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 even if he or she is working in another occupation for wage or profit.</p> <p>For occupation classes 3A, 3M, 4A, 4M, 4P, 4D, 5A, 5M, 6A, 6M, option to elect own occupation definition of total disability.</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>



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
 <p><b>Enhanced Residual Disability Rider</b></p>	<p>During the benefit waiting period, the insured will be considered residually disabled if:</p> <ul style="list-style-type: none"> <li>Working in his or her regular occupation or any other occupation</li> <li>At least a 20% loss of duties or time or income</li> </ul> <p>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 due to Injury or Sickness.</p> <p>Benefit varies based on income loss, but during first 12 months the benefit will be no less than 50% of monthly benefit. If loss of income is more than 80%, the benefit will equal the basic 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.</p> <p>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><b>Enhanced Plus Residual Disability Rider</b></p> <p>During the elimination period, the insured will be considered residually disabled if:</p> <ul style="list-style-type: none"> <li>Working in their occupation</li> <li>There is a loss of duties or at least a 20% loss of time</li> </ul> <p>After the elimination period, the insured will be considered residually disabled if:</p> <ul style="list-style-type: none"> <li>Working in their occupation</li> <li>There is a loss of monthly earnings of at least 15% and there is a loss of duties or at least a 20% loss of time</li> </ul> <p>If loss of monthly earnings is more than 75%, it will be deemed a 100% loss and benefits are paid as if totally disabled.</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 working at least as many hours as was usual prior to the start of disability 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, 3A, 6M, 5M, 4M, 3M, 4P and 4D.</p> <p>Available through issue age 64.</p> <p>Days of both total and residual disability may be used to qualify for waiver of premium.</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>



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
 <p><b>Basic Residual Disability Rider</b></p>	<p>The insured will be considered residually disabled during and after the waiting period if:</p> <ul style="list-style-type: none"> <li>• Working in his or her regular occupation or any other occupation, and</li> <li>• Has at least a 20% loss of income, and</li> <li>• Either a 20% loss of duties or 20% loss of time in his or her regular occupation</li> </ul> <p>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>If loss of income is more than 80%, the benefit will equal the basic monthly benefit.</p> <p>Recovery benefit paid if, after a period of recovery, the insured is working in his or her regular 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 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><b>Enhanced Residual Disability Rider</b></p> <p>The insured will be considered residually disabled if:</p> <ul style="list-style-type: none"> <li>• Working in their occupation,</li> <li>• There is at least a 20% loss of monthly earnings, and</li> <li>• There is a loss of duties or at least a 20% loss of time</li> </ul> <p>If loss of monthly earnings is more than 80%, it will be deemed a 100% loss and benefits are paid as if totally disabled.</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 working at least as many hours as was usual prior to the start of disability 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, 3A, 6M, 5M, 4M, 3M, 4D and 4P. Policies for occupation classes 6M, 5M, 4M and 3M, 4D and 4P are required to include a Residual rider (Enhanced Plus, Enhanced or Basic).</p> <p>Available through issue age 64.</p>	<p>Platinum Advantage pays the 50% minimum benefit for first six months.</p> <p>Platinum Advantage will pay the recovery benefit if the insured is working in his or her regular occupation or any other 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>



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
 <p><b>Short-Term Residual Disability Rider</b></p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if:</p> <ul style="list-style-type: none"> <li>• Working in his or her regular occupation, and</li> <li>• Has at least a 20% loss of income, and</li> <li>• 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</li> </ul> <p>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><b>Basic Residual Disability Rider</b></p> <p>The insured will be considered residually disabled if:</p> <ul style="list-style-type: none"> <li>• Working in their occupation,</li> <li>• There is at least a 20% loss of monthly earnings, and</li> <li>• There is a loss of duties or at least a 20% loss of time</li> </ul> <p>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, 3M, 2M, 4P and 4D. Required on policies for occupation class 2M. Available through issue age 64.</p>	
 <p><b>Automatic Increase Benefit Rider</b></p>	<p>The Automatic Increase Benefit 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 59.</p> <p>Provides an annual automatic 4% increase to the policy’s basic monthly benefit, without evidence of insurability. Increases may occur for six consecutive years or until 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>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><b>Automatic Increase Rider</b></p> <p>The Automatic Increase Rider is available at no charge for occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M, 2M, 4P and 4D through issue age 50. 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.</p> <p>The rider will terminate after five automatic increases have been accepted. There are no options to renew the rider.</p> <p>If premium is being waived on the effective date of an increase, the premium for the increase will also be waived.</p>	<p>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>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>Platinum Advantage allows the owner to apply for additional increase periods after the end of the initial six years and before age 60.</p>



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
 <p><b>Benefit Increase Rider</b></p>	<p>The Benefit Increase Rider, BIR, 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.</p> <p>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 prior 90 days, earnings increased by at least 30% since last option date or if involuntarily lost group LTD.</p> <p>Rider will terminate if application for increase is not received from eligible policyowners 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 55<sup>th</sup> birthday.</p>	<p>The BIR allows an insured to apply for an increase to the base monthly benefit on a policy based on financial insurability only. To qualify, 75% of the base coverage for which he or she financially qualifies must be accepted at time of application. The minimum monthly base benefit amount required to add the benefit is \$1,000.</p> <p>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>At least 50% of the base coverage for which the insured qualifies must be accepted to be considered a qualifying increase and to keep their rider active.</p> <p>Minimum increase is \$500.</p> <p>Not available with Future Increase Option Rider. Available up to age 50.</p> <p>Available to occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M, 2M, 4P and 4D.</p>	
 <p><b>Catastrophic Disability Benefit Rider</b></p>	<p>Pays a benefit if, due to loss of functional capacity, are unable to perform two or more activities of daily living without hands-on or standby assistance, if require substantial supervision for health or safety 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. Benefit waiting period waived if presumptively disabled. Available to all occupation classes.</p>	<p>Pays a benefit if, due to a sickness or injury, unable to perform two or more activities of daily living without stand-by assistance due to loss of functional capacity; or if require substantial assistance due to severe cognitive impairment.</p> <p>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>



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
 <p><b>Indexed Cost of Living Benefit Rider</b></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><b>Cost of Living Adjustment Rider   2-6% compound</b></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 between 2% to 6% annually compounded increase to the monthly income benefit. The adjustment factor is based on the CPI-U with a minimum of 2% compounded annually and a maximum of 6% compounded annually. 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> <p><b>Cost of Living Adjustment Rider   3% compound</b></p> <p>This rider provides for an annual increase in the monthly benefit payable beginning 12 months after the date of disability. The adjustment factor is based on the CPI-U with a maximum of 3% compounded annually and no minimum.</p>	
 <p><b>Noncancelable Policy Rider</b></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><b>Student Loan Rider</b></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 reducing 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 is subject to a monthly maximum amount from \$100 - \$2,500. Benefit has duration periods of five to 15 years; must be less than or equal to base benefit period.</p>	



# Platinum Advantage vs. Ameritas DInamic Cornerstone<sup>SM</sup>

Policy Feature	The Standard – Platinum Advantage	Ameritas – DInamic Cornerstone	Platinum Advantage’s Strengths
 <p><b>Mental Disorder/ Substance Abuse Limitation</b></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 3P, 3D, 2P, 2A, B and A. All other occupation classes can choose to add the limitation.</p>	<p>Benefits for disabilities due to any mental or nervous disorder or substance abuse is limited to a total of two years unless an insured is hospital confined.</p> <p>Noncancelable policies allows coverage up to the maximum benefit period for 6A, 5A, 4A, 3A and 6M, 5M, 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>
<b>Discounts</b>			
 <p><b>Business Owner Discount</b></p>	<p>10% discount when the business owner owns at least 20% of the business, has been financially successful (as determined by The Standard) 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>Platinum Advantage provides a 10% discount to eligible individuals, including top occupation class individuals.</p>
 <p><b>Employer-Based Multi-Life Discount</b></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.</p> <p>This discount is also available for as few as two lives if those participating a) are each at least 20% owners of the same business, b) purchase policies with combined pre-discounted annual premium of at least \$5,000, and c) meet all other provisions related to timing for the Employer-Based Multi-Life Discount.</p> <p>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 and cannot be used in conjunction with the medical and dental intern/resident or association/affiliation discount.</p>	<p>Platinum Advantage only requires three submitted applications while DInamic Cornerstone requires three approved applications to qualify for the Multi-Life Discount. Platinum Advantage also allows the discount for as few as two business owners.</p>



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 <p><b>Multi-Product Discount</b></p>	<p>5% discount for individuals who purchase Business Overhead Protection, or BOP, and Business Equity Protector, or BEP, at the same time as Platinum Advantage.</p>	<p>Not available.</p>	<p>Applicant receives a 5% Multi-Product Discount on Platinum Advantage when combined purchase with Business Overhead Protector or Business Equity Protector (BOP and/or BEP applications must be received no later than 30 days following the placement of Platinum Advantage).</p>
 <p><b>Residency Multi-Life Discount</b></p>	<p>Allows most Accreditation Council for Graduate Medical Education, or ACGME, and American Osteopathic Association, 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, 6M, 5M and 4M.</p> <p>Discount is available to dental/veterinarian residents or fellows (but does exclude general dentists).</p> <p>Discount is not available to residents, interns or fellows who are part of an approved GSI residency program.</p>	
 <p><b>eApply Discount</b></p>	<p>5% discount when applicant uses both The Standard’s eApp and Electronic Medical Questionnaire.</p>	<p>6% discount when clients use eApplication, EZ App and eDelivery.</p>	
 <p><b>Preferred Occ Discount</b></p>	<p>20% (10% in South Carolina) to some 5A occupations, including but not limited to executives earning at least \$75,000 a year, attorneys, CPAs, licensed engineers, doctorate scientists and consultants earning at least \$150,000 a year.</p>	<p>Not available.</p>	<p>Platinum Advantage provides a 20% discount to eligible professional and executive occupations.</p>

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