

# investing in yourself

Dlnamic Foundation

You've invested a lot of time and hard work into your education. Invest in protection that will 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 \$1.31 trillion<sup>1</sup>. 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).

## How the Rider Works

- Requires a disability policy with at least \$1,000 base benefit.
- Purchase a monthly benefit up to \$2,500 (total combined loans, up to three).
- Cover up to three separate loans.
- Coverage periods 5-15 years (must be less than or equal to the base benefit period).
- Pick either a 90-day or a 180-day elimination period (must be equal to or greater than the base).
- Definition of disability must match the definition of the base policy.



Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

## Did You Know

There are two types of disabilities—total or partial. A partial disability means you're able to return to work but on a limited or partial basis, either working less hours or performing limited duties. This can leave you with a loss of income. A Residual Disability rider helps in these situations.

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).

As you decide if the Student Loan Repayment rider is right for you, keep in mind that our product offers flexibility to meet your individual disability insurance needs. The policy can be built around benefit or premiums.

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

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



Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

\*Subject to state approval.

<sup>1</sup> <https://cdn.studentloanhero.com/wp-content/uploads/Student-Loan-Hero-2017-Student-Loan-Statistics.pdf>

In approved states, DInamic Foundation (forms 4501NC, 4502GR and 4503NCBOE) is issued by Ameritas Life Insurance Corp. In New York, DInamic Foundation (forms 5501-NC, 5502-GR and 5503NCBOE) is issued by Ameritas Life Insurance Corp. of New York. 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, including, but not limited to, Ameritas Life Insurance Corp., located at 5900 O Street, Lincoln, NE 68510, Ameritas Life Insurance Corp. of New York, located at 1350 Broadway, Suite 2201, New York, New York 10018 and Ameritas Investment Corp, member FINRA/SIPC. Ameritas Life Insurance Corp. of New York is licensed in New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit [ameritas.com](http://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.

© 2018 Ameritas Mutual Holding Company