



**build a solid
foundation
of protection**

Keystone Term

Life Insurance

Ameritas Life Insurance Corp. of New York

Ameritas 
fulfilling life.

LI 1076 NY 11-13

Life insurance helps protect life's valuable moments and ensures that our loved ones are cared for even if we aren't able to do it ourselves. Keystone Term life insurance provides affordable protection.

Affordable Protection

We all want the best for our loved ones: health, safety and happiness. While we can't always protect our family from tragedy, we can take steps to ease the burden created when a death occurs. Life insurance is critical to help make sure your family wouldn't have to make major changes like selling the family home, switching schools or changing their lifestyle if you died prematurely. While most people buy life insurance to replace income for their family, if you are a business owner, life insurance may be able to help you enhance or protect the business you've worked so hard to create.

Keystone Term is economical for families during their critical growing years when incomes may be lower and needs very high. For similar reasons, it can provide business owners with a low-cost strategy for temporary protection needs. For example, Keystone Term can cover a ten-year business loan you may have signed personally. If you are a co-owner, you may want benefits to purchase your partner's share of the business if he or she dies or becomes disabled. Or, establish a Keystone Term life insurance policy to help protect your assets, utilizing the proceeds to pay estate taxes.

Keystone Term provides:

- affordable protection
- flexible coverage
- conversion opportunities

Keystone Term can help your family or business:

- Pay off a mortgage
- Repay credit card debts and car loans
- Provide funds for college education
- Repay business loans and debts
- Continue the family business
- Pay estate taxes
- Supplement other life insurance



Flexible Coverage

Depending on your unique financial circumstances, you can choose coverage to last for 1, 10, 15, 20 or 30 years. Depending on your choice, the premium is projected to be level for 1, 10, 15, 20 or 30 years. Each Keystone Term plan is annually renewable to age 100—regardless of your health. Your death benefit also is guaranteed and will never decrease, so long as you pay the required premium. Guarantees are backed by the claims paying ability of the issuing company. Details vary by plan; consult your policy illustration for specifics.

Coverage Enhancements

If your needs extend beyond basic death benefit protection, consider adding these additional riders for extra benefits.

When you add the **Accidental Death Benefit** rider to your policy, you select an amount to be paid (in addition to the policy face amount) if your death is accidental.

You can add the **Children's Insurance** rider to provide \$25,000 of life insurance for your children. Later in life, your children can convert their coverage to permanent insurance.

If you are diagnosed with a terminal illness, the **Accelerated Death Benefit** rider provides an advance of the policy's death benefit, which can be helpful when financial assistance is needed most.

If you become disabled, your life insurance protection will still be important. The **Waiver of Monthly Deduction** rider waives monthly insurance and expense charges in the event of disability.

Conversion Opportunities

If your circumstances change, you may convert your Keystone Term policy to any currently offered Ameritas Life Insurance Corp. of New York single life insurance policy, without a medical examination in many cases. Medical exam may be necessary if coverage is increased or riders are added. If you decide permanent protection is right for you, ask your representative about "conversion credits" applicable toward a cash value policy.

The policy you need depends on how long you need coverage. These examples illustrate some common situations.

Keystone Term 1 - Helps protect assets against a short-term business debt.

Keystone Term 10 - Protection for a young family because it remains affordable through critical growth years.

Keystone Term 15 - Covers long-term debts and obligations.

Keystone Term 20 - Provides for even longer range financial needs, such as college costs.

Keystone Term 30 - Can cover long-term debt obligations such as a 30-year mortgage.

we are Ameritas®

Life will never be free from uncertainty. But when uncertainty is minimized, life can be maximized. This is our calling at Ameritas. We offer insurance, retirement and investment products. And we service them in a highly welcoming, ethical and professional manner that builds lasting trust and enduring relationships.

We're here to help customers put worry behind and the future ahead. And to help enable a life that's rich in family, happiness, health and financial security. When lives are fulfilled, our mission is fulfilled.

As a mutual organization we always put our customers first. With our long-standing financial strength, we've established a tradition of striving to deliver the very best in products and services generation after generation. Though we're proud of our group ratings from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises kept. That's the true measure of who we are.

We are Ameritas: proud to say we're in the business of fulfilling life.



Ameritas Life Insurance Corp. of New York

Keystone Term (form 5011) is issued by Ameritas Life Insurance Corp. of New York, located at 1350 Broadway, Suite 2201, New York, NY 10018.

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