

Life Insurance at a Glance

Our competitive life insurance products, which include both commission and fee-based options, offer a full range of features and benefits to help your individual and business owner clients achieve their goals.

Universal life insurance

Universal life insurance offers flexible, permanent coverage with the ability to reduce or increase the death benefit and to pay premiums at any time in any amount (subject to certain limits).

Ameritas Value Plus Universal Life is ideal for clients looking for low-cost death benefit protection with the advantages of permanent life insurance.

Ameritas Growth Index Universal Life II (available in approved states) and **Ameritas Growth Index Universal Life** (available in New York) are both optimized for accumulation-oriented case designs on both a short- and long-term cash value basis. Other features include a variety of index strategies and a no-lapse guarantee.

Ameritas Value Plus Index Universal Life is optimized for affordable death benefit protection and provides a meaningful guarantee to age 90. It also features a 10-year lookback guarantee of 3% and six index strategy choices.

Ameritas Value Plus Survivor Index Universal Life provides a cost-effective way to provide coverage for two people when funds are not needed until the death of second insured. It has the potential to grow cash value with a broad choice of index strategies.

Whole life insurance

Whole life provides a guaranteed death benefit and guaranteed cash values at a premium that will not increase.

Ameritas Access Whole Life offers strong guaranteed cash values early in the policy, while also delivering higher current cash values over the long-term.

Ameritas Growth Whole Life focuses on long term cash value over a long period such as 20-30 years. It also features a 10-year funding option.

Ameritas Value Plus Whole Life is ideal for clients looking for the lowest whole life premium for the dollar of death benefit. The level term rider can make premiums even more affordable. The focus on cash value is secondary.

Lifetime income

If your client wants to access their cash value in retirement, the **Lifetime Income rider** guarantees your client income for life. Available on:

- Value Plus UL
- Value Plus IUL
- Growth IUL II/Growth IUL

Living benefits

The **Care4Life accelerated death benefit rider*** provides an accelerated death benefit for chronic, critical or terminal illnesses, with 18 triggers for qualifying conditions*. In addition, your client is guaranteed how much they'll receive if they are diagnosed with a qualifying condition and their policy will retain value even if a portion of their death benefit is accelerated. Available on:

- Value Plus UL
- Value Plus IUL
- Value Plus SIUL (available for the surviving insured)
- Growth IUL II/Growth IUL
- Access Whole Life
- Growth Whole Life
- Value Plus Whole Life

* Not a long-term care product

Term life insurance

Ameritas Value Plus Term provides lower cost protection for a period of 1, 10, 15, 20 or 30 years and is especially competitive at face amounts of \$1 million or more. It also offers a competitive conversion privilege and commission options.

Ameritas Instant Term is a simple path to term coverage with no labs or medical exams. Available term periods are 10, 15, 20, 25 or 30 years with renewable options.

FOCUS 10 Life®, as a simplified-issue term policy, works well for small groups of people in business situations. Designed for groups with as few as 10 lives and to provide benefits from \$50,000 to \$1.5 million.

Variable universal life insurance

Ameritas Performance II VUL is designed for long-term, moderate to aggressive investors who have death benefit needs but are also seeking opportunities in a broad array of investment options.

Fee-based life insurance

Ameritas Advisor II VUL provides your clients with the vital security of life insurance combined with long-term investing potential. The low-cost fee structure and 100% liquidity from day one lead to more flexibility and control, which means more money going to work for your client.



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

Life insurance is issued by Ameritas Life Insurance Corp. in approved states and by Ameritas Life Insurance Corp. of New York in New York. Variable products are underwritten by Ameritas Investment Company, LLC. Policy and riders may vary and may not be available in all states.

Guarantees are based on the claims-paying ability of the issuing company.

Variable products are suitable for long term investing and are subject to investment risk, including possible loss of principal. **Before investing, carefully consider the investment objectives, risks, charges, expenses, and other important information about the policy issuer and underlying investment options. This information can be found in the policy and investment option prospectuses. Prospectuses are available online for Ameritas Life at ameritas.com or by calling 800-745-1112.**

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