



provide for the future

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

LI 1040 7-15

Ameritas 
fulfilling life.



life insurance can help you retire with more

Think About This...

How will you achieve the retirement you dream of? Hard work. Preparation. Resources. Sometimes it's hard to find the resources you need to achieve all your goals. That's how universal life insurance may be able to help. No other financial vehicle can offer all the benefits of life insurance.

Protect Your Family

With universal life insurance you pay for a death benefit to provide for your family. This protection means you can rest easier—knowing your family will receive the money they need if you die prematurely.

Provide For Your Future

Universal life insurance also offers an accumulation element which provides a cash value build up. Both the insurance and the cash value options carry their own costs. But you may be able to use money you accumulate to supplement your income when you retire.

Protect Your Ability to Save

A disability can interrupt a retirement savings program. A properly structured life insurance policy can continue to make premium contributions and keep your retirement dreams on track.

Earn More

Income taxes on growth in your policy are not due every year provided the policy is funded within IRS guidelines. This tax deferral and the power of compounded interest work together to help you accumulate more than if you paid taxes every year.

Get More

You can access money available in your policy through loans or withdrawals. Income taxes don't apply if you withdraw money you put into the policy or if you borrow from the policy as long as the policy stays in force. Withdrawals and loans may reduce the policy's death benefit and cash value. Withdrawals beyond basis may be taxable income. Excessive and unpaid loans may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes.

Learn More

Contact your Ameritas representative today for help deciding if universal life insurance may be able to help you achieve your retirement goals.

The information presented here is not intended as tax or other legal advice. For application of this information to your specific situation, you should consult an attorney.

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