



# Ameritas Value Plus Term

## Life Insurance

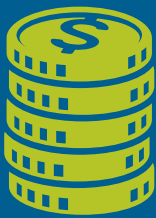
Life insurance helps protect life's valuable moments and ensures that our loved ones are cared for even if we aren't able to do it ourselves. Ameritas Value Plus Term life insurance provides affordable, flexible protection.

### Providing for Those You Care About

Life insurance is a critical part of a solid financial plan that can help provide the resources your beneficiaries may need if you died prematurely. These are some of the most common reasons people buy life insurance:

- Cover burial and other final expenses
- Help replace lost wages or income
- Transfer wealth, leave an inheritance
- Help pay off the mortgage/home expenses
- Pay estate taxes or create estate liquidity
- Provide funds for a college education

### life insurance costs less than you think



What Millennials Think



Actual

More than 40% of millennials estimate the cost of insurance to be **more than five times higher** than it is.

Source: 2017 Insurance Barometer Study, Life Happens and LIMRA

### Affordable Protection

Many people put off buying life insurance because they think it costs too much, but they tend to significantly overestimate the price. Ameritas Value Plus Term is an economical choice for families during their critical growing years when incomes may be lower and needs can be very high. If you're purchasing coverage for more than one person, policy fees will be cut in half, which helps make premiums even more affordable.

**The term you need depends on how long you need coverage.** Depending on your circumstances, you can choose coverage to last for 1, 10, 15, 20 or 30 years. Your premiums stay the same for the term you choose. As long as you pay the required premium, your death benefit is guaranteed to remain the same. At the end of your term, you can renew your coverage for another term—regardless of your health—however, your premium will increase each year.

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## Conversion Opportunities

If your circumstances change, you may convert your policy to any currently offered Ameritas permanent single life insurance policy. In many cases no medical exam is necessary, however, if coverage is increased or riders are added an exam may be required. If you decide permanent protection is right for you, ask your representative about conversion credits that can be applied toward the cost of a permanent policy.

## Coverage Enhancements

If your needs extend beyond providing a death benefit for your beneficiaries, you may want to consider adding these additional benefits by using a policy rider.

- When you add the **Accidental Death Benefit** rider, 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 term 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 **Terminal Illness** rider provides an advance of a portion of the policy's death benefit, which can be helpful when financial assistance is needed most. This rider is added to policies free of charge in most states.
- If you become disabled, your life insurance protection will still be important. The **Waiver of Premium** rider waives the premium in the event of disability.

## Next Steps

If you decide Ameritas Value Plus Term is right for you, work with your financial professional to complete an application. The company will review it and start the underwriting process.

## The Mutual Advantage

We believe being part of a mutual organization is the best way to develop long-term strategies and make decisions benefitting our policyholders, who are our members. This perspective and customer focus guides our actions every day.

We commit to doing what's best for the diverse needs of our individual, family and business customers rather than third-party stockholders. We focus on long-term financial strength rather than short-term quarterly returns. We reinvest our proceeds into growing our capital to help ensure that we'll be there when we're needed most. This mutual advantage has been the foundation that has allowed us to deliver on our promises for more than 125 years.



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In approved states, Ameritas Value Plus Term (form 3021) life insurance is issued by Ameritas Life Insurance Corp. In New York, Ameritas Value Plus Term (form 5021) life insurance is issued by Ameritas Life Insurance Corp. of New York. Product and riders may vary and may not be available in all states.

Neither Ameritas Life Insurance Corp. nor its representatives provide tax or legal advice. You may want to consult your attorney or other tax professional for more information.

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