

Ameritas Value Plus Universal Life Insurance



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

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Ameritas 
fulfilling life.



A universal life insurance policy offers more than death benefit protection - with living benefits, lifetime income and the flexibility to adjust to your needs.

Life insurance can do more

Life insurance helps protect life's valuable moments and ensures our loved ones are cared for even if we aren't able to do it ourselves. When you purchase permanent life insurance, your policy can do more than provide for your family if a tragedy strikes. Ameritas® Value Plus Universal Life insurance provides affordable protection, plus the flexibility and accumulation potential of permanent life insurance.

Death benefit protection

Life insurance is a critical part of a solid financial strategy that can help provide the resources your beneficiaries may need if you die prematurely.

Living benefits

Your policy has an accelerated death benefit rider that provides a portion of your policy's available death benefit if you are diagnosed with a qualifying critical, chronic or terminal illness.

Income for life

If your policy meets certain IRS tax requirements regarding life insurance, it comes with a rider that can provide a monthly cash flow for the life of the insured if certain conditions are met. It's a source of money you can't outlive.





Protect what matters most

The death benefit of Value Plus UL can help safeguard those you care about from the financial hardships your death would cause. These are some of the most common reasons families purchase life insurance:

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

Choosing the amount of life insurance that is right for you and your financial situation is key. A financial professional can help.

Universal life insurance can also be a valuable tool in business situations:

- To cover debts and provide income
- To fund a buy-sell agreement
- To help replace a key person's contributions
- To provide estate liquidity

If you are a business owner, you may want to consider Value Plus UL insurance when low cost is important, but the opportunity to build cash value and to make changes are also priorities.

Permanent protection

Value Plus UL can provide the permanent protection your beneficiaries may need. It has no maturity date, which means as long as you pay the required premiums, the protection will be in place when you die.

Flexible premium payments

Within certain guidelines, you can choose when and how you pay your premiums. You can pay less when money is tight or more when you want to increase your policy's cash value. And if you experience some unexpected bumps in the road, you can pay more or less than you planned.

Tax advantage

Your policy's death benefit is paid in cash, and typically your beneficiaries won't owe income taxes on the money they receive. This valuable tax advantage is only available on life insurance.

Using your cash value

Permanent life insurance policies, like Value Plus UL, are often called cash-value life insurance policies because they earn interest and build cash value over time. Unlike some financial products that limit when you can access your product's cash value or try to tell you how you can spend it, you can use your Value Plus UL cash value when you want and for what you want.

When you borrow money from a permanent life insurance policy, you're using the policy's cash value as collateral and are borrowing against your own money, so there's no need for lender approval and no impact on your credit report. A standard policy loan is charged a fixed interest rate while

the loaned portion of the account value continues to accrue interest. After the fifth policy anniversary, the loan interest rate decreases, which means the interest paid on the account value may match the interest charged on the loan effectively canceling out the impact of the loan.

The money you receive from a policy loan will not be subject to income tax as long as the policy remains in force and meets certain IRS requirements. The tax treatment of cash value loans is a powerful option to have at retirement, especially when you compare it to what might be lost to taxes on other retirement savings.

Protection for your loved ones

Your loved ones can use your death benefit for a variety of reasons. For example:

- Leaving a legacy
- Business planning and succession
- Providing for loved ones

Loans and withdrawals will reduce the policy's death benefit and available cash value. Excessive loans or withdrawals may cause the policy to lapse. Unpaid loans are treated as a distribution for tax purposes and may result in taxable income.



Additional protection

We know your life insurance needs are as unique as you are, so you can customize your policy by adding extra features, called riders, to help meet your current and future needs. These riders allow you to:

- Provide life insurance for your children—now and in the future.
- Provide additional money to your beneficiaries if your death is accidental.
- Purchase additional insurance at certain ages or life events—without additional underwriting.
- Keep your policy in force or pay your policy's premiums if you become disabled.
- Exchange your policy for a new policy on the life of a substitute insured. While this does require new underwriting, it can be useful in business situations.

Living benefits

In addition to loans and withdrawals, you also have an innovative option which allows you to use your policy value to produce a guaranteed stream of lifetime income you cannot outlive. This rider is automatically included in your policy if you select the guideline premium test to satisfy IRS requirements. The rider is not available for policies using cash value accumulation test. The amount you'll receive depends on the account value of your policy and whether you choose to receive a level, increasing or potentially increasing amount.

There are many unexpected events besides death that can quickly strain a family's finances. That's why your policy includes an accelerated death benefit option* to help ease the financial strain of a serious medical condition by providing a portion of your policy's death benefit while you are living.

*The riders are not a long-term care product.

The Ameritas mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for nearly 140 years.

As part of our commitment to doing what's best for our customers, we are proud to offer living benefits on many of our life insurance policies. Living benefits provide our customers with options at a critical time and align with our mission to offer proven, trusted insurance and financial strategies. We strive to make the lives of our customers better... this is just one way we do it.

A

AM Best

A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings assigned.

A+

Standard & Poor's®

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.*

* Standard & Poor's rating applies to Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.





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

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In approved states, Ameritas Value Plus Universal Life (form 3023 06-18 with 3023 SCH 6-18 or form ICC18 3023 6-18 with ICC18 3023 SCH 6-18) and riders are issued by Ameritas Life Insurance Corp. **IN OREGON**, policy form ICC18 3023 6-18 with ICC18 3023 SCH 6-18 and rider form LIRUL 6-17, ICC17 ADBCCTIRUL 1-17, ICC17 ADBTIRUL 1-17, ICC17 ADBCCTIRUL SCH 1-17). In New York, Ameritas Value Plus Universal Life (form ICC18 5023 6-18 with ICC18 5023 SCH 5-19 and rider form LIRUL 4-18 NY, LIRUL SCH 4-18 NY, CHIAR 3-15 NY, CRIAR 3-15 NY, TIAR 3-15 NY, DB-TIAR 3-15 NY SCH) and riders are issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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