

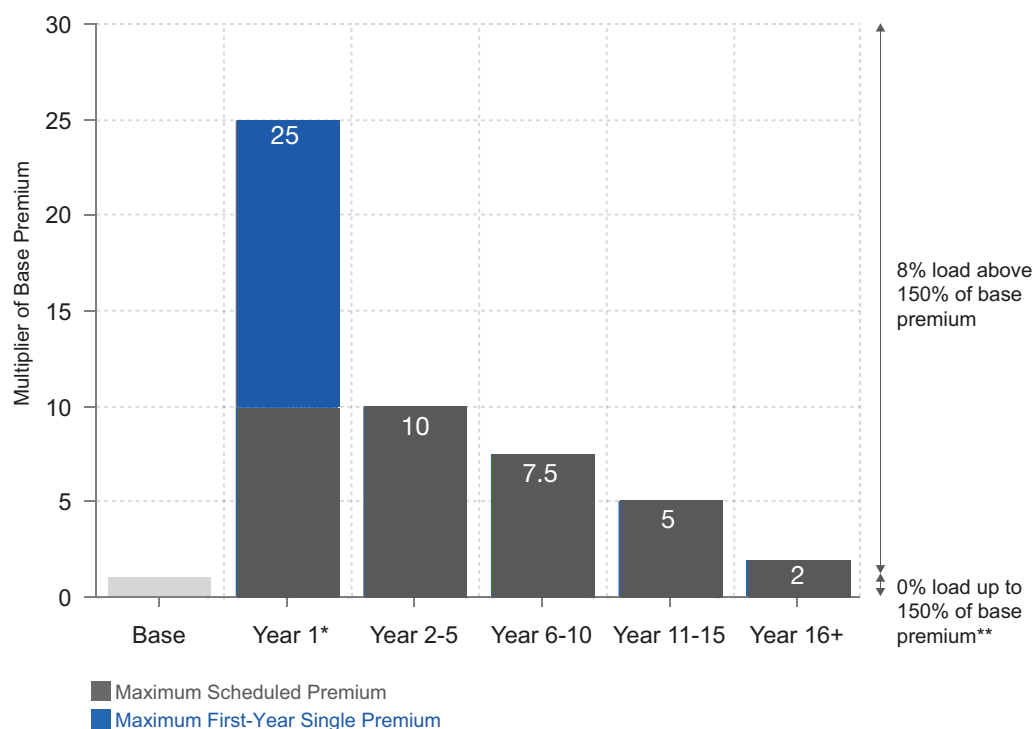


Growing Whole Life Cash Value

Using the Flexible Paid-Up Rider

Whole life insurance provides comfort that comes from knowing your family is protected. It also builds cash value, which can be accessed while you're alive to help you live the life you envision.

Your Ameritas whole life policy offers the Flexible Paid-Up Rider (FPUR), which allows you to purchase additional amounts of fully paid permanent life insurance without additional underwriting. Within guidelines, you can choose when and how much paid-up insurance you buy. This provides more flexibility for reaching your financial goals, not only by increasing your policy's death benefit, but also by improving your policy's cash value and helping you earn more dividends.



* First-Year Single Premium + Scheduled Premium (limited to 10 times base premium) = 25 times base premium

** Ameritas Value Plus Whole Life Insurance has a 5% load up to 150% of base premium. This example would vary.

How it works

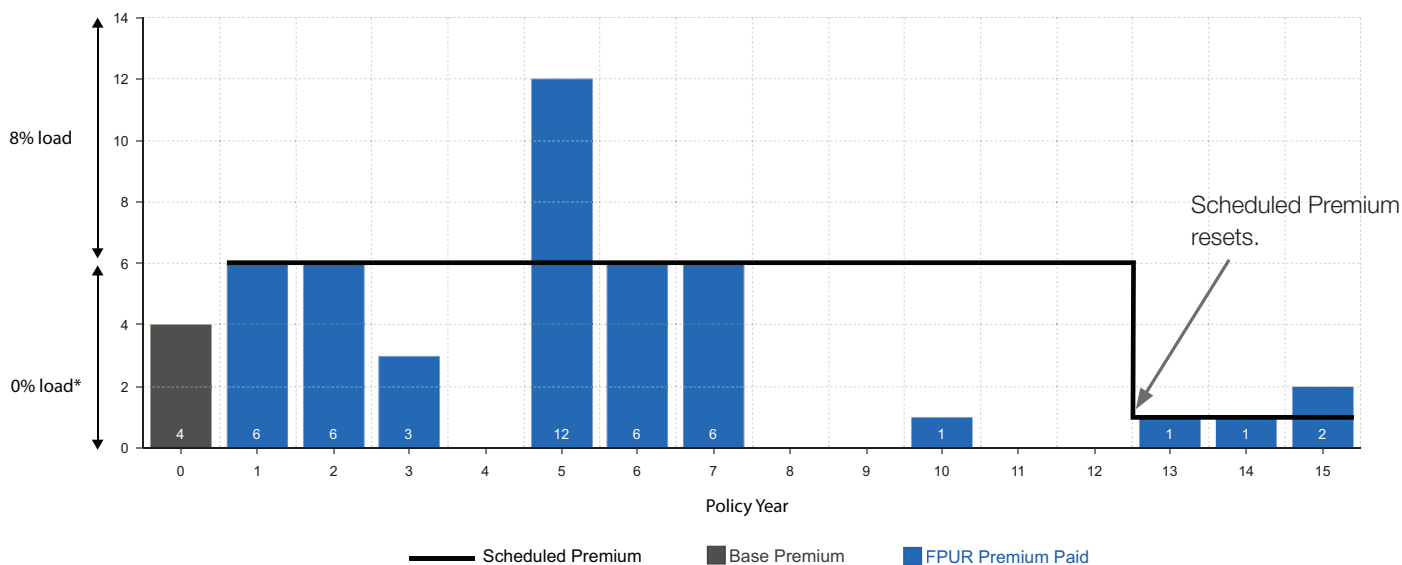
When you purchase your policy, you will decide how much of your policy will be base coverage. Premiums for this coverage, called base premiums, need to be paid regularly at whatever interval you decide.

If you purchase the FPUR when you buy your policy, you will also determine how much additional premium above the base policy premiums you wish to pay and when. This amount is called the scheduled premium. This chart outlines the maximum amount of scheduled premium that is allowed each year. As the chart shows, the maximum scheduled premium you can use towards your FPUR is 10 times your base premium amount in years 1-5, 7.5 times in years 6-10, 5 times in years 11-15 and 2 times your base premium in years 16 and over. You can also choose to pay only one single premium for the FPUR at the time you purchase the policy. In this case, it can be up to 25 times your base premium.

Added Flexibility

Once your scheduled premium is selected, you have additional flexibility on the amount you can pay after the first policy year. If you would like to pay less, you can pay as little as 50% of the scheduled premium or even skip the payment altogether. If you would like to build additional cash value or make up for a skipped FPUR payment, you can pay up to 200% of the scheduled premium.

To preserve your option to use the FPUR to purchase additional insurance with no underwriting, you must pay the scheduled amount (or greater) in the first year and you must pay a portion of your scheduled FPUR premium at least once every five years thereafter. If you pay less than 50% of the scheduled FPUR premium for five consecutive years, the scheduled FPUR premium is adjusted to be the largest amount paid over those five years.



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For example

Let's say you purchased an Ameritas whole life policy with the FPUR. You plan to pay a scheduled premium for the FPUR that will be equal to 150% of your base policy premium. This entire premium can be paid without incurring any additional charges and goes directly to purchase additional life insurance coverage. The charge for the FPUR on the Ameritas Value Plus Whole Life is 5% for scheduled premiums up to 150% of the base premium. Scheduled premiums over 150% of the base premium incur an 8% charge for all products.

Years 1 and 2	You pay the FPUR scheduled premium.
Year 3	You pay less than the scheduled premium.
Year 4	You skip paying the scheduled premium.
Year 5	You pay the maximum of 200% of your scheduled premium, making up for missing the scheduled premium payment in year four.
Years 6 and 7	You pay the scheduled premium.
Years 8 and 9	You skip paying the scheduled premium.
Year 10	You pay less than the scheduled premium.
Years 11 and 12	You skip paying the scheduled premium.
In year 13	The scheduled premium resets because the amount paid in the previous five years is less than 50% of the initial scheduled premium.
Years 13 and 14	You pay less the new scheduled premium amount.
Year 15	You pay more than the new scheduled premium amount.

As you can see, the Flexible Paid-Up Rider, within the guidelines mentioned, allows you to choose when and how much paid-up insurance you buy. This flexibility gives you the power to choose based on your budget or goals.



Life insurance may be one of the most important purchases you'll ever make. It can provide the resources the people you care about will need to handle the financial challenges a death would bring. An Ameritas whole life insurance policy with the Flexible Paid-Up Rider can also offer a source of funds to help you meet financial obligations during your lifetime.



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

Flex Paid-Up Rider (FPUR) payments can affect the Modified Endowment Contract (MEC) status of your policy.

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

In approved states, the Flexible Paid-Up Rider (FPUR) is available on Ameritas Value Plus Whole Life (form 3017), Ameritas Growth Whole Life (form 3018) and Ameritas Access Whole Life (form 3018 with 3018 P75 SCH) are issued by Ameritas Life Insurance Corp. In New York, the FPUR is available on Ameritas Value Plus Whole Life (form 5017), Ameritas Growth Whole Life (form 5018) and Ameritas Access Whole Life (form 5018 with 3018 P75 SCH) are issued by Ameritas Life Insurance Corp. of New York. Product and riders may vary and may not be available in all states.

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