

life insurance products at a glance

Index Universal Life

- Excel Index UL** Designed for clients interested in accumulation potential based, in part, on the performance of a market index. Features 2% minimum guaranteed interest on index accounts. Provides lower cost structure, better early cash value and more predictable index performance than Excel Plus Index UL.
- Excel Plus Index UL** Designed for clients interested in maximum long-term accumulation and distribution potential based on the performance of a market index. Features multiple indices and 0.40% account value bonus; standard and variable loans available.

Universal Life

- Excel Essential UL** Works well for clients age 50 to 70 who are focused on providing protection. Consider as an alternative to term insurance or secondary guarantee universal life insurance. Features guaranteed 15-year minimum death benefit.
- Excel LifeValue UL** Works well for clients age 40 to 60 who would like to pay more than minimum premium to accumulate cash value. Designed for access to cash value with wash loans in years 6+ and no surrender charges on additional premiums. Return of premium option C death benefit available.
- Excel LifeValue Survivor UL** A cost-effective way to provide coverage for two people when funds are not needed until the death of the second insured. Works well for clients age 50 to 70 at standard or better underwriting classes in full-pay and 10-pay scenarios.

Whole Life

- Value Plus Whole Life** Our lowest premium whole life product. Level term rider can make premiums even more affordable. Policy paid up at age 121.
- Growth Whole Life** Builds cash value over a longer term such as 20-40 years. Features a 10-year funding option. Policy paid up at age 100. No policy fee.
- Keystone Whole Life** Low premium, death benefit product. Face amounts less than \$25,000 are available. Policy is paid up at age 98. Paid-up additions offer death benefit and premium flexibility.
- Keystone Foundation Whole Life** Features early cash value and strong returns of investment in first 10-15 years. Flexible premium design can help clients accumulate value more quickly.

Term Life

- Focus 10 Life** A simplified-issue term policy that works well for small groups in business situations. Designed for groups with as few as 20 lives and to pay benefits from \$50,000 to \$1.5 million.
- Value Plus Term** Our most competitive rates ever. One of the best conversion privileges in the industry. Commissionable conversion credit may also be available.

Variable Universal Life

- Excel Performance VUL** 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.

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





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Index options are not securities and policyowners are not investing in stocks or an index itself. Therefore, credited interest rates do not include dividends paid by companies in the indexes.

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