



Ameritas Growth 10 Pay

Whole Life Insurance

Whole life insurance provides protection that is guaranteed to be there for your entire life at a cost that is guaranteed* never to increase. It also has the potential to grow in value. Sometimes you want these lifetime benefits without paying premiums for the rest of your life. That's when to consider Ameritas Growth 10 Pay, which can be completely paid for after 10 years.

A resource for final retirement

Ameritas Growth 10 Pay Whole Life insurance helps mitigate the risk of not being able to pay premiums once you retire. After 10 years, your policy will be paid for. Not only will you have a valuable death benefit for which you won't have to continue paying premiums, you can also borrow the cash value in your policy to help supplement retirement income, pay college tuition or cover emergency expenses.

As you pay your premiums, your Growth 10 Pay WL builds cash value on a guaranteed basis. This consistent cash value buildup is tax-deferred, which can help the policy accumulate even more over the long term.

There are generally no taxes owed on the money borrowed from the policy but borrowing money from the policy does reduce the policy's cash value and death benefit. In addition, there may be tax consequences for withdrawals larger than premiums paid or excessive or unpaid loans, which may cause the policy to lapse.

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Leave a legacy

The gift of a paid-up life insurance policy to a child or grandchild gives your loved ones a start on a lifetime of benefits, without giving them the burden of continuing the premiums payments once you've passed away.

A paid-up life insurance policy also works well for charitable giving. Charities may not accept gifts of life insurance if the policy isn't paid up, because the ongoing premium payments make the gift complicated. You could also be eligible for a tax deduction for the current year if you're giving the policy to a qualified charity. The charity would have access to the policy's accumulated cash value for immediate needs and any remaining death benefit once you pass away.

Business uses

If you're a business owner, proper business planning helps safeguard the success of your business now and into the future. Life insurance may be an efficient way to fund your plans. A paid-up life insurance policy reduces the risk that comes with a lifetime of premium payments, helping you to:

- Fund executive bonus programs.
- Ensure a smooth transition or exit from the business.
- Support your retirement and estate planning needs.

Dividends

Growth 10 Pay WL insurance policies generally receive annual dividends, which can be used to build cash value, to increase the policy's death benefit or to reduce the number or amount of premiums you pay. Although dividends are not guaranteed and past performance does not guarantee future results, Ameritas has paid dividends consistently, even during periods of declining long-term interest rates.

The mutual advantage

We believe being part of a mutual organization is the best way to develop long-term strategies and make decisions benefiting 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 130 years.



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*Guarantees are based on the claims paying ability of the insurance company.

Ameritas Growth Whole Life (form 3018) is issued by Ameritas Life Insurance Corp. In New York, Ameritas Growth Whole Life (form 5018) 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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