

Ameritas Value Plus Universal Life Insurance

Marketing guide

Value Plus Universal Life Insurance provides an affordable death benefit your clients can depend on with the flexibility and features of universal life insurance.

Key selling points

Protection, accumulation, living benefits and lifetime income. They all come together with Value Plus UL. See some of the key features and benefits:

Feature	Benefit
Competitive premiums Low competitive premiums especially at funding levels to carry to age 121 and at face amounts above \$250,000.	Provides coverage guaranteed to last for less than you might think.
Minimum no-lapse period If the minimum no-lapse premium is paid during the first 15 years (or an equivalent amount is paid over a shorter time), the policy is guaranteed to remain in force, regardless of the cash surrender value.	Clients have the security of knowing that their policy will stay in force for 15 years if the minimum no-lapse premium is paid.
Care4Life accelerated death benefit Provides a guaranteed amount if clients are diagnosed with critical, chronic or terminal illness.	Provides financial resources if insured faces one of the qualifying conditions.
Supplemental coverage Provides additional coverage on the based insured at a lower total cost than the base policy alone.	Provides a lower-cost alternative when permanent coverage is desired but the cost of all-permanent coverage is prohibitive.
Early cash value Creates higher cash surrender value in the early years of the policy, without sacrificing long-term performance.	Helps in situations where cash is needed in a shorter time frame, such as business planning and premium finance.
Lifetime income Provides a guaranteed stream of payments for life with optional annual adjustments to help offset cost of living increases. No charge until activated.	Helps give clients confidence they won't outlive their income during retirement.



Quick reference guide

Target Market	<p>Ideal prospects for Ameritas Value Plus UL are looking for the low-cost death benefit protection with the advantages of permanent life insurance. Look for:</p> <ul style="list-style-type: none"> • Clients age 35-45 who desire permanent insurance but can't afford whole life • Older clients, age 55+, who want to provide a legacy at an economical cost • Small businesses owners interested in a low-cost way to fund a business continuation plan
Issue Ages (Age nearest birthday)	<p>18-75 Preferred Plus Nontobacco 18-80 Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85 Standard Tobacco 0-85 Standard Nontobacco</p>
Minimum Specified Amount	<p>\$50,000 Standard underwriting classes \$100,000 All other underwriting classes</p>
Loans	<p>Years 1-5: 4.0% current (4.0% max.), Years 6+: 3.0% current (3.5% max.) Net rate: Years 1-5: 0.0% Years 6+: 0.5% (1.0% max.)</p>
Death Benefit Options	<p>Option A: level (specified amount) Option B: increasing (specified amount plus account value) Option C: return of premium (specified amount plus premiums paid minus any partial withdrawals)</p>
Guaranteed Interest Rate	<p>3.00%</p>
Premium Charge	<p>7.00% (current and maximum)</p>
Monthly Expense Charge	<p>\$7.00/month (current); \$10.00/month (maximum) all years plus a charge per \$1,000 specified amount</p>
Surrender Charge	<p>Surrender charge decreases to 0 in year 20</p>
Riders & Endorsements	<p>Accidental Death Benefit: Pays additional benefit if death is accidental.</p> <p>Care4Life Accelerated Death Benefit: Provides a guaranteed amount upon qualifying critical, chronic or terminal illness. California and New York have state variations. Refer to Product Guide for more information. The Accelerated Benefit for Terminal Illness is available if Care4Life is not.</p> <p>Critical Illness: Pays up to 25% of eligible amount with a maximum of \$250,000 in a lump sum for qualifying conditions.</p> <p>Chronic Illness: Pays up to 50% of eligible amount with a maximum of \$1 million in a lump sum or installments for severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days.</p> <p>Terminal Illness: Pays up to 75% of eligible amount with a maximum of \$1 million when life expectancy is 12 months or less.</p> <p>Children's Insurance: Provides \$25,000 of convertible insurance for insured's children.</p> <p>Early Cash Value: Enables higher cash surrender value in the early policy years, without sacrificing long-term performance.</p> <p>Guaranteed Insurability: Policy face amount may be increased on scheduled dates without evidence of insurability.</p> <p>Insurance Exchange: Policy may be exchanged for a new policy on the life of a substitute insured with evidence of insurability on the new insured.</p> <p>Lifetime Income: Provides policy disbursements for life upon selection of an irrevocable level, increasing or potentially increasing disbursement option. No charge unless activated.</p> <p>Overloan Protection Benefit: Keeps the policy in force when there is a large outstanding loan balance by providing paid-up life insurance benefit.</p>

Riders & Endorsements (Continued)

Supplemental Coverage: Provides additional coverage of up to nine times the base policy coverage at a lower total premium than the base policy alone.

Term for Other Insured: Provides term insurance coverage for up to five other people such as family members or business partners.

Terminal Illness Accelerated Death Benefit: Provides a guaranteed amount upon diagnosis of a terminal illness. Available if Care4Life is not available.

Waiver of Monthly Deductions: Pays the monthly insurance and expense charges if the insured is disabled.

Waiver of Specified Premium: Pays the specified amount of premium declared when policy was issued if insured is disabled.

Sales ideas

You may want to consider Ameritas Value Plus UL in these sales situations. These sales ideas provide you with education about the concept, along with a variety of prospecting tools and client meeting materials. You'll find more information and the tools you need on Producer Workbench.



Universal life in a changing interest rate environment

Universal life insurance may be the tool your clients need to take advantage of rising interest rates.



Enhance legacies

Help your clients create an enhanced legacy with cash received through a bonus, inheritance or the sale of an asset.



Care4Life

If your clients someday face a serious medical situation, the Care4Life 2.0 accelerated death benefit rider provides more options at a time of great strain.



Basics of life

Most Americans don't have enough life insurance coverage. Educating your clients on the basics of life insurance is crucial to help them get the coverage they need.



Individual vs group insurance

Clients may think the life insurance they can access through work is a better value than anything they can purchase on their own. However, group coverage may not meet all their needs.



Insure against business risks

Life insurance can help meet many business owner needs, including business continuation, employee retention and even the owner's own retirement.



Guarantees are based on the claims paying ability of Ameritas Life Insurance Corp.

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