

# Ameritas Growth Index Universal Life

## Marketing guide

Ameritas Growth IUL provides a death benefit that protects your clients' loved ones if they die too soon, and riders that may help supplement your clients' retirement income if they live too long and help protect them if they face a qualifying, serious medical condition.

### Key selling points

Protection, accumulation, living benefits and lifetime income. They all come together for Ameritas Growth IUL. See some of the key features and benefits:

Feature	Benefit
<b>Optimized accumulation potential</b> Produces some of the top accumulation potential in the industry, especially when over funded.	Creates cash value clients can use to supplement income in retirement, to help pay for large expenses like college or a wedding or to prepare for the unexpected.
<b>10-year lookback guarantee of 4%*</b> Credits the lookback guarantee average index rate (currently 4%) if the average index rate during the lookback guarantee period (currently 10 years) is less than that lookback guarantee rate.	Provides meaningful guaranteed performance of 4% and extra protection against market volatility
Eight choices of index strategies with new index choice: <b>BNP Paribas Momentum Multi Asset 5*</b> Includes one-year and two-year annual point-to-point options. New investment option includes uncapped crediting.	Creates flexibility and opportunities, which will appeal to clients who fall across the risk/reward spectrum
<b>Index Credit Enhancement</b> Provides an extra 10% of the index credited amount beginning in year six.	Helps generate additional cash value clients can use for opportunities or emergencies.
<b>Early Cash Value</b> 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.
<b>Lifetime Income Option</b> 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.
<b>Care4Life Accelerated Death Benefit</b> Provides a guaranteed amount if clients are diagnosed with critical, chronic or terminal illness.	Provides financial resources if insured faces the qualifying conditions.

\* Not available in New York.



## Quick reference guide

<b>Target Market</b>	<p>Ideal prospects for Ameritas Growth IUL are looking for higher accumulation potential but fall in the moderate range on the risk/reward spectrum. They are optimistic about the equity market but do not want to be exposed to negative returns. Look for:</p> <ul style="list-style-type: none"> <li>• affluent and emerging affluent clients.</li> <li>• clients in their 40s, 50s and 60s looking to supplement their retirement income.</li> <li>• small business owners interested in a purchase plan, executive bonus arrangement or a supplemental retirement plan</li> </ul>
<b>Issue Ages</b> (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>
<b>Minimum Specified Amount</b>	\$50,000
<b>Crediting Rate Options</b>	<p>Index accounts are credited with a portion of any index growth (excluding dividends) at the end of each period using a point-to-point interest calculation. Gains are locked in each index period. Available index sweep dates: 10th and 25th of each month.</p> <p><b>S&amp;P 500</b>            One-Year, capped, 100% participation rate            One-Year, capped, higher participation rate            Two-Year, capped, 100% participation rate            Monthly Sum Point to Point, capped, 100% participation rate</p> <p><b>Russell 2000</b>            One-Year, capped, 100% participation rate</p> <p><b>MSCI EAFE</b>            One-Year, capped, 100% participation rate</p> <p><b>BNP Paribas Momentum Multi Asset 5*</b>            One-Year, uncapped, adjustable participation rate            Two-Year, uncapped, adjustable participation rate            Fixed Account with a declared interest rate not linked to an index</p>
<b>Index Credit Enhancement</b>	Beginning in year 6, all index accounts will receive an extra 10% of any index credits paid
<b>Fixed Loans</b>	<p>Years 1-5 loan account credited 2.5% current (2.0% guaranteed) and charged 3.38% in advance (equivalent to 3.5% in arrears); net rate: 1.00% current (1.50% max).            Years 6+ charge 2.44% in advance (equivalent to 2.5% in arrears); net rate: 0.00% current (0.50% max)</p>
<b>Variable Loans</b>	Available beginning in year 3. Loan and loan interest remain in the index and/or fixed account, which can help grow the policy's account value; Net interest rate varies based on Moody's Corporate Bond Yield Average Index.
<b>Death Benefit Options</b>	<b>Option A:</b> level (specified amount) or <b>Option B:</b> increasing (specified amount plus account value) or <b>Option C:</b> (specified amount plus premiums paid minus any partial withdrawals)
<b>Guaranteed Interest Rate</b>	<p>2.00% in fixed and loan accounts            0.00% in index participation accounts and variable loan account</p>
<b>Lookback Guarantee*</b>	4% guarantee at the end of the first 10-year period.
<b>No-Lapse Guarantee Period</b>	10 years

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Premium Charge	7.00% (current and maximum)
Monthly Expense Charge	\$7.00/month (current); \$10.00/month (maximum) account value charge plus a charge per \$1,000 specified amount
Surrender Charge	Surrender charge decreases to 0 in year 11
Riders & Endorsements	<p><b>Accidental Death Benefit:</b> Pays additional benefit if death is accidental.</p> <p><b>Care4Life Accelerated Death Benefit:</b> 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.</p> <p><b>Children's Insurance:</b> Provides \$25,000 of convertible insurance for insured's children.</p> <p><b>Early Cash Value:</b> Enables higher cash surrender value in the early policy years, without sacrificing long-term performance.</p> <p><b>Guaranteed Insurability:</b> Policy face amount may be increased on scheduled dates without evidence of insurability.</p> <p><b>Insurance Exchange:</b> 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><b>Lifetime Income:</b> Provides policy disbursements for life upon selection of an irrevocable level, increasing or potentially increasing disbursement option. No charge unless activated.</p> <p><b>Overloan Protection Benefit:</b> Keeps the policy in force when there is a large outstanding loan balance by providing paid-up life insurance benefit.</p> <p><b>Supplemental Coverage*:</b> Provides additional coverage on the base insured at a lower total premium than the base policy alone.</p> <p><b>Term for Other Insured:</b> Provides insurance coverage for up to five other people such as family members or business partners.</p> <p><b>Terminal Illness Accelerated Death Benefit:</b> Provides a guaranteed amount upon diagnosis of a terminal illness. Available if Care4Life is not available.</p> <p><b>Waiver of Monthly Deductions:</b> Waives the monthly insurance and expense charges if the insured is disabled.</p> <p><b>Waiver of Specified Premium:</b> Credits the specified amount of premium declared when policy was issued if insured is disabled.</p>

\* Not available in New York.

## Sales ideas

You may want to consider Ameritas Growth IUL 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.



### Retirement traps

Supplementing retirement income with the cash value from life insurance helps protect against retirement traps, such as taxes, penalties and market risks.



### College funding

Death benefit protection can make life insurance an attractive choice for creating a self-completing plan to help fund a college education.



### Living Benefits

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



### Supplemental Platinum Recovery Tactic

The Supplemental Platinum Recovery Tactic provides an effective key executive benefit arrangement while also allowing the employer to recover the costs associated with providing the benefit.



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

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**The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) has limited historical information.** The BNPP Momentum 5 Index is a new index strategy, launched on 1/27/2017. For more information about the BNPP Momentum 5 Index, visit <https://momentum5index.bnpparibas.com>. Not available in New York.

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