

# Whole Life Insurance

## Quick reference guide

	Ameritas Access WL	Ameritas Growth WL	Ameritas Value Plus WL
<b>Optimized for</b>	Early guaranteed cash value	Long term cash value	Low cost protection
<b>Potential Prospect</b>	<ul style="list-style-type: none"> <li>• Clients looking for early guaranteed cash value and early strong return of investment.</li> </ul>	<ul style="list-style-type: none"> <li>• Clients looking for cash value over a long period such as 20-30 years.</li> <li>• Interested in a 10-year funding option.</li> </ul>	<ul style="list-style-type: none"> <li>• Clients looking for the lowest premium for the dollar of death benefit.</li> <li>• Interested in a low death benefit option: \$10,000-\$24,999.</li> </ul>
<b>Issue Ages &amp; Underwriting Classes</b> (age nearest birthday)	18-75: Preferred Plus Nontobacco 18-80: Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard Nontobacco		18-75: Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard Nontobacco
<b>Minimum Specified Amount</b>	\$25,000: Standard Tobacco, Standard Nontobacco, Rated \$100,000: All other classes		
<b>Dividend Options</b>	<ul style="list-style-type: none"> <li>• Purchase Paid Up Additions (default)</li> <li>• Cash</li> <li>• Reduce Premiums (except monthly billing)</li> <li>• Accumulate with Interest</li> <li>• Purchase Participating One-Year Term Insurance</li> <li>• Reduce Outstanding Loan</li> </ul>		
<b>Premiums Payable Until</b>	Later of attained age 75 or 25 years	Age 100; 10-year funding option also available	Age 121
<b>Annual Policy Fee</b>	\$90	\$0	\$75
<b>Guaranteed Contract Rate</b>	A 4% guaranteed contract rate is used in the demonstration of compliance with the guaranteed cash values as required by the Standard Nonforfeiture Law of Life Insurance and does not represent an accumulation rate or earned rate for the cash value.		
<b>Loans<sup>1</sup></b>	<b>Fixed loan:</b> 5% fixed loan rate (current and maximum). Dividends are impacted by presence of loan.  <b>Variable loan:</b> Rate varies by Moody's Corporate Bond Yield Average. Dividends are not impacted by presence of loan.	<b>Fixed loan:</b> 5% fixed loan rate (current and maximum). Dividends are impacted by presence of loan.	<b>Variable loan:</b> 5% variable loan rate (current); maximum rate varies by Moody's Corporate Bond Yield Average. Dividends are impacted by presence of loan.



	Ameritas Access WL	Ameritas Growth WL	Ameritas Value Plus WL
<b>Flexible Paid Up Rider (FPUR)</b>	<p><b>Cost:</b> 0% current charge up to 150% annual base policy premium and 8% on excess FPUR premiums.</p> <p><b>FPUR funding range:</b> 50-200% of scheduled FPUR premium.</p> <p><b>Maximum FPUR premium:</b> 25 times the annual base premium including policy fee in year one. A step-down schedule applies thereafter. Please refer to Product Guide for more details.</p>	<p><b>Cost:</b> 5% current load up to 150% of the annual base policy premium. 8% current load above 150% of the annual base policy premium.</p> <p><b>FPUR funding range:</b> 70-120% of scheduled FPUR premium.</p> <p><b>Maximum FPUR premium:</b> 10 times the annual base premium including policy fee in year one. Four times the annual base premium thereafter. Refer to Product Guide for more details.</p>	
<b>Riders &amp; Endorsements</b>	<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 one of the qualifying critical, chronic or terminal illness triggers. California and New York have rider variations. Refer to Product Guides for more information. (Accelerated Benefit for Terminal Illness is available if Care4Life is not.)</p> <ul style="list-style-type: none"> <li>• <b>Critical Illness:</b> Pays up to 25% of eligible amount with a maximum of \$250,000 a lump sum for qualifying conditions. (Growth and Value Plus WL have different qualifying triggers)</li> <li>• <b>Chronic Illness:</b> 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.</li> <li>• <b>Terminal Illness:</b> Pays up to 75% of eligible amount with a maximum of \$1 million when life expectancy is 12 months or less.</li> </ul> <p><b>Children's Insurance:</b> Provides \$25,000 of convertible insurance for insured's children.</p> <p><b>Flexible Paid Up:</b> Allows the purchase of additional paid-up insurance.</p> <p><b>Guaranteed Insurability:</b> Allows an additional insurance policy to be purchased at certain option dates, without evidence of insurability.</p> <p><b>Level Term:</b> Provides insurance coverage for 10, 15, 20, or 30 years at term insurance rates.</p> <p><b>Waiver of Premium:</b> Waives premium requirements if the insured is disabled. Flexible Paid Up Rider premiums are not covered by this rider.</p>		
<b>Discounts</b>	Association, Employee and Same Payor	Association and Employee	Association and Employee



<sup>1</sup> Access to loans is restricted to the cash surrender value over the lien amount with the Care4Life rider.

Policy guarantees are based upon the claims-paying ability of the issuer.

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