

Ameritas Whole Life

Different Products for
Different Markets

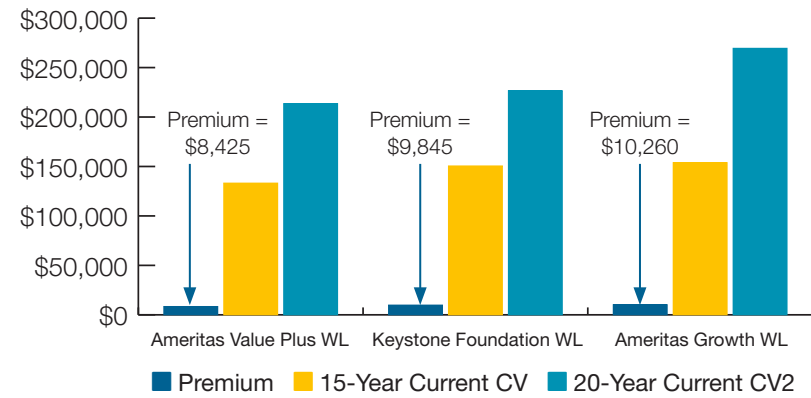


The Ameritas whole life products are positioned to meet a wide range of planning goals, providing more flexibility and options for clients.

Ameritas Value Plus Whole Life	Keystone Foundation Whole Life	Ameritas Growth Whole Life
Protection	Ongoing Access to Cash Value	Long Term Accumulation
<p><i>If your client is looking for the lowest premium for the dollar of death benefit plus long-term cash value.</i></p>	<p><i>If your client's focus is early cash value and strong return of investment in 10-15 years.</i></p>	<p><i>If your client's focus is on long term cash value over a long period such as 20-30 years or age 65.</i></p>
Typical Personal Needs Markets		Typical Personal Needs Markets
<p>Estate Equalization: Balancing inheritances if they are uneven due to charitable gifts, remarriage or heirs each receiving different types of assets, for example a family business or family heirlooms.</p> <p>Estate Planning: Funding certain types of trusts, making charitable donations and creating estate liquidity.</p>	<p>Future Income Needs: Providing a death benefit for loved ones and a source of income to supplement a variety of needs, such as retirement, emergencies or education. Cash values within most modern trust arrangements can provide both estate tax protection but also access to policy values.</p> <p>Consider the Ameritas Growth 10 Pay when the owner wants to have a paid-up policy in a shorter time frame, for example, when a client wants to make a charitable donation of a life insurance policy.</p>	
Typical Business Needs Markets		Typical Business Needs Markets
<p>Business Succession Planning: Funding for buy sell arrangements.</p>	<p>Business Planning: Rewarding and retaining key employees or supplementing a business owner's retirement income.</p> <p>Consider the Ameritas Growth 10 Pay when the business owner wants to have a paid-up policy in a shorter time frame.</p>	

Value Plus Whole Life

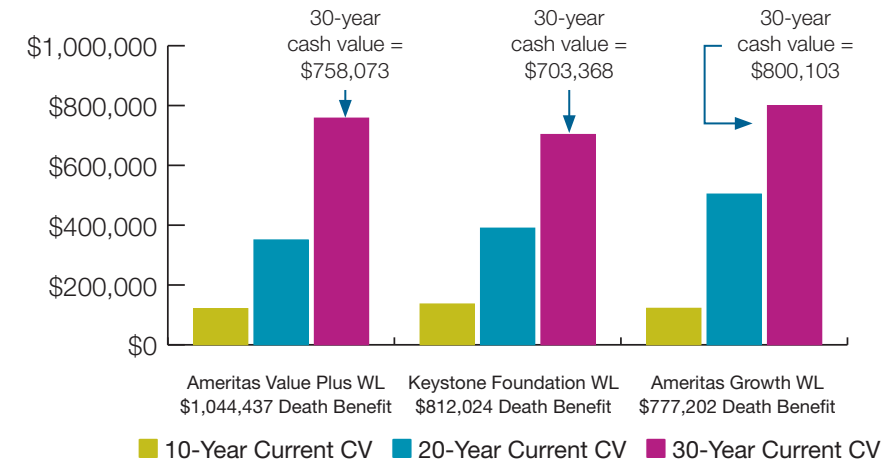
Megan, Sandy and Jennifer, all age 35, are co-owners of MSJ Baking Company. They want to set up a buy sell agreement that ensures that an outsider will not suddenly become a co-owner if one of them passes away. By ensuring a smooth transition in ownership, a buy-sell agreement fully funded with life insurance greatly increases the company's ongoing survival. Each partner's interest is currently worth about \$2 million. When one partner dies, the other two will receive death benefits of \$1 million, or half the purchase price for the deceased partner's business interest. A policy with a low premium best suits their needs. Cash value accumulation provides some flexibility if their future needs change.



Ameritas Value Plus Whole Life has the lowest premium, yet still builds long-term cash value.

Ameritas Growth Whole Life

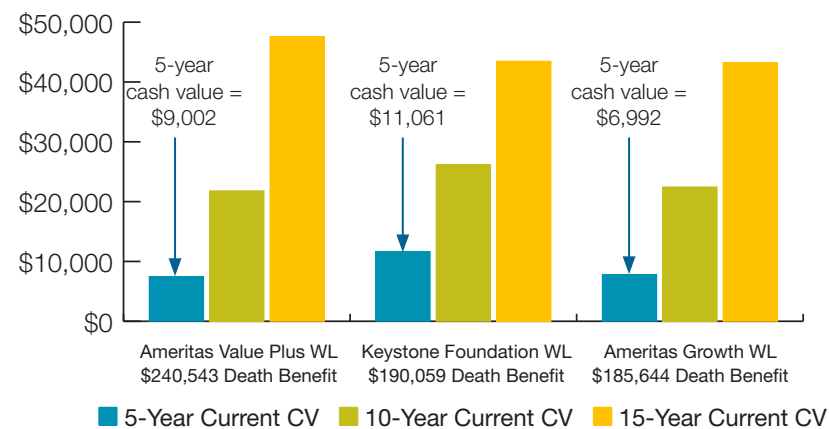
Tom Cranston is 45 and owns his own landscaping business. Even though he doesn't plan on retiring for another 25-30 years, he feels his avenues for saving in tax-favored plans such as IRAs and 401(k)s are insufficient to meet his projected retirement needs, not to mention leaving something for his wife and three children down the road. He wants to purchase a life insurance policy with about a \$15,000 annual premium, securing needed death benefit protection while also gaining a way to help supplement his retirement income. A policy with long-term cash accumulation best suits his needs.



Ameritas Growth Whole Life builds long term cash value over a longer period, such as 20-30 years.

Keystone Foundation Whole Life

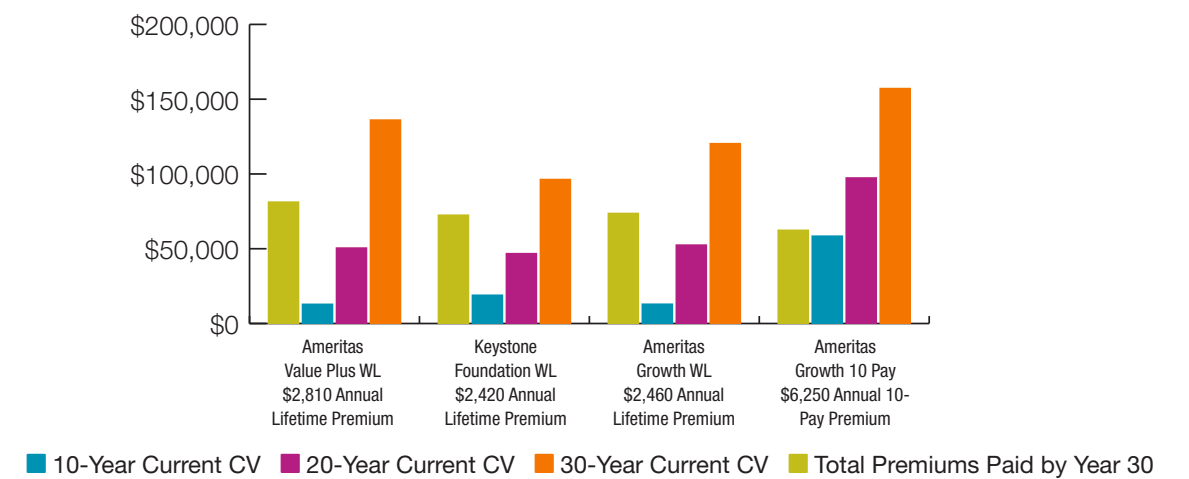
Heather is 45 and a single mom. She knows that she's way behind in saving for college for her 13-year-old daughter. In addition, she worries what will happen to her daughter if she were to die unexpectedly, because she only has a small life insurance policy through her employer. She would like to put about \$3,000 per year towards a new life insurance policy, securing additional death benefit protection while also gaining a way to help pay for college in the next five years. A policy with early cash value accumulation best suits her needs.



Keystone Foundation Whole Life is designed for strong cash value accumulation in the early years of the policy.

Ameritas Growth 10 Pay

John and Susan McDonald want to leave a legacy for their loved ones, starting with their first grandchild, Justin, age 10. They want to purchase a \$500,000 life insurance policy for him that not only provides security for his future spouse and children, but also cash value to help pay for college, a down payment on a new home or even supplement his own retirement income decades from now. However, they don't want to burden him with ongoing premiums after they pass away. A limited pay policy best suits their needs.



Ameritas Growth 10 Pay reduces the risk that comes with lifetime premium payments and provides cash value that may be needed within a shorter time frame.



Illustrated values are based on the Preferred Plus Nontobacco rating classification. All values based on current rates and/or dividends. Partial loans and withdrawals will impact the cash value and death benefit.

In approved states, Ameritas Value Plus Whole Life (form 3017), Ameritas Growth Whole Life (form 3018) and Keystone Foundation Whole Life (form 3015) are issued by Ameritas Life Insurance Corp. In New York, Ameritas Value Plus Whole Life (form 5017), Ameritas Growth Whole Life (form 5018) and Keystone Foundation Whole Life (form 5001 NY) are issued by Ameritas Life Insurance Corp. of New York. Product and riders may vary and may not be available in all states.

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