



Ameritas Access Whole Life Insurance

Guaranteed Protection and Accumulation

Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

LI 2348 11-19

Ameritas 
fulfilling life



Access Whole Life provides

- Guaranteed lifetime protection.
- Guaranteed cash value growth.
- Living benefits to provide resources you can use while you're living.

Life insurance with accessible cash value

Ameritas Access Whole Life Insurance not only provides a guaranteed death benefit to protect your family and help with the challenges a death would bring, but it also provides guaranteed cash value growth and the ability to access the policy's death benefit while you are living.

Guaranteed lifetime protection

Your Access Whole Life policy provides permanent, lifetime protection for your beneficiaries. Premiums and benefit amounts are guaranteed for the life of the policy so you know how much and how long you'll pay to provide protection for those you care about.

Guaranteed cash value growth

As you pay your premiums, your Access Whole Life builds cash value on a guaranteed basis. It will also generally receive annual dividends, which can be used to build additional cash value. The consistent cash value buildup is tax-deferred and can help you accumulate even more over the long term.

Living benefits

Your policy has an accelerated death benefit rider that protects you and your family by providing access to a portion of your policy's available death benefit in the event of a critical, chronic or terminal illness.

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



Protect what matters most

The death benefit of Access Whole Life can provide a key resource for your beneficiaries if you die prematurely. It can help your family avoid making major changes, like selling the family home or business, or changing their lifestyle. These are some of the most common reasons families purchase life insurance:

- Help replace lost wages or income.
- Cover burial and other final expenses.
- Help pay off the mortgage/home expenses.
- Transfer wealth, leave an inheritance or create estate liquidity.
- Provide funds for a college education.

Tax advantage

Your policy's death benefit is paid to your beneficiaries, and typically they won't owe income taxes on the money they receive. This valuable tax advantage is only available on life insurance.



**More than 1/3 of households
would feel the financial impact
within a month if the primary
wage earner died.**

Source: 2018 Life Insurance Barometer Study,
Life Happens and LIMRA



Guaranteed, tax-deferred cash value growth

Your Access Whole Life policy, through premiums and dividends, can build guaranteed, tax-deferred cash value over time to help you be ready for life's challenges and opportunities. Unlike some financial products that limit when you can access your money or try to tell you how you can spend it; Access Whole Life gives you more flexibility. It provides multiple ways to access funds within your policy, when you want and for what you want.

Dividends

Access Whole Life 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 is no guarantee of future results, Ameritas has paid dividends consistently, even during periods of declining long-term interest rates.

Why own life insurance?

When asked why they own life insurance, almost half of the owners say to help save for retirement.*

* Source: 2018 Insurance Barometer Study, Life Happens and LIMRA

Using your policy's cash value

The most common way to access the cash value of your policy is through loans.

Policy loan

Access Whole Life offers two loan options: a fixed interest loan option and a variable loan option. Variable loans do not impact the policy dividends you may earn. Loans don't require lender approval and have no affect on your credit report.

Tax advantage

The money you receive from a policy loan will not be subject to income tax as long as the policy remains in force and meets certain IRS requirements. The tax treatment of cash value loans is a powerful option to have at retirement, especially when you compare it to what might be lost to taxes on other retirement savings.

Loans will reduce the policy's death benefit and available cash value. Excessive loans may cause the policy to lapse. Unpaid loans are treated as a distribution for tax purposes and may result in taxable income.

It's up to you

You can access your policy cash value for any reason. For example:

- Supplementing retirement income.
- Starting a business.
- Paying for college or a wedding.
- Covering emergency or business expenses.
- Purchasing a vacation home or taking a vacation.
- Making home improvements.



Additional protection and flexibility

We know your life insurance needs are as unique as you are, so you can customize your policy by adding extra features, called riders, to help meet your current and future life insurance needs. These riders allow you to:

- Provide life insurance for your children — now and in the future.
- Provide additional funds to your beneficiaries if your death is accidental.
- Purchase additional insurance at certain ages or life events — without additional underwriting.
- Keep your policy in force or pay your policy's premiums if you become disabled.
- Purchase additional insurance at lower rates for a certain period of time.

More flexibility

Along with your base Access Whole Life policy coverage, you may want to consider purchasing additional insurance coverage which over time, can improve your policy's cash value, earn more dividends and increase your policy's death benefit. The Flexible Paid-Up Rider allows you to purchase additional amounts of fully paid permanent life insurance without additional underwriting within certain guidelines. This flexibility gives you the power to choose based on your budget or goals.

Living benefits

There are many unexpected events besides death that, if not properly prepared for, could cripple a family's finances in a hurry. So, in the event of a critical, chronic or terminal illness, your policy has the Care4Life Rider, which is an accelerated death benefit rider that will protect you and your family by providing a portion of your policy's available death benefit.

Chronic illness



More than 5 in 10 people have one or more chronic diseases.

Source: Partnership to Fight Chronic Disease, June 2018

What about Medicare?

Medicare pays for skilled services or rehabilitative care in a nursing home.



On average, Medicare pays for a stay of 22 days.

Medicare does not pay for non-skilled assistance with activities of daily living (ADL), which make up the majority of long-term care services. Medicaid does pay for more services, however, there are income and state eligibility requirements to qualify.

Source: <https://longtermcare.acl.gov/the-basics/who-pays-for-long-term-care.html> (accessed June 2018)

Care4Life Accelerated Death Benefit

The money from the Care4Life Rider can be used for any purpose. The amount you receive is based on whether you are diagnosed with a critical, chronic or terminal illness and the value of your policy. Upon activating this living benefit, you will know exactly how much of your policy's death benefit you will receive. Your life expectancy does not play a role in determining how much of your policy's death benefit you can receive.

Qualifying Event	Benefit
Critical Illness* – invasive life-threatening cancer, stroke, major heart attack, end-stage renal failure, major organ transplant, amyotrophic lateral sclerosis (ALS), blindness due to diabetes, paralysis of two or more limbs, major burns, coma, aplastic anemia, benign brain tumor, aortic aneurysm, heart valve replacement, coronary artery bypass graft surgery	Up to 25% of death benefit with a maximum of \$250,000. Paid as a one-time payment.
Chronic Illness – inability to perform two of the six activities of daily living (dressing, toileting, transferring, continence, eating, bathing) or diagnosis of severe cognitive impairment	Up to 50% of death benefit with a maximum of \$1 million. Paid in annual payments up to HIPAA limits.
Terminal Illness – life expectancy is 12 months or less	Up to 75% of death benefit with a maximum of \$1 million. Paid as a one-time payment.

There is no charge for this valuable rider. However, if you do receive an accelerated death benefit, you will be charged a one-time administrative fee and be required to continue to pay the minimum premium necessary to keep the base policy and any attached riders in force.

Remaining death benefit

Once a living benefit claim is taken, the policy death benefit is reduced by the amount of the death benefit that is paid to you plus accrued interest. However, the policy's death benefit is guaranteed not to fall below 10% of the specified amount when the first acceleration began (not available in New York).

***New York** - qualifying events are limited to open heart surgery, angioplasty or myocardial infarction, life threatening cancer, stroke, major transplant or end-stage renal failure.

California - the critical illness benefit is only available to insureds age 64 or younger who have comprehensive health benefits from a health insurance policy, HMO or employer plan and the invasive life threatening cancer is replaced by invasive/metastatic cancer.

The Ameritas mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 130 years.

As part of our commitment to doing what's best for our customers, we are proud to offer living benefits on many of our life insurance policies. Living benefits provide our customers with options at a critical time and align with our mission to offer proven, trusted insurance and financial strategies. We strive to make the lives of our customers better... this is just one way we do it.

A

A.M. Best Company

A (Excellent) for insurer financial strength. This is the third highest of A.M. Best's 13 ratings assigned.

A+

Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

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

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.

In approved states, Ameritas Access Whole Life (form 3018 with 3018 P75 SCH) is issued by Ameritas Life Insurance Corp. In New York, Ameritas Access Whole Life (form 5018 with 5018 P75 SCH) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to, Ameritas Life Insurance Corp., located at 5900 O Street, Lincoln, NE 68510 and Ameritas Life Insurance Corp. of New York, located at 1350 Broadway, Suite 2201, New York, NY 10018. Ameritas Life Insurance Corp. of New York is licensed in New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2019 Ameritas Mutual Holding Company