

A photograph of a young Black woman with curly hair and a man smiling together in a field. The woman is in the foreground, looking down and smiling, while the man is slightly behind her, also smiling. They are both wearing light-colored shirts. The background is a soft-focus green field.

# Provide More Protection

Care4Life Accelerated Death Benefit Rider

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

Ameritas   
*fulfilling life.*

Life insurance helps protect life's special moments by ensuring our loved ones are cared for even if we aren't able to do it ourselves by providing financial protection through the policy's death benefit. But sometimes things happen, and you need financial protection while you're alive.

Life insurance policies that offer living benefits provide a practical and convenient way to help meet your financial needs by giving you part of your policy's death benefit while you're alive. Most Ameritas life insurance policies feature this type of living benefit. It's called the Care4Life rider, and it provides an accelerated death benefit if you are diagnosed with critical, chronic or terminal illness. With this feature, you can use your life insurance while you're still living.



## Providing the money you need

If you are diagnosed with a chronic, critical or terminal illness, life insurance with the Care4Life accelerated death benefit rider gives you more options to deal with the financial strain of your condition.

The qualifying conditions for accessing an advance of your policy's death benefit require the certification of a physician and may vary by state. Recertification of the chronic illness is required annually.

**Critical Illness**—open heart surgery, angioplasty or myocardial infarction, life threatening cancer, stroke, major transplant or end-stage renal failure

**Chronic Illness**—inability to perform two of the six activities of daily living (dressing, toileting, transferring, continence, eating, bathing) or a diagnosis of severe cognitive impairment

**Terminal Illness**—a life expectancy of 12 months or less

Please note, in New York, an acceleration of the death benefit due to a critical illness is not available if the policy is a modified endowment contract.



## Determining your benefit amount

The amount you could receive as an accelerated death benefit would be based on the qualifying event and value of your policy. Your life expectancy does not play a role in determining how much of your policy's death benefit you can receive.

| Qualifying Event | Benefit Amount                                                         |
|------------------|------------------------------------------------------------------------|
| Critical Illness | up to 25% of your policy's death benefit with a maximum of \$125,000   |
| Chronic Illness  | up to 50% of your policy's death benefit with a maximum of \$1 million |
| Terminal Illness | up to 75% of the policy's death benefit with a maximum of \$1 million  |

## Receiving your benefit payments

Once the company receives the physician's certification of your critical, chronic or terminal illness diagnosis, your payment will be processed. There is no waiting period. The accelerated death benefit will be paid in a lump sum for a critical or terminal illness. Chronic illness payments can be made annually up to HIPAA limits or monthly in 2% installments over 50 months or in 1% installments over 100 months.

## Maintaining control of your money

Although the acceleration of the death benefit due to a chronic illness should be used for expenses related to the insured's illness, there are no policy restrictions on spending the money you receive as an accelerated death benefit. You are in control and can use this living benefit any way you choose.



## Frequently asked questions

### What is the cost of the rider?

As long as you meet the underwriting requirements, the Care4Life rider is automatically included on your policy in approved states at no extra cost. If an acceleration of your death benefit is paid, a \$150 administrative fee will be deducted.

### What happens to my life insurance protection?

If you receive an accelerated death benefit, your policy will still have value as life insurance. In most states, your beneficiaries will receive the death benefit, reduced by the acceleration amount you received plus accrued interest.

You must continue to pay the minimum premium to keep the base policy and any riders in force.

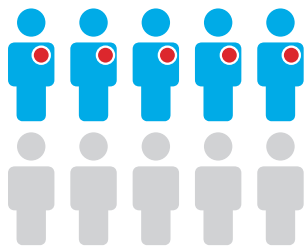
### What About Medicare?

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)

### Chronic Illness



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

Source: Partnership to Fight Chronic Disease, June 2018



## Getting started

With life insurance and the Care4Life rider you can relax and concentrate on the important things in life. You will know that you have things in place to provide some financial protection for your family if you die. You'll also know you and your family are protected against the potential financial strain of a chronic, critical or terminal illness. Talk to your financial professional.



**When lives are fulfilled,  
our mission is fulfilled.**

## Protecting what is most cherished

At Ameritas, we are proud to be in the business of fulfilling life. We offer competitive insurance, employee benefits and financial products and services to customers nationwide. We work hard to understand our customers' needs and to design valued insurance and financial solutions to help meet those needs. Our goal is to help enable a life that's rich in family, happiness, health and financial security.

Founded in 1887, Ameritas remains committed to building enduring relationships. We are a mutual-based organization, focused on providing value generation after generation. We believe in providing our customers with consistent exceptional service and in serving our communities with purpose.

We strive to help our customers make life better, and we do it in so many ways. This is who we are. It's our calling. And we would never want it any other way.



**Ameritas Life Insurance Corp.  
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The Ameritas Care4Life accelerated death benefit rider may not be available in all states and may vary in some states. Life insurance policies on which this rider is available are issued by Ameritas Life Insurance Corp. (rider form DBAR) or Ameritas Life Insurance Corp. of New York (rider forms CRIAR 3-15 NY, CHIAR 3-15 NY, TIAR 3-15 NY on universal life policies and CRIAR WL 3-15 NY, CHIAR 3-15 WL NY, TIAR 3015 WL NY on whole life policies).

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