



Ameritas Value Plus

Whole Life Insurance

Life insurance may be one of the most important purchases you'll ever make. It can provide the resources the people you care about will need to handle the financial challenges a death would bring. Whole life insurance from Ameritas can also help meet your financial needs by providing guaranteed cash value growth and the ability to access the policy's death benefit while you are living.

Protection

While we can't always protect our family from tragedy, we can take steps to ease the burden created when a death occurs. Ameritas Value Plus whole life insurance 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.

Income Tax-Free Death Benefit

When you die, the money your beneficiaries need will be available and typically no income taxes will be due on those funds. This valuable benefit is only available with life insurance.

Guaranteed, Tax-Deferred Cash Value Growth

Your Ameritas Value Plus policy will build cash value at a guaranteed interest rate of 4%*. This consistent cash value buildup is tax-deferred, which can help you accumulate even more over the long term. You can borrow the guaranteed cash value of your policy to help pay for college, to supplement your retirement income or for other long-term financial goals.

Loans will reduce the policy death benefit and cash value. Generally, you can access the value of your policy without tax consequences. Excessive or unpaid loans may cause the policy to lapse, which can create taxable income. Surrenders in excess of premiums may also be taxable.



Dividends

Ameritas Value Plus 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 does not guarantee future results, Ameritas has paid dividends consistently, even during periods of declining long-term interest rates.

Accelerated Death Benefit

With its Care4Life accelerated death benefit rider, Ameritas Value Plus whole life can help ease the financial strain of a serious medical condition. The rider provides an advance of your policy's death benefit while you are living if you become critically, chronically or terminally ill. Underwriting approval is required. If you don't qualify or live in a state that has not approved the Care4Life rider, a terminal illness accelerated death benefit rider may be available.

Optional Benefits

Your Ameritas Value Plus whole life insurance policy provides several optional benefits. Their availability may vary by state.

- **Accidental Death Benefit rider**—guarantees an additional death benefit if your death is an accident.
- **Children's Insurance rider**—provides \$25,000 of life insurance coverage for each of your children. Each child is guaranteed the opportunity to convert their coverage to an Ameritas permanent policy.

- **Flexible Paid-Up rider**—allows you to increase your death benefit and build cash value more rapidly by incrementally purchasing additional paid-up whole life insurance. Within certain guidelines, you can decide when and how much additional insurance you would like to purchase.
- **Guaranteed Insurability rider**— allows you to increase your coverage at certain dates without submitting medical evidence of insurability.
- **Level Term rider**—blends term insurance with your whole life policy to help lower the cost of coverage and help you build a larger death benefit.

The Mutual Advantage

We believe being part of a mutual organization is the best way to develop long-term strategies and make decisions benefitting our policyholders, who are our members. This perspective and customer focus guides our actions every day.

We commit to doing what's best for the diverse needs of our individual, family and business customers rather than third-party stockholders. We focus on long-term financial strength rather than short-term quarterly returns. We reinvest our proceeds into growing our capital to help ensure that we'll be there when we're needed most. This mutual advantage has been the foundation that has allowed us to deliver on our promises for more than 125 years.



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

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

In approved states, Ameritas Value Plus Whole Life (form 3017) is issued by Ameritas Life Insurance Corp. In New York, Ameritas Value Plus Whole Life (form 5017) is issued by Ameritas Life Insurance Corp. of New York. Product and riders may vary and may not be available in all states.

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.

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