



# Ameritas Value Plus Term Life Insurance

Affordable Protection. Conversion Opportunities.

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

LI 2184 7-22

Ameritas   
fulfilling life.



## Value Plus Term Life provides

- Affordable protection
- Conversion opportunities
- Coverage enhancements

Life insurance helps protect life's valuable moments and ensures that our loved ones are cared for even if we aren't able to do it ourselves. Ameritas Value Plus Term Life Insurance provides affordable, flexible protection.

The death benefit of Value Plus Term 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 to purchase life insurance:

- Cover burial and other final expenses.
- Help replace lost wages or income.
- Leave an inheritance.
- Help pay off the mortgage/home expenses.
- Pay estate taxes or create estate liquidity.
- Provide funds for a college education.
- Protect a small business.

You can help safeguard your loved ones from these financial hardships by purchasing life insurance.

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.

## Affordable protection

Value Plus Term is an economical choice for people looking to provide the most protection for a competitive cost. Purchasing term insurance is one of the easiest and most affordable ways you can financially protect your family.

Many people put off buying life insurance because they think it costs too much, but they tend to significantly overestimate the price. Value Plus Term is an excellent choice for families during their critical growing years when incomes may be lower, and needs can be very high. If you're purchasing coverage for more than one person, policy fees will be cut in half, which helps make premiums even more affordable.

Choosing the amount of life insurance and how long you need the coverage that is right for you and your family's financial situation is key. Depending on your circumstances, you can choose coverage to last for 1, 10, 15, 20 or 30 years. Your premiums stay the same for the term you choose. As long as you pay the required premium, your death benefit is guaranteed to remain the same. At the end of your term, you can renew your coverage for another term — regardless of your health — however, your premium will increase each year.

## Conversion opportunities

Your policy gives you the flexibility you need to change your life insurance protection. There are two conversion periods offered at purchase with this policy.

During the first five years, if your circumstances change you may convert your policy to any currently offered Ameritas permanent single life insurance policy. In many cases no medical exam is necessary; however, if coverage is increased or riders are added, an exam may be required.

If you want to extend your conversion opportunities, the Conversion Extension Rider allows you to do so. At an additional cost, the rider extends the final conversion date of the term policy to the earlier of the end of the level term period or the policy anniversary nearest attained age 70. This will allow more flexibility with your decision to convert to a permanent policy. If you decide permanent protection is right for you, ask your representative about conversion credits that can be applied toward the cost of a permanent policy.

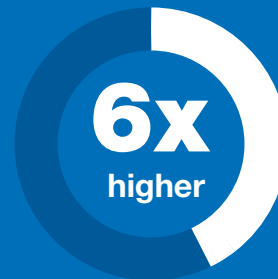
## Coverage enhancements

If your needs extend beyond providing a death benefit for your beneficiaries, you may want to consider adding these additional features, called riders, to help meet your current and future life insurance needs. These riders allow you to:

- Select an amount to be paid (in addition to the policy face amount) if your death is due to an accident.

- Provide term life insurance for your children. Later in life, your children can convert their coverage to permanent insurance.
- If you are diagnosed with a terminal illness, you may be advanced a portion of the policy's death benefit, which can be helpful when financial assistance is needed most. This benefit is added to policies free of charge in most states.
- Keep your policy in force or waive your policy's premiums if you become disabled.

## Overestimate Life Insurance Costs



**More than half of Americans think life insurance costs three times or more than it does and 44% of millennials think it is six times higher.**

Source: 2021 Insurance Barometer Study, Life Happens and LIMRA



## The 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.

While we're proud of our ratings from Standard & Poor's and AM Best, we measure our success by how many people we've helped. By how many promises we've kept. That's the true measure of who we are.

# A

AM Best

A (Excellent) for insurer financial strength.  
This is the third highest of AM 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.\*



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Ameritas Life Insurance Corp. of New York

\*Standard & Poor's rating applies to Ameritas Life Insurance Corp. and 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 Value Plus Term (form 3021 07-17 with 3021 SCH 07-17 and rider form CER 3-20 or form ICC17 3021 07-17 with ICC17 3021 SCH 07-17 and rider form ICC20 CER 3-20) and riders are issued by Ameritas Life Insurance Corp. **IN OREGON**, policy form ICC17 3021 07-17 with ICC17 3021 SCH 07-17 and rider form ICC20 CER 3-20. In New York, Ameritas Value Plus Term (form 5021 08-17 with 5021 SCH L1 08-17, 5021 SCH L10 08-17, 5021 SCH L15 08-17, 5021 SCH L20 08-17, 5021 SCH L30 08-17 and rider form CER 3-20 NY) and riders are issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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