

Ameritas Whole Life Insurance

Product Comparison

From affordable death benefit protection to short- or long-term cash value accumulation potential, the Ameritas whole life insurance products can help meet a full range of client needs.

Access Whole Life has some of the strongest, early guaranteed cash value potential in the industry, with a focus on providing early liquidity. Value Plus Whole Life is designed to be protection based, with a focus on providing a higher guaranteed death benefit. Growth Whole Life is designed for later cash value accumulation, with a focus on providing higher cash value potential for long-term needs.

The following hypothetical example illustrates a base premium plus a premium to purchase additional paid up insurance. With the Ameritas whole life products*, using the Flexible Paid-Up Rider (FPUR) helps grow the policy cash value more rapidly.

Male, Age 45, Preferred NT, \$6k base premium (pay to age shown on chart), \$9k FPUR premium paid for five years.

	Guaranteed Death Benefit	Guaranteed Cash Value			Current Cash Value		Pay to age
	Year 1	Year 5	Year 10	Year 20	Year 20	Year 30	
Access WL	\$253,648	\$67,468	\$100,299	\$176,266	\$245,324	\$443,245	75
Growth WL	\$298,184	\$62,116	\$93,869	\$167,017	\$242,507	\$462,790	100
Value Plus WL	\$384,766	\$61,720	\$98,646	\$188,299	\$209,424	\$383,040	121

Value Plus has the highest guaranteed death benefit.

Access delivers higher guaranteed cash value potential in years 5 and 10.

Growth provides a strong long-term cash value.

Products displayed are issued by Ameritas Life Insurance Corp.

***The Ameritas whole life products are versatile insurance products.
Each product can be designed to help meet a variety of needs while remaining competitive.**



Female, Age 45, Preferred NT, \$6k base premium (pay to age shown on chart), \$9k FPUR premium paid for five years.

	Guaranteed Death Benefit	Guaranteed Cash Value			Current Cash Value		Pay to age
	Year 1	Year 5	Year 10	Year 20	Year 20	Year 30	
Access WL	\$281,295	\$68,279	\$101,727	\$181,299	\$246,450	\$446,716	75
Growth WL	\$339,851	\$63,143	\$95,979	\$172,412	\$244,417	\$467,315	100
Value Plus WL	\$440,716	\$62,750	\$100,756	\$194,054	\$220,173	\$405,984	121

Value Plus has the highest guaranteed death benefit.

Access delivers higher guaranteed cash value potential in years 5 and 10.

Growth provides a strong long-term cash value.

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Ameritas whole life products stand by themselves, or they can be customized with riders and features. In addition to many common riders available, such as waiver of premium and children's insurance, the following riders are available:

Flexible Paid-Up Rider (FPUR)

The FPUR provides more flexibility, allowing your client to purchase additional paid-up insurance, which helps to grow cash value more rapidly. Please refer to the product guides for more details.

Level Term for 10-, 15-, 20- and 30-year period

The level term allows clients to purchase additional coverage at term insurance rates to lower the total premium. The term coverage starts at \$50,000 and when using with the FPUR offers more flexibility to build cash value faster.

Care4Life Accelerated Death Benefit

Care4Life provides an accelerated death benefit if the insured faces a serious medical hardship such as critical, chronic, or terminal illness. Ameritas utilizes the lien approach for accelerations that limits the initial impact of policy values when activating the rider. Make sure your client is covered no matter the illness that occurs. In most states, Care4Life features numerous critical illness triggers.



The Care4Life riders are not a long-term care product and may vary in some states.

This is a summary only and is not a contract of coverage from Ameritas. Refer to the actual policies for full descriptions of the benefits. Certain provisions may vary by state. This data is for informational purposes and is not intended as a solicitation or recommendation of any insurance product. Guarantees are based on the claims paying ability of the issuing company.

In approved states, Ameritas Access Whole Life (form 3018 with 3018 P75 SCH), Ameritas Value Plus Whole Life (form 3017) and Ameritas Growth Whole Life (form 3018) are issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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