Index Universal Life Insurance

Quick reference guide

Not for use in New York.

	Ameritas Growth IUL II	Ameritas Value Plus IUL
Optimized for	Accumulation and income potential	Affordable death benefit protection with short and long term guarantees
Potential Prospect	• Affluent and emerging affluent clients • Ages 35-55 • Moderate on the risk/reward spectrum	• Mass market and mass affluent clients • Ages 30-70 • More risk tolerant than guaranteed universal life (GUL) buyers
Issue Ages and Underwriting Classes (age nearest birthday)	18-75 Preferred Plus Nontobacco 18-80 Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85 Standard Tobacco 0-85 Standard Nontobacco	18-75 Preferred Plus Nontobacco 18-80 Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85 Standard Tobacco, Standard Nontobacco 0-17 Juvenile
Minimum Specified Amount	$50,000 Standard underwriting classes $100,000 All other underwriting classes	
Crediting Rate Options	Index accounts are credited with a portion of any index growth (excluding dividends) at the end of each period using a point-to-point interest calculation. Gains are locked in each index period. Index sweep dates are the 10th and 25th of each month. A fixed account with a declared interest rate not linked to an index is also available.	
	S&P 500® Index One-year, capped, 100% participation rate Two-year, capped, 100% participation rate **S&P 500® Sector Rotator Daily RC2 5% Index*** One-year, uncapped, adjustable participation rate **S&P MARC 5% Index*** One-year, uncapped, adjustable participation rate **BNP Paribas Momentum Multi-Asset 5 Index**** One-year, uncapped, adjustable participation rate Two-year, uncapped, adjustable participation rate	**S&P 500® Index** One-year, capped, 100% participation rate Two-year, capped, 100% participation rate **Russell 2000® Index** One-year, capped, 100% participation rate **MSCI EAFE® Index** One-year, capped, 100% participation rate **BNP Paribas Momentum Multi-Asset 5 Index**** One-year, uncapped, adjustable participation rate Two-year, uncapped, adjustable participation rate
Account Value Bonus/Index Credit Enhancement	**Account Value Bonus:** Beginning in year 11, all index accounts will receive an extra .15% of any index credits paid.	**Credit Enhancement:** Beginning in year 6, all index accounts will receive an extra 10% of any index credits paid. Not available in New York.
Fixed Loans	Loan account credited 2.50% current (1.00% guaranteed). **Years 1-10:** Charge 3.38% (current and max) in advance (equivalent to 3.50% in arrears); net rate 1.00% current (2.50% max). **Years 10+:** Charge 2.44% (current and max) in advance (equivalent to 2.50% in arrears); net rate 0.00% current (1.50% max).	Loan account credited 2.50% current (1.00% guaranteed). **Years 1-5:** Charge 3.38% (current and max) in advance (equivalent to 3.50% in arrears); net rate 1.00% current (2.50% max). **Years 6+:** Charge 2.44% (current and max) in advance (equivalent to 2.50% in arrears); net rate 0.00% current (1.50% max).
Variable Loans	Available beginning in year 3. Loan and loan interest remain in the index and/or fixed account, which can help grow the policy's account value; Net interest rate varies based on Moody's Corporate Bond Yield Average Index.	
Death Benefit Options	**Option A:** level (specified amount) or **Option B:** increasing (specified amount plus account value) or **Option C:** return of premium (specified amount plus premiums paid minus any withdrawals)	
Guaranteed Interest Rate	1.00% in fixed and loan account; 0.00% in index participation accounts and variable loan account.	1.00% in fixed and loan account; 0.00% in index participation accounts and variable loan account.
Lookback Guarantee	N/A	3% guarantee at the end of the first 10-year period.
No-Lapse Guarantee Period	**Short term:** 10 years	**Short term:** Earlier of 20 years or attained age 85, but never less than 5 years **Long term with the Long-Term No-Lapse Guarantee:** Earlier of 50 years or attained age 90, but never less than 10 years
Expense Charge	**Specified amount less than $250,000:** $10.00/month (current) / $25.00/month (guaranteed) plus a charge per $1,000 specified amount **Specified amount greater than or equal to $250,000:** $7.00/month (current) / $25.00/month (guaranteed) plus a charge per $1,000 specified amount	$7.00/month (current); $10.00/month (maximum) all years plus a charge per $1,000 specified amount

Ameritas fulfilling life.

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	Ameritas Growth IUL II	Ameritas Value Plus IUL
Premium Charge	7.00% (current and maximum)	
Surrender Charge	Surrender charge decreases to 0 in year 11.	Surrender charge decreases to 0 in year 20.
Riders & Endorsements	**Accelerated Benefit for Terminal Illness:** Provides up to 75% of the policy death benefit if the insured has a life expectancy of 12 months or less. Maximum $1 million. (Only if Care4Life is not available.) **Accidental Death Benefit:** Pays additional benefit if death is accidental. **Care4Life Accelerated Death Benefit:** Provides a guaranteed amount upon qualifying event. California has state variations. Refer to Product Guides for more information. The Care4Life riders are not a long-term care product. (Accelerated Benefit for Terminal Illness is available if Care4Life is not.) • **Critical Illness:** Pays up to 25% of eligible amount with a maximum of $250,000 in a lump sum for qualifying conditions. • **Chronic Illness:** Pays up to 50% of eligible amount with a maximum of $1 million in a lump sum or installments for severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days. • **Terminal Illness:** Pays up to 75% of eligible amount with a maximum of $1 million when life expectancy is 12 months or less. **Children's Insurance:** Provides $25,000 of convertible insurance for insured's eligible children. **Early Cash Value:** Enables higher cash surrender value in the early policy years, without sacrificing long-term performance. **Guaranteed Insurability:** Policy specified amount may be increased on scheduled dates without evidence of insurability. **Insurance Exchange:** Policy may be exchanged for a new policy on the life of a substitute insured with evidence of insurability on the new insured. **Lifetime Income:** Provides policy disbursements for life upon selection of an irrevocable level, increasing or potentially increasing disbursement option. No charge unless activated. **Overloan Protection Benefit:** Keeps the policy in force when there is a large outstanding loan balance by providing paid-up life insurance benefit. **Supplemental Coverage:** Provides additional coverage on the base insured at a lower current cost than the base policy alone. Not available in New York unless Premium Finance sale. **Term for Other Insured:** Provides insurance coverage for up to five other people such as family members or business partners. **Waiver of Monthly Deductions:** Waives the monthly insurance and expense charges if the insured is disabled. **Waiver of Specified Premium:** Credits the specified amount of premium declared when policy was issued if insured is disabled.	
Riders & Endorsements	Association, Employee and Same Payor discounts available.	

Guarantees are based on the claims-paying ability of the issuing insurance company. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Therefore, credited interest rates do not include dividends paid by companies in the indexes.

***The S&P 500® Sector Rotator Daily RC2 5% Index and S&P MARC 5% Index have limited historical information having launched on 10/19/2018 and 3/27/2017, respectively.** For more information about the S&P 500® Sector Rotator Daily RC2 5% Index, visit https://www.spglobal.com/spdji/en/indices/strategy/sp-500-sector-rotator-daily-rc2-5-index/#overview. For more information about the S&P MARC 5% Index, visit https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview. Not available in New York. The S&P 500®, S&P 500® Sector Rotator Daily RC2 5%, and S&P MARC 5% are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Ameritas Life Insurance Corp. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Ameritas Life Insurance Corp.'s life insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®, S&P 500® Sector Rotator Daily RC2 5%, or S&P MARC 5%.

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