

# Ameritas FLX Living Benefits Index Universal Life Quick Reference Guide

<b>At a Glance</b>	Protection with accumulation potential linked to market indexes, plus living benefits and opportunity for guaranteed lifetime income.					
<b>Issue Ages</b> (Vary based on underwriting class. Age nearest birthday)	Preferred Plus NT 18-75	Preferred 18-80	Select NT 18-80	Standard 18-85	Rapid Standard 18-85	Juvenile 0-17
	Unless specified, ages apply to both non-tobacco (NT) and tobacco (T) underwriting classes.					
<b>Specified Amount Banding &amp; Underwriting Classes</b>	<b>Band</b>	<b>Amount</b>	<b>Available Underwriting Classes</b>		<b>Underwriting</b>	
	Band 1	\$50,000 - \$99,999	Juvenile, Standard T & NT, Rapid Standard* T & NT		Non-Med	
	Band 2	\$100,000 - \$300,000	Juvenile, Standard T & NT, Rapid Standard T & NT, Preferred NT		Non-Med**	
	Band 3	\$300,001 - \$999,999	Juvenile, Standard T & NT, Preferred T & NT, Preferred Plus		Fully Underwritten	
	Band 4	\$1 million or more	NT, Select NT			
	*Rapid standard is for mildly substandard risks Table A-D. **Issue ages 61 and older will require medical underwriting.					
<b>Index Options and Interest Crediting</b>	<p>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. Available index sweep dates: 5th, 15th and 25th of each month.</p> <ul style="list-style-type: none"> <li>• S&amp;P 500® Index Capped, 100% Participation Rate, One-Year Index Period</li> <li>• S&amp;P 500® Index Capped, Adjustable Participation Rate, One-Year Index Period</li> <li>• S&amp;P 500® Index Capped, 100% Participation Rate, Two-Year Index Period</li> <li>• Russell 2000® Index Capped, 100% Participation Rate, One-Year Index Period</li> <li>• BNP Paribas Momentum Multi-Asset 5 Index Uncapped, Adjustable Participation Rate, One-Year Index Period</li> <li>• BNP Paribas Momentum Multi-Asset 5 Index Uncapped, Adjustable Participation Rate, Two-Year Index Period</li> </ul>					
<b>Account Value Bonus</b>	In years 11+, account value will earn a bonus of 0.50% (current) and 0.25% (guaranteed).					
<b>Death Benefit Options</b>	Option A: Level OR Option B: Increasing					
<b>Guaranteed Interest Rate</b>	2% in fixed account and loan account; 0% in index participation account					
<b>Charges and Fees</b>	Premium charge: 7% (current and max); Policy fee: \$7/month current (\$10 max) all years plus a charge per \$1,000 specified amount, which is banded using the same bands as specified amount					
<b>Surrender Charge</b>	Decreases to 0 in year 11					
<b>Fixed Loans</b>	Fixed loans available and charged and credited with a declared interest rate. Years 1-5: 3.38% in advance, equivalent to 3.50% in arrears (current and max); net rate: 1.00% current (1.50% max). Preferred loan Years 6+: 2.44% in advance, equivalent to 2.50% in arrears (current and max); net rate: 0.00% current (0.50% max).					
<b>Variable Loans</b>	Account value equal to the loan and loan interest remains in the index options and/or fixed account; Available in year 3; Rates vary based on Moody's Corporate Bond Yield Average Index.					
<b>Riders &amp; Endorsements</b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit—pays additional benefit if death is accidental.</li> <li>• Children's Insurance—provides \$25,000 of convertible insurance for insured's children.</li> <li>• Early Cash Value—creates higher cash values in the early policy years than would otherwise be the case.</li> <li>• Guaranteed Insurability—allows the policyholder to increase the face amount of the policy on scheduled dates without evidence of insurability.</li> <li>• Overloan Protection Benefit—keeps the policy in force when there is a large outstanding loan balance by providing paid-up life insurance benefit.</li> <li>• Supplemental Coverage—provides additional coverage on the base insured at a lower total premium than the base policy alone.</li> <li>• Waiver of Specified Premium—waives the specified amount of premium declared when the policy was issued if the insured is disabled.</li> </ul>					

## Lifetime Income Rider

This rider guarantees income for life. It is available to issue ages 0-75 on policies that use the guideline premium test and allows the owner to receive monthly policy disbursements if certain conditions are met:

- death benefit option must be Option A
- other riders must be terminated
- existing policy loans must be paid
- policy value must be at least \$5,000
- 10 years have passed since the most recent increase in the policy specified amount
- Request must be made between the dates shown on the policy schedule
- No benefits may have been paid from any rider, including the Accelerated Death Benefit rider.

When disbursements begins, a percentage of the account value will be deducted and the owner must irrevocably choose one disbursement option:

- Level—cash flow payments will remain level for life
- Increasing—cash flow will increase 3% each year
- potentially increasing—cash flow may increase or remain unchanged depending on S&P 500 Index performance

## Critical Illness

- Pays up to 25% of eligible amount with a maximum of \$250,000 in a lump sum for 15 qualifying conditions:
  - Invasive life threatening cancer
  - Stroke
  - Major heart attack
  - End-stage renal failure
  - Major organ transplant
  - ALS (Amyotrophic Lateral Sclerosis)
  - Blindness due to diabetes
  - Paralysis of two or more limbs
  - Major burns
  - Coma
  - Aplastic anemia
  - Benign brain tumor
  - Aortic aneurysm
  - Heart valve replacement
  - Coronary artery bypass graft surgery

## Chronic Illness

- Pays up to 50% of death benefit with a maximum of \$1 million
- Severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days
- Benefits paid in a lump sum or in installments if the amount available exceeds the limits declared by the IRS (HIPAA limits), which may help avoid serious tax consequences.

## Terminal Illness

- Pays up to 75% of death benefit with a maximum of \$1 million when life expectancy is 12 months or less

## Additional Details

- Accelerated death benefit plus administrative fee plus accrued interest will be a lien against the death benefit proceeds
- Eligible amount is the specified amounts on the base policy, the supplemental coverage rider and the early cash value rider
- Includes a residual death benefit of 10% of the eligible amount at the time of the first claim; 20% option available.
- Can take up to five accelerations.
- Each insured is limited to a total lifetime living benefit payout of the lesser of \$1 million or 75% of the eligible amount from all Ameritas policies.



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