

Ameritas FLX Living Benefits Index Universal Life Quick Reference Guide

At a Glance	Protection with accumulation potential linked to market indexes, plus living benefits and opportunity for guaranteed lifetime income.					
Issue Ages (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.					
Specified Amount Banding & Underwriting Classes	Band	Amount	Available Underwriting Classes		Underwriting	
	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.					
Index Options and Interest Crediting	<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.</p> <ul style="list-style-type: none"> • S&P 500® Index Capped, 100% Participation Rate, One-Year Index Period • S&P 500® Index Capped, Adjustable Participation Rate, One-Year Index Period • S&P 500® Index Capped, 100% Participation Rate, Two-Year Index Period • Russell 2000® Index Capped, 100% Participation Rate, One-Year Index Period • BNP MMA 5 Uncapped, Adjustable Participation Rate, One-Year Index Period • BNP MMA 5 Uncapped, Adjustable Participation Rate, Two-Year Index Period <p>Available index sweep dates: 5th, 15th and 25th of each month.</p>					
Account Value Bonus	In years 11+, account value will earn a bonus of 0.50% (current) and 0.25% (guaranteed).					
Death Benefit Options	Option A: Level OR Option B: Increasing					
Guaranteed Interest Rate	2% in fixed account and loan account; 0% in index participation account					
Charges and Fees	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					
Surrender Charge	Decreases to 0 in year 11					
Fixed Loans	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).					
Variable Loans	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.					
Riders & Endorsements	<ul style="list-style-type: none"> • Accidental Death Benefit—pays additional benefit if death is accidental. • Children's Insurance—provides \$25,000 of convertible insurance for insured's children. • Early Cash Value—creates higher cash values in the early policy years than would otherwise be the case. • Guaranteed Insurability—allows the policyholder to increase the face amount of the policy on scheduled dates without evidence of insurability. • 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 total premium than the base policy alone. • Waiver of Specified Premium—waives the specified amount of premium declared when the policy was issued if the insured is disabled. 					

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.



In approved states, Ameritas FLX Living Benefits Index Universal Life (form 3020) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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