

# Ameritas FLX Living Benefits Index Universal Life Insurance

## Competitive Positioning

### Accumulation and cash flow potential

Ameritas FLX Living Benefits Index Universal Life insurance not only can provide your clients with valuable death benefit protection and some of the top accumulation potential in the industry, it also can provide a meaningful cash flow stream when it comes time to retire.

Male Age 45 Withdraw to basis then fixed loans*	Illustrated Rate of Return	Cash Value at Age 65	Policy Distributions
<b>Ameritas – Ameritas FLX IUL</b>	<b>6.51%</b>	<b>\$342,804</b>	<b>\$29,203</b>
Accordia – Lifetime Builder ELITE	6.44%	\$345,479	\$29,089
Allianz – Life Pro+ Advantage	6.15%	\$308,377	\$24,666
American General – Max Accumulator+ II	6.16%	\$319,748	\$25,179
American National – Signature Performance IUL	5.92%	\$308,908	\$22,439
Columbus Life – Indexed Explorer Plus	6.42%	\$326,037	\$26,918
Equitable – Brightlife Grow 159	4.41%	\$266,474	\$18,552
John Hancock – Accumulation IUL	6.75%	\$314,181	\$28,068
Lincoln National – WealthAccumulate 2 IUL	5.48%	\$282,935	\$20,570
Mutual of Omaha – Income Advantage IUL	6.17%	\$341,272	\$25,682
National Life – FlexLife	5.69%	\$295,740	\$22,631
Nationwide – Indexed UL Accumulator II	5.92%	\$312,079	\$25,101
North American – Builder Plus IUL 2	5.91%	\$332,106	\$25,808
Ohio National – Virtus IUL II	5.70%	\$312,999	\$23,043
Pacific Life – Pacific Discovery Xcelerator 2	6.26%	\$293,034	\$23,325
Penn Mutual – Accumulation Builder Flex	6.71%	\$344,333	\$27,821
Prudential – Index Advantage IUL	5.42%	\$282,609	\$16,650
Symetra – Accumulator IUL 3.0	6.42%	\$330,770	\$25,482

Standard non-smoker, minimum non-MEC death benefit, option B to A when start cash flow, paying \$10,000 in premium annually for 20 years. Cash flow for 20 years starting at age 66 solving for \$1,000 in cash value at age 100, S & P 500 annual point-to-point crediting method.

## Features and customization potential

### Multiple Underwriting Options

Non-medical underwriting for clients age 70 or younger, applying for \$300,000 of coverage or less. FLXelerate accelerated underwriting offers a less invasive, less time-consuming experience for applicants with no significant medical, financial, or personal history. Fully underwritten processing is available for clients who have mild to moderate health concerns.

### Early Cash Value Rider

The Early Cash Value Rider provides early cash value accumulation when needed in premium financing or business planning cases. This rider enables the policy to have a higher cash surrender value in the early years of the policy, without sacrificing long-term performance.

### Lifetime Income Rider\*

Help give your clients confidence they won't outlive their income during retirement. The Lifetime Income Rider provides the option for a guaranteed stream of payments for life. There are three payment options to choose from: level, increasing or potentially increasing.

### Supplemental Coverage Rider

Utilize the Supplemental Coverage Rider to enable the purchase of more insurance coverage at the time of issue than if the entire specified amount was allocated to the base policy. Blending supplemental coverage can improve illustrated values over time by minimizing current expense charges.

### BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index)

The BNPP Momentum 5 Index is designed to produce steady, positive performance with consistent returns over time. The index achieves its goals by combining three principles: diversification, daily dynamic allocation, and daily risk control. The asset classes range from developed and emerging equity/bond markets to real estate and gold. Index options are based on a variable participation rate with no cap and offer index periods of 1-year or 2-years.

### Living Benefits

Ameritas FLX IUL 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. Accelerations are paid on an indemnity basis with no restrictions on usage.

Make sure your client is covered no matter what unexpected illness occurs. Ameritas FLX IUL features 18 living benefits triggers, more than most competitors with a critical illness benefit. Even after benefits have been exhausted a residual benefit remains, providing additional peace of mind.

## Ameritas FLX Index Universal Life potential

Ameritas FLX Index Universal Life can offer your clients the competitive cash value growth and cash flow they may need while protecting them through an array of riders and features. Clients' goals can change, and unexpected events can occur including market volatility. Ameritas FLX IUL offers your clients have the potential to overcome challenges and maintain the protection they deserve.



\*Withdrawals and loans will reduce the available death benefit. Withdrawals beyond basis may be taxable income. Excess and unpaid loans will reduce policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes. For more information about the tax results of life insurance, consult an attorney or tax advisor.

Source: Competitor illustrations (including illustrated rates) and marketing materials obtained by Ameritas and believed to be accurate effective January 2021. This comparison is for producer use only and may not be used with a prospective or current client. This is a summary only and is not a contract of coverage from any insurance company. Refer to the actual policies for full descriptions of the benefits. Certain provisions may vary by state. See actual illustrations for account values based on a 0% illustrated rate of return in the index accounts.

This data is for informational purposes and is not intended as a solicitation or recommendation of any insurance product. Comparisons are of different products which vary in premiums, rates, fees, expenses, features and benefits. It is possible there are differences between the products compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but keep in mind that only the contract page and/or individual policies from each of the companies contain the complete details of each policy.

Guarantees are based on the claims paying ability of the issuing company.

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

**The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) has limited historical information.** The BNPP Momentum 5 Index is a new index strategy, launched on 1/27/2017. For more information about the BNPP Momentum 5 Index, visit <https://momentum5index.bnpparibas.com>.

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