

Ameritas Index Universal Life Insurance



Ameritas Life Insurance Corp.

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An index universal life insurance policy links the accumulation of cash value, in part, to the performance of one or more stock market indexes. This gives you the potential to earn higher returns, even though you're not directly invested in stocks or the index itself.

Flexible lifetime coverage

Life insurance may be one of the most important purchases you'll ever make. It can supply the resources the people you care about will need to handle the financial challenges a death would bring. As a permanent life insurance policy, index universal life insurance provides coverage for a lifetime. This is how it works:

Premium payments: You pay a premium to Ameritas regularly, such as monthly or annually. A part of your premium goes toward the cost of the death benefit, while the rest is put toward the cash value of your policy.

Death benefit: An IUL provides a death benefit that is paid to your beneficiaries when you die. You choose the amount of coverage you want, which can be adjusted over time.

Cash value: The savings part of your IUL policy is called the cash value. You can access the cash value by taking a loan or withdrawal from it.¹

Flexibility: Ameritas IUL policies typically offer flexibility in premium payments and coverage. You may be able to adjust your premium payments, increase or decrease your coverage and even skip premium payments if you have enough cash value in your policy.

¹ Loans and withdrawals will reduce the policy's death benefit and available cash value. Excessive loans or withdrawals may cause the policy to lapse. Unpaid loans are treated as a distribution for tax purposes and may result in taxable income.

Protect what matters most

An IUL policy from Ameritas can be a key resource for your loved ones if you die prematurely. It can help your family avoid making major changes, like selling the family home or business, or changing their lifestyle. Some of the most common reasons families buy life insurance are to:

- Help replace lost wages or income.
- Cover burial and other final expenses.
- Help pay off the mortgage and other loans.
- Leave an inheritance.
- Provide funds for a college education.

Your policy's death benefit is paid in cash, either as a one-time payment or paid in installments. Typically, your beneficiaries won't owe income taxes on the money they receive.



Potential for higher returns

Your Ameritas IUL policy can build cash value over time to help you be ready for life's challenges and opportunities.

The cash value accumulation is linked, in part, to the performance of any combination of several market indexes.² This gives you the potential to earn higher returns, even though you're not directly invested in the index itself.

You also have the option to put all or part of your cash value in a fixed account, which offers a guaranteed³ minimum interest rate.

Protection from losses

Since you're not investing in an actual index, you're protected from market losses. That means your policy's account value will not decrease due to negative index performance. Keep in mind that policy expenses may reduce your policy's cash value in a down market.

² The index options are not securities; you are not investing in stocks or an index itself. Therefore, credited interest rates do not include dividends paid by companies in the indexes.

³ Guarantees are based on the claims-paying ability of the issuing insurance company.



The cash value in your policy grows tax deferred, which can help you accumulate even more over the long term.

Using your policy's cash value

You can withdraw cash value or borrow against the policy for any reason. You can use the funds to help:

- Provide money for retirement.
- Start a business.
- Pay for college or a wedding.
- Cover emergency or business expenses.
- Purchase a vacation home or take a vacation.
- Make home improvements.

Within certain guidelines, you'll only owe income tax on the gain that you withdraw from your policy's cash value, not the principal.

The most common way to access the cash value of your policy is through loans. The money you receive from a policy loan is typically not subject to income tax if the policy stays in force and meets certain IRS requirements. The tax treatment⁴ of cash value loans is a powerful choice to have at retirement, especially when you compare it to what might be lost to taxes with other retirement saving methods.

⁴ Tax law permits a policy owner to withdraw life insurance policy cash values up to the policy owner's basis or investment in the contract without income tax consequences. 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 your attorney or tax advisor.





Added protection

We know your life insurance needs are as unique as you are, so you can customize your policy by adding extra features, called riders, to help meet your current and future life insurance needs. These riders allow you to:

- Help ease the financial strain of a serious medical condition by providing a part of your policy's death benefit while you're living.
- Provide more money to your beneficiaries if your death is accidental.
- Keep your policy in force or pay your policy's premiums if you become disabled.
- Provide a guaranteed stream of payments for life, helping to supplement your retirement income needs.

The Ameritas mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 130 years.

As part of our commitment to doing what's best for our customers, we are proud to offer living benefits on many of our life insurance policies. Living benefits provide our customers with options at a critical time and align with our mission to offer proven, trusted insurance and financial strategies. We strive to make the lives of our customers better... this is just one way we do it.

A

AM Best

A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings assigned.

A+

Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.*

*Standard & Poor's rating applies to Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.





Ameritas Life Insurance Corp.

Neither Ameritas Life Insurance Corp. nor its representatives provide tax or legal advice. You may want to consult your attorney or other tax professional for more information.

The Ameritas index universal life insurance is not a deposit, not FDIC insured, may go down in value, not insured by any federal government agency and is not guaranteed by any bank of savings associations.

Ameritas Growth IUL II (form ICC23 3031 3-23 with ICC23 3031 SCH 3-23 or form 3031 3-23 with 3031 SCH 3-23) are issued by Ameritas Life Insurance Corp. **In Oregon, ICC23 3031 3-23 with ICC23 3031 SCH 3-23.**

Living benefits are not a long-term care product. Policies and riders may vary and may not be available in all states.

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