

More About Flexible Paid-Up Rider

Ameritas Growth Whole Life Insurance and Ameritas Value Plus Whole Life Insurance

Use the Flexible Paid-Up Rider to help grow cash value more rapidly.

Whole life insurance provides the security and comfort that comes from knowing your family is protected. It also builds cash value, which can be accessed while you're alive to help you live the life you envision.

Guaranteed growth

As you pay your premiums, your whole life insurance builds cash value on a guaranteed* basis. This consistent cash value buildup is tax-deferred, which can help you accumulate even more over the long-term.

Dividends

Ameritas whole life insurance policies generally receive annual dividends, which can be used to build cash value. Although dividends are not guaranteed and past performance is no guarantee of future results, Ameritas has paid dividends consistently, even during periods of declining long-term interest rates.

Accessing cash value

While protecting our families with a guaranteed death benefit is an important purpose of whole life insurance, we all have long-term financial goals as well. Perhaps you want to fund a child's education, to start or expand your business, to buy a vacation home or to have more income during retirement. Borrowing from your whole life insurance can help give you the money you need to accomplish these goals. Although loans will reduce the policy's death benefit and cash value, tapping into the cash value of whole life insurance may still make sense.**

Paid-up insurance

Along with your base policy whole life insurance coverage, you may want to consider purchasing paid-up insurance. Paid-up insurance is essentially additional insurance coverage, which, over time, can improve your policy's cash value, earn more dividends and increase your policy's death benefit. The Flexible Paid-Up Rider allows you to purchase additional amounts of fully paid permanent life insurance without additional underwriting. Within guidelines, you can choose when and how much paid-up insurance you buy. This flexibility gives you the power to choose based on your budget or goals.

How the Flexible Paid-Up Rider works

When you purchase your policy, you and your financial professional will decide how much of your policy will be base coverage. Premiums for base policy coverage need to be paid regularly at whatever interval you decide.

If you decide to purchase paid-up insurance when you buy your policy, you determine how much additional premium (above your base policy premiums) you wish to pay and when. This premium will buy additional paid-up insurance based on your age, underwriting class and other factors at the time your policy is issued.

If you'd like to build additional cash value and increase your death benefit, you can pay up to 120% of the Flexible Paid-Up Rider scheduled premium. If your current financial situation means you'd like to pay less than the Flexible Paid-Up Rider scheduled amount, you can pay as little as 70% of the scheduled premium. You may even skip the Flexible Paid-Up Rider premium payment all together.

Purchasing more flex paid-up insurance

In addition to your regularly scheduled purchases of paid-up insurance, you might want to consider occasional additional purchases if you receive a bonus, an inheritance or simply have unexpected excess cash. These one-time, additional purchases can have a significant impact on the cash value available in your policy. Your purchase will not be subject to underwriting unless the amount exceeds 120% of Flexible Paid-Up Rider scheduled premium.

Missing flexible paid-up premiums

To preserve your option to purchase additional paid-up insurance with no underwriting, you must pay a portion of your scheduled Flexible Paid-Up Rider premium at least once every three years. If you pay less than 70% of the scheduled Flexible Paid-Up Rider premium for three consecutive years, the scheduled Flexible Paid-Up Rider premium is adjusted to be the largest amount paid in the last three years.

Cost of the Flexible Paid-Up Rider

There is no charge for the Flexible Paid-Up Rider. However, there may be an expense charge assessed on the premium. The charge varies depending on the base policy and the size of the Flexible Paid-Up Rider premium.

Life insurance may be one of the most important purchases you'll ever make. It can provide the resources the people you care about will need to handle the financial challenges a death would bring. With its accumulation potential, it can also help create a world of possibilities.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

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

**Excessive 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.

Ameritas Value Plus Whole Life (form 3017) and Ameritas Growth Whole Life (form 3018) are issued by Ameritas Life Insurance Corp. In New York, Ameritas Value Plus Whole Life (form 5017) and Ameritas Growth Whole Life (form 5018) are issued by Ameritas Life Insurance Corp. of New York. Product and riders, including Flexible Paid-Up rider (FPURWL) may vary by state and may not be available in all states. Optional provisions and riders may have limitations, restrictions and additional charges.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp., 5900 O Street, Lincoln, Nebraska 68510 and Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.