



Ameritas Life Insurance Corp.

PO Box 81889 / Lincoln NE 68501-1889  
800-745-1112

Address Service Requested

[Policyowner Name]  
[Address Ln 1]  
[Address Ln 2]  
[City, State, Zip]

[Date]

Policy Number:

Dear [Policyowner Name]:

We appreciate your business and the trust you have placed in Ameritas Life Insurance Corp. by purchasing your life insurance policy from us.

On December 27, 2020, the Consolidated Appropriations Act was passed that affects life insurance policies issued on or after January 1, 2021. As part of the Act, the minimum interest rates under Internal Revenue Code Section 7702 were lowered. This revision lowers the minimum interest rates used to determine whether a contract qualifies as a life insurance contract for tax purposes. The new interest rates result in lower corridor factors and allow more premium to be placed in permanent life insurance without creating a modified endowment contract (MEC).

As a result of these changes, some or all of the tax-related premium limits in your policy were modified. **Enclosed is the new policy schedule addendum for you to keep with your policy.**

**There is no action necessary on your part in response to this letter. However, if you would like further information or you would like an updated illustration, please contact your financial professional.**

If you have any questions, please contact your financial professional or call Ameritas at 800-745-1112, between 8 a.m. and 6 p.m. E.T., Monday through Friday.

Sincerely,

Steve Valerius  
Senior Vice President, Individual Division

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.

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