

# Ameritas Life Insurance Corp.

Index Universal Life Insurance Rates - Effective March 1, 2022

## Ameritas Growth Index Universal Life

Rates apply to 10<sup>th</sup> and 25<sup>th</sup> index buckets

Index Crediting Option	Cap Rate		Participation Rate		Max Illustration Rate	
	Current	Prior	Current	Prior	Current	Prior
<b>S&amp;P 500® Index 1-Year Point-to-Point</b>	9.00%	9.50%	100%	Same	5.75%	6.00%
<b>S&amp;P 500® Index 1-Year Point-to-Point High Par</b>	6.00%	Same	140%	Same	5.66%	Same
<b>S&amp;P 500® Index 2-Year Point-to-Point</b>	22.00%	Same	100%	Same	5.75%	6.00%
<b>S&amp;P 500® Index 1-Year Monthly Sum Cap</b>	3.25%	Same	100%	Same	5.66%	Same
<b>Russell 2000® Index 1-Year Point-to-Point</b>	9.25%	Same	100%	Same	5.75%	5.81%
<b>MSCI EAFE® Index 1-Year Point-to-Point</b>	12.00%	Same	100%	Same	5.75%	6.00%
<b>BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point</b>	N/A		185%	Same	5.75%	5.96%
<b>BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point</b>	N/A		250%	Same	5.75%	5.96%

	Current	Prior
<b>Fixed Account</b>	3.75% (Guarantee 2.00%)	4.00%

\* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states. Both index options are not available in New York.

Learn more about Ameritas Growth IUL [>>>](#)

## Rates Effective March 1, 2022

### Ameritas Value Plus Index Universal Life

Rates apply to 10<sup>th</sup> and 25<sup>th</sup> index buckets

Index Crediting Option	Cap Rate		Participation Rate		Max Illustration Rate	
	Current	Prior	Current	Prior	Current	Prior
<b>S&amp;P 500® Index 1-Year Point-to-Point</b>	7.75%	8.25%	100%	Same	5.08%	5.35%
<b>S&amp;P 500® Index 2-Year Point-to-Point</b>	17.00%	Same	100%	Same	5.08%	5.35%
<b>Russell 2000® Index 1-Year Point-to-Point</b>	8.50%	Same	100%	Same	5.08%	5.35%
<b>MSCI EAFE® Index 1-Year Point-to-Point</b>	9.25%	10.50%	100%	Same	5.08%	5.35%
<b>BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point</b>	N/A		170%	Same	5.08%	5.35%
<b>BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point</b>	N/A		215%	Same	5.08%	5.35%

	Current	Prior
<b>Fixed Account (For policies issued in 2022+)</b>	3.65% (Guarantee 1.00%)	3.90%

\* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states. Both index options are not available in New York.

Learn more about Ameritas Value Plus IUL [>>>](#)

## Rates Effective March 1, 2022

### Ameritas Value Plus Survivor Index Universal Life

Rates apply to 10<sup>th</sup> and 25<sup>th</sup> index buckets

Index Crediting Option	Cap Rate		Participation Rate		Max Illustration Rate	
	Current	Prior	Current	Prior	Current	Prior
S&P 500 <sup>®</sup> Index 1-Year Point-to-Point	7.75%	8.25%	100%	Same	5.08%	5.35%
S&P 500 <sup>®</sup> Index 2-Year Point-to-Point	17.00%	Same	100%	Same	5.08%	5.35%
Russell 2000 <sup>®</sup> Index 1-Year Point-to-Point	8.50%	Same	100%	Same	5.08%	5.35%
MSCI EAFE <sup>®</sup> Index 1-Year Point-to-Point	9.25%	10.50%	100%	Same	5.08%	5.35%
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		170%	Same	5.08%	5.35%
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A		215%	Same	5.08%	5.35%

	Current	Prior
Fixed Account	3.65% (Guarantee 1.00%)	3.90%

\* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states. Both index options are not available in New York.

Learn more about Ameritas Value Plus Survivor IUL [>>>](#)

**For questions, contact your Ameritas sales development team.**

Index rates displayed apply to Ameritas Life Insurance Corp. index universal life products only. In New York, please refer to LI2443NY IUL Rates for Ameritas Life Insurance Corp. of New York index universal life products.

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

Ameritas Growth Index Universal Life (form 3022, **in Oregon form ICC18 3022 2-18 and form ICC18 3022 SCH 2-18**), Ameritas Value Plus Index Universal Life (form 3024, **in Oregon form ICC19 3024 1-19 and form ICC19 3024 SCH 3-19**) and Ameritas Value Plus Survivor Index Universal Life (form 3027, **in Oregon form ICC21 3027 3-21 and form ICC21 3027 SCH 3-21**) are issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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