



Ameritas Whole Life Insurance

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



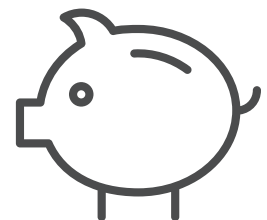


Guaranteed lifetime protection

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. Whole life insurance offers guarantees that further enhance this protection:

- A guaranteed level premium: The amount that you pay for your policy is guaranteed never to change, so you know how much and how long you'll pay to provide protection for those you care about.
- A guaranteed death benefit: The amount paid to your beneficiaries when you die is guaranteed never to decrease.
- A guaranteed cash value: The savings component within your policy that you may be able to access while you're still alive, is guaranteed to grow.

A whole life policy from Ameritas also provides other features to help you reach your financial goals.



Living benefits

Your Ameritas whole life policy has an accelerated death benefit rider that protects you and your family by providing access to your policy's death benefit while you're still alive in the event of a critical, chronic or terminal illness.

Dividends

One of the benefits of purchasing a whole life policy from a mutual-based organization like Ameritas is that you will be eligible to receive dividends if declared. You can use your dividends to build cash value, to increase the policy's death benefit or to reduce the number or amount of premiums you pay.

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.

Tax advantages

When your policy's death benefit is paid to your beneficiaries, they typically won't owe income taxes on the money they receive. This valuable tax advantage is only available on life insurance. With some assets, your loved ones could be fully taxed at their income tax rate when the assets are transferred to them, significantly decreasing the value of their inheritance.

Additionally, the cash value in your policy grows tax deferred, which can help you accumulate even more over the long term. Within certain guidelines, you will only owe tax on the gain in your policy if you surrender it and take out your money.

You can borrow against your cash value. The money you receive from a policy loan will not be subject to income tax if the policy remains in force and meets certain IRS requirements. The tax treatment of cash value loans is a powerful option to have at retirement, especially when you compare it to what might be lost to taxes on other retirement savings.

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

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



Protect what matters most

While we can't always protect our family from tragedy, we can take steps to ease the burden created when a death occurs. A whole life policy from Ameritas provides permanent, lifetime protection for your loved ones. It can provide a key resource for your beneficiaries 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 purchase life insurance are to:

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



Additional 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:

- Provide life insurance for your children—now and in the future.
- Provide additional funds to your beneficiaries if your death is accidental.
- Keep your policy in force or pay your policy's premiums if you become disabled.

More flexibility

Your Ameritas whole life policy offers the Flexible Paid-Up Rider, which allows you to purchase increases in death benefit without additional underwriting, within certain guidelines. This provides more flexibility for reaching your financial goals, not only by increasing your policy's death benefit if the need should arise, but also by improving your policy's cash value and helping you earn more dividends.

Living benefits

There are many unexpected events besides death that, if not properly prepared for, could cripple a family's finances in a hurry. That's why your Ameritas whole life policy has the Care4Life Accelerated Death Benefit Rider* that can help ease the financial strain of a serious medical condition by providing a portion of your policy's death benefit while you are living.

*The Care4Life riders are not a long-term care product.



Nearly half of households would feel the financial impact within six months if the primary wage earner died.

Source: 2021 Life Insurance Barometer Study, Life Happens and LIMRA.



Guaranteed, tax deferred cash value growth

Your Ameritas whole life policy can build guaranteed, tax-deferred cash value over time to help you be ready for life's challenges and opportunities. Unlike some financial products that limit when you can access your money or try to tell you how you can spend it; an Ameritas whole life policy gives you more flexibility. It provides multiple ways to access funds within your policy, when you want and for what you want.



Using your policy's cash value

The most common way to access the cash value of your policy is through loans. Loans don't require lender approval and have no effect on your credit report.

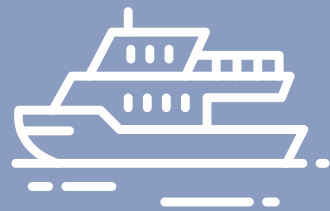
It's up to you

You can access your policy cash value for any reason. For example:

- Supplementing retirement income.
- Starting a business.
- Paying for college or a wedding.
- Covering emergency or business expenses.
- Purchasing a vacation home or taking a vacation.
- Making home improvements.

Why own life insurance?

When asked why they own life insurance, nearly two-thirds of policyholders say to help save for retirement.



Source: 2021 Life Insurance Barometer Study, Life Happens and LIMRA.

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.*



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*Ameritas Mutual Holding Company's ratings by Standard & Poor's include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

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

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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