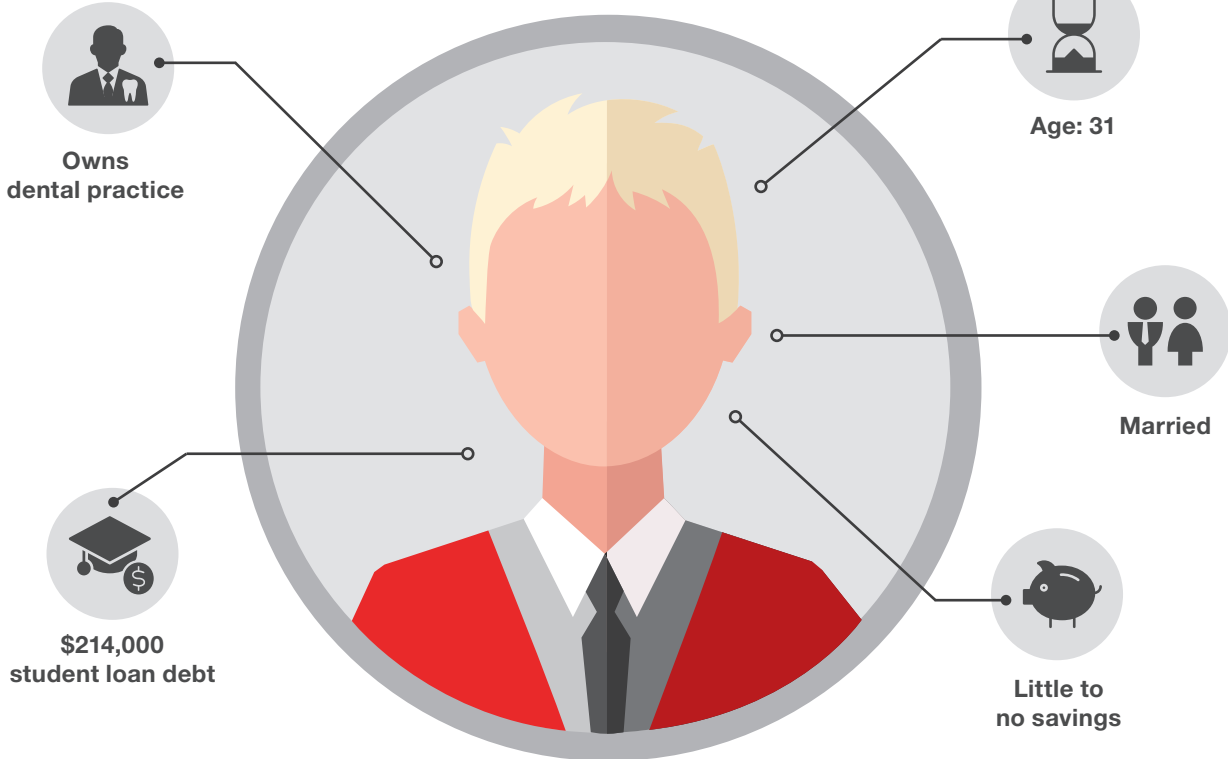


Index Universal Life Insurance on a Budget

Meet Jack

Jack



\$1,000,000 in coverage

Jack has determined he needs \$1,000,000 in life insurance coverage, but he can only afford \$500,000 due to student loan debt and the costs of running his dental practice. He's also concerned he hasn't started building his savings. Rather than forfeit his needs, Jack could purchase an Index Universal Life insurance policy with a supplemental coverage rider. A supplemental coverage rider composed of fifty percent permanent and fifty percent supplemental coverage which can lower his monthly premiums while still providing the death benefit amount he needs.

\$356 per month

With a supplemental term rider, Jack can reduce his monthly premiums from \$715 to \$356. This allows him to more comfortably afford the life insurance he needs.

Supplemental coverage rider

A supplemental rider can provide additional coverage at a lower total premium than the base policy alone. The death benefit associated with coverage under this rider is included in the total death benefit for the policy.

Not only does an Index Universal Life policy offer Jack money his loved ones may need if he dies too soon, it also grows cash value, provides resources if he becomes seriously ill, and guarantees a source of income Jack cannot outlive.

Living Benefits:

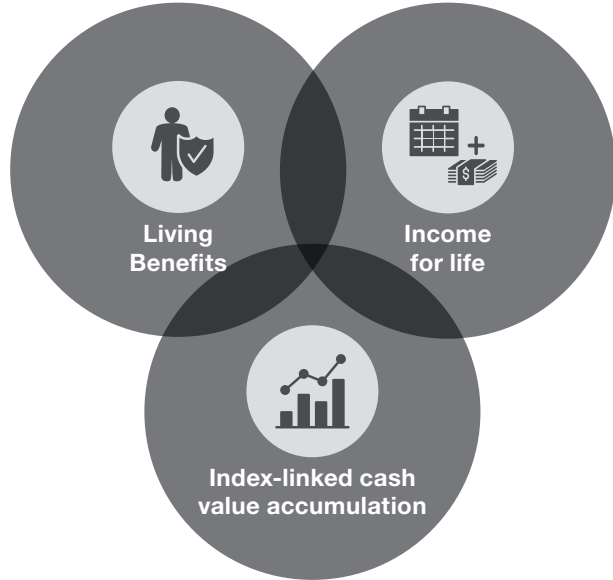
From the first day Jack owns his policy, he is protected with an accelerated death benefit rider that provides him with a portion of his available death benefit in the event he gets a critical, chronic or terminal illness.

Index-linked cash value accumulation:

Using a method that captures the upside potential of market indexes while providing downside protection, Jack's policy can accumulate cash value he can use however he wants.

Income for life:

Jack's Index Universal Life policy can also provide a monthly cash flow he can't outlive with the lifetime income rider.



These are hypothetical examples used for illustrative purposes only and are not a guarantee of future performance or success.

Index options are not securities. Keep in mind you are not actually participating in the market or investing in any stock or bond.

Optional provisions and riders may have limitations, restrictions and additional charges. Any guarantees are based on the claims paying ability of the issuing company.

Withdrawals and loans will reduce the available death benefit and policy value. Withdrawals beyond basis may be taxable income. Excessive and unpaid loads will reduce the death benefit and policy value and may cause the policy to lapse. If a policy lapses unpaid loans are treated as distributions for tax purposes.

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