

Ameritas Life Insurance Corp.

Index Universal Life Insurance Rates – Effective Oct. 1, 2023

Ameritas FLX Living Benefits Index Universal Life

Rates apply to 5th, 15th and 25th index buckets

Index Crediting Option	Cap Rate		Participation Rate		Max Illustration Rate	
	Current	Prior	Current	Prior	Current	Prior
S&P 500® Index 1-Year Point-to-Point	9.00%	8.75%	100%	Same	5.77%	5.64%
S&P 500® Index 1-Year Point-to-Point High Par	5.50%	Same	140%	Same	5.26%	Same
S&P 500® Index 2-Year Point-to-Point	20.50%	20.05%	100%	Same	5.77%	5.64%
Russell 2000® Index 1-Year Point-to-Point	10.30%	9.45%	100%	Same	5.77%	5.64%
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A	N/A	221%	218%	5.77%	5.64%
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A	N/A	289%	285%	5.77%	5.64%

	Current	Prior
Fixed Account	4.00% (Guarantee 2.00%)	Same

*The BNP Paribas Momentum Multi-Asset 5 Index is an index and has limited historical information (launched on January 27, 2017). For more information about the BNPP Momentum 5 Index, visit momentum5index.bnpparibas.com.

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

For questions, contact your Ameritas sales development team at 800-390-2361.

Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

Ameritas FLX Living Benefits Index Universal Life insurance (form 3020) is issued by Ameritas Life Insurance Corp. **In Oregon, Ameritas FLX Living Benefits IUL (form 2703 OR and form ICC17 3020 SCH 1-17)** is issued by Ameritas Life Insurance Corp.

The index options are not securities; you are not investing in stocks or in the indexes themselves. Therefore, credited interest does not include dividends paid by companies included in the relevant index. The index options may not be available in all states. The credited interest rate is linked, in part, to gains in any combination of indexes. Keep in mind, you are not actually participating in the market or investing in any stock or bond.

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