

# Ameritas Life Insurance Corp.

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

## Ameritas FLX Living Benefits Index Universal Life

Rates apply to 5<sup>th</sup>, 15<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® Index 1-Year Point-to-Point	9.00%	Same	100%	Same	5.77%	Same
S&P 500® Index 1-Year Point-to-Point High Par	6.00%	5.50%	140%	Same	5.26%	Same
S&P 500® Index 2-Year Point-to-Point	20.80%	20.50%	100%	Same	5.77%	Same
Russell 2000® Index 1-Year Point-to-Point	10.00%	10.30%	100%	Same	5.77%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A	N/A	217%	221%	5.77%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A	N/A	284%	289%	5.77%	Same

	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](http://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.

The information presented here is not intended as tax or other legal advice. For application of this information to a specific situation, please consult an attorney.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and has been licensed for use by Ameritas Life Insurance Corp. and its affiliates. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The Ameritas FLX Living Benefits Index Universal Life insurance policy is not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

The Ameritas FLX Living Benefits Index Universal Life insurance policy (FLX IUL) has been developed solely by Ameritas Life Insurance Corp. The products are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group PLC and its group undertakings (collectively, the "LSE Group").

FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the Russell 2000® Index (the "Index") vest in the relevant LSE Group company which owns the Index. Russell 2000® is a trademark of the relevant LSE Group company and is used by any other LSE Group company under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of reliance on or any error in the Index or (b) investment in or operation of the FLX IUL. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the FLX IUL or the suitability of the Index for the purpose to which it is being put by Ameritas Life Insurance Corp. and its affiliates.

The Ameritas index universal life insurance products are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group PLC and its group undertakings (collectively, the "LSE Group"). The LSE Group does not accept any liability whatsoever to any person arising out of the use of FLX IUL or the underlying data.

**The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) has limited historical information.** The BNPP Momentum 5 Index is an index strategy, launched on 1/27/2017. This product is not sponsored, endorsed, sold or promoted by BNP Paribas or any of its affiliates (collectively, "BNP Paribas"). Neither BNP Paribas nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. The BNP Paribas Momentum Multi Asset 5 Index (the "Index") is the exclusive property of BNP Paribas. BNP Paribas and the Index are service marks of BNP Paribas and have been licensed for use for certain purposes by Ameritas Life Insurance Corp. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](https://momentum5index.bnpparibas.com).

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit [ameritas.com](https://ameritas.com).

Ameritas® and the bison are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.