

Product & Service Notice



Date: Oct. 20, 2023
To: Ameritas Field Associates
RE: November 2023 FLX IUL Rate
Announcement

Memo Number: PS4456
Product Area: Life Insurance

Summary: The November 2023 cap and participation rates for the Ameritas Life FLX Index Universal Life insurance product have been approved. There will be changes in the rates; however, S&P 500® Index 1-Year Point-to-Point High Par Index will remain the same. Please click on the link to view the rates.

[Ameritas FLX Index Universal Life Rates](#)

Please refer to the [FLX IUL historical rates](#) on Producer Workbench for historical rates. For questions, please call sales development at 800-390-2361.

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

Ameritas FLX Living Benefits Index Universal Life (form 3020) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

Policy, index strategies, and riders may vary and may not be available in all states.

The index options are not securities; your client is 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 credited interest rate is linked, in part, to gains in any combination of indexes. Keep in mind, your client is not actually participating in the market or investing in any stock or bond.

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