



Term and Whole Life Insurance

Product Comparison Producer Guide

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

Ameritas 
fulfilling life.

Whole life insurance products for new sales

	Policy Name	At a Glance	Issue Ages and Underwriting Classes^	Minimum Specified Amount
Whole Life	Access Whole Life	Clients looking for early guaranteed cash value and strong return on investment on a guaranteed basis. Same payor discount is available.	18-75: Preferred Plus Nontobacco (NT) 18-80: Preferred NT, Select NT, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard NT	\$25,000: Standard Tobacco, Standard NT, Rated \$100,000: All other classes
	Growth Whole Life	Clients looking for cash value over a long period such as 20-30 years. Same payor discount is available.	18-75: Preferred Plus Nontobacco (NT) 18-80: Preferred NT, Select NT, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard NT	\$25,000: Standard Tobacco, Standard NT, Rated \$100,000: All other classes
	Growth 10-Pay Whole Life	Clients interested in a 10-year funding option with protection that is guaranteed with focus on long-term cash accumulation. Same payor discount is available.	18-75: Preferred Plus Nontobacco 18-80: Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard Nontobacco	\$25,000: Standard Tobacco, Standard Nontobacco, Rated \$100,000: All other classes
	Value Plus Whole Life	Clients looking for the lowest premium for the dollar of death benefit. A lower band is also available for clients needing small face amounts. Same payor discount is available.	18-75: Preferred Plus Nontobacco (NT) 18-80: Preferred NT, Select NT, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard NT	\$25,000: Standard Tobacco, Standard NT, Rated \$100,000: All other classes Low band rates available for standard classes for face amounts of \$10,000 to \$24,999.

*Guaranteed Contract Rate - Used in the demonstration of compliance with the guaranteed cash values as required by the Standard Nonforfeiture Law of Life Insurance and

Term life insurance products for new sales

	Policy Name	At a Glance	Issue Ages & Underwriting Classes^
Term Life	Instant Term	A simple path to term coverage with no labs or medical exams. Available term periods are 10, 15, 20, 25 or 30 years with renewable options. Same payor discount is available.	Minimum All Terms: 18 Maximum 10-Year Term Period: Age 60 15-Year Term Period: Age 60 20-Year Term Period: Age 60 25-Year Term Period: Age 55 30-Year Term Period: Age 50 Underwriting Classes: Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco
	Value Plus Term	Cost effective, renewable and convertible life insurance protection for the selected term of 1, 10, 15, 20 or 30 years. Same payor discount is available.	Minimum All Terms: 18 Maximum One-Year Term: 80 10-Year Term: 80 15-Year Term: 75 20-Year Term: 70 30-Year Term: 55 Underwriting Classes: Preferred Plus Nontobacco (NT), Preferred NT, Select NT, Standard NT, Preferred Tobacco, Standard Tobacco
	Focus 10 Life®	An employer life insurance program designed for 10 or more lives. Guaranteed premium term product with guaranteed premiums for 10 years. Used in fringe benefit, key person and buy-sell funding sales.	18-70 Underwriting Classes: Simplified Issue Tobacco, Simplified Issue Nontobacco, no medical evidence required. Sex distinct except in MT where unisex is only available.

^ May vary by state.

	Dividend Options	Premiums Payable Age (Based on issue age nearest birthday)	Annual Policy Fee	Guaranteed Contract Rate*
	<ul style="list-style-type: none"> • Purchase Paid Up Additions (default) • Cash • Reduce Premiums (except monthly billing) • Accumulate with Interest • Purchase Participating One-Year Term Insurance • Reduce Outstanding Loan 	Later of attained age 75 or 25 years	\$90	3%
	<ul style="list-style-type: none"> • Purchase Paid Up Additions (default) • Cash • Reduce Premiums (except monthly billing) • Accumulate with Interest • Purchase Participating One-Year Term Insurance • Reduce Outstanding Loan 	Age 100	\$90	3%
	<ul style="list-style-type: none"> • Purchase Paid Up Additions (default) • Cash • Reduce Premiums (except monthly billing) • Accumulate with Interest • Purchase Participating One-Year Term Insurance • Reduce Outstanding Loan 	Every year for 10 years	\$0	2%
	<ul style="list-style-type: none"> • Purchase Paid Up Additions (default) • Cash • Reduce Premiums (except monthly billing) • Accumulate with Interest • Purchase Participating One-Year Term Insurance • Reduce Outstanding Loan 	Age 121	\$90	3.75%

ce and does not represent an accumulation rate or earned rate for the cash value. **Care4Life Accelerated Death Benefit – The Care4Life riders are not a long-term care product.

	Minimum Specified Amount and Premium Banding	Policy Fee	Modal Factors	Renewability	Convertibility
	Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 or more Ages 18 - 50: \$100,000 - \$2,000,000 Ages 51 - 60: \$100,000 - \$1,000,000	Annual: \$60 Semiannual: \$30.60 Quarterly: \$15.30 EFT: \$5.10	Annual: 1.00 Semiannual: 0.510 Quarterly: 0.255 EFT: 0.085	To age 95	Years 3-5 for all terms: Convertible to any single-life Ameritas individual permanent life insurance product available at the time of conversion and to the same underwriting class. Years 6-8 for 10-year term: Convertible to a permanent product designated by Ameritas when made available. Years 6-10 for all other terms: permanent product designated by Ameritas when made available. Max attained age is 70 for all years and terms.
	Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 – \$2,999,999 Band 5: \$3 million or more No banding on one-year term.	Annual: \$80 Semiannual: \$41 Quarterly: \$20.70 EFT: \$6.90	Annual: 1.00 Semiannual: 0.510 Quarterly: 0.263 EFT: 0.0868	To age 95	Convertible in the first five years to any single-life Ameritas individual permanent life insurance product available at the time of conversion to the same underwriting class. For longer conversion period, Conversion Extension Rider (CER) extends the conversion period to the end of the level term period or until the policy anniversary nearest the insured's 70th birthday, whichever comes first. Conversion credits are the lesser of base premium paid to date or 12 months of premium (including policy fee but excluding supplemental benefits and substandard extra premiums including CER). Conversion credits are not available during first policy year. Conversion credits earn 20% commission.
	Minimum face amount is \$50,000. No banding.	Annual: \$80 Semiannual: \$41 Quarterly: \$20.70 Monthly: \$6.90	Annual: 1.00 Semiannual: 0.510 Quarterly: 0.263 Monthly: 0.086	To age 95	Convertible to the end of level term period or to age 70, whichever comes first, but never less than 5 years.

	Loans	Flexible Paid-Up Rider (FPUR)	Riders/Features (Riders and features may vary and may not be available in all states)
	<p>Fixed loan: Loan portion of the account value will be charged with interest at the current rate of 4% (4% max.). Dividends are impacted by presence of loan.</p> <p>Variable loan: Loan portion will be charged an interest rate that is tied to Moody's Corporate Bond Yield Average. Loan rate set each policy anniversary and will not be changed more often than once a year. Dividends are not impacted by presence of loan.</p>	<p>Cost: 0% current charge up to 150% annual base policy premium and 8% on excess FPUR premiums.</p> <p>FPUR funding range: 50-200% of scheduled FPUR premium after the first policy year. FPUR must be funded in first year.</p> <p>Maximum FPUR premium: 25 times the annual base premium including policy fee in year one. A step-down schedule applies thereafter. Refer to Product Guide for more details.</p>	<ul style="list-style-type: none"> • Accidental Death Benefit • Care4Life Accelerated Death Benefit** (Accelerated Benefit for Terminal Illness is available if Care4Life is not) • Children's Insurance • Flexible Paid-Up • Guaranteed Insurability • Level Term • Waiver of Premium
	<p>Fixed loan: Loan portion of the account value will be charged with interest at the current rate of 4% (4% max.). Dividends are impacted by presence of loan.</p> <p>Variable loan: Loan portion will be charged an interest rate that is tied to Moody's Corporate Bond Yield Average. Loan rate set each policy anniversary and will not be changed more often than once a year. Dividends are not impacted by presence of loan.</p>	<p>Cost: 0% current charge up to 150% annual base policy premium and 8% on excess FPUR premiums.</p> <p>FPUR funding range: 50-200% of scheduled FPUR premium after the first policy year. FPUR must be funded in first year.</p> <p>Maximum FPUR premium: 25 times the annual base premium including policy fee in year one. A step-down schedule applies thereafter. Refer to Product Guide for more details.</p>	<ul style="list-style-type: none"> • Accidental Death Benefit • Care4Life Accelerated Death Benefit** (Accelerated Benefit for Terminal Illness is available if Care4Life is not) • Children's Insurance • Flexible Paid-Up • Guaranteed Insurability • Level Term • Waiver of Premium
	<p>Fixed loan: Loan portion of the account value will be charged with a 4% loan rate (current and maximum). Dividends are impacted by presence of loan.</p> <p>Variable loan: Loan portion will be charged an interest rate that is tied to Moody's Corporate Bond Yield Average. Loan rate set each policy anniversary and will not be changed more often than once a year. Dividends are not impacted by presence of loan.</p>	<p>Cost: 0% current charge up to 150% annual base policy premium and 8% on excess FPUR premiums.</p> <p>FPUR funding range: 50-200% of scheduled FPUR premium after the first policy year. FPUR must be funded in first year.</p> <p>Maximum FPUR premium: 25 times the annual base premium including policy fee in year one. A step-down schedule applies thereafter. Refer to Product Guide for more details.</p>	<ul style="list-style-type: none"> • Accidental Death Benefit • Care4Life Accelerated Death Benefit** (Accelerated Benefit for Terminal Illness is available if Care4Life is not) • Children's Insurance • Flexible Paid-Up • Guaranteed Insurability • Level Term (10 years only) • Waiver of Premium
	<p>Variable loan only: Loan portion will be charged an interest rate that is tied to Moody's Corporate Bond Yield Average. Loan rate set each policy anniversary and will not be changed more often than once a year. Dividends are not impacted by presence of loan.</p>	<p>Cost: 5% current load up to 150% of the annual base policy premium. 8% on excess FPUR premiums.</p> <p>FPUR funding range: 50-200% of scheduled FPUR premium after the first policy year. FPUR must be funded in first year.</p> <p>Maximum FPUR premium: 25 times the annual base premium including policy fee in year one. A step-down schedule applies thereafter. Refer to Product Guide for more details.</p>	<ul style="list-style-type: none"> • Accidental Death Benefit • Care4Life Accelerated Death Benefit** (Accelerated Benefit for Terminal Illness is available if Care4Life is not) • Children's Insurance • Flexible Paid-Up • Guaranteed Insurability • Level Term • Waiver of Premium

	Riders
	<ul style="list-style-type: none"> • Accidental Death Benefit • Waiver of Premium
	<ul style="list-style-type: none"> • Accidental Death Benefit • Children's Insurance • Conversion Extension Rider (CER) • Terminal Illness • Waiver of Premium
	<ul style="list-style-type: none"> • Terminal Illness



**For additional product information, call your
Ameritas Sales Development Team.**

For financial professional use only. Not for use with clients.



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

Ameritas Access Whole Life (form 3018 with 3018 P75 SCH), Ameritas Growth Whole Life (form 3018) Ameritas Growth 10-Pay Whole Life (form 3018 with 3018 10 SCH), Ameritas Value Plus Term (form 3021), Ameritas Instant Term (form 3026), Ameritas Value Plus Whole Life (form 3017) and Focus 10 Life® (form 3021 with 3021 SCH) are issued by Ameritas Life Insurance Corp. in approved states. In New York, Ameritas Access Whole Life (form 5018 with 5018 P75 SCH), Ameritas Growth Whole Life (form 5018), Ameritas Growth 10-Pay Whole Life (form 5018 with 5018 10 SCH), Ameritas Value Plus Term (form 5021), Ameritas Value Plus Whole Life (form 5017) and Focus 10 Life® (form 5021 with 5021 SCH) are issued by Ameritas Life Insurance Corp. of New York.

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

Focus 10 Life, Inc. is an independent third party administrator and is not affiliated with Ameritas Life Insurance Corp. or Ameritas Life Insurance Corp. of New York.

FOCUS 10 Life® is a registered service mark of Focus 10 Life, Inc. and has been licensed for use by Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

Policy guarantees are based upon the claims paying ability of the issuer. Products and riders may not be available in all states or in all distribution channels. Optional provisions and riders may have limitations, restrictions and additional charges.

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.

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

© 2023 Ameritas Mutual Holding Company

For financial professional use only. Not for use with clients.