

Whole Life Insurance

Dividend History Report for Ameritas Life Insurance Corp.

Ameritas whole life policies receive annual dividends*, which can be used to build cash value, increase the policy's death benefit or reduce the number or amount of premiums you pay.

Ameritas has paid dividends consistently, even during periods of declining interest rates. Below are the dividend interest rate factors for our whole life products since they were introduced. Other factors play a role in determining the dividends we pay, such as claims experience and expense management. All these factors should be considered when comparing products and an illustration is recommended.

Dividend Interest Rate Factor							
Year	Keystone Whole Life		Keystone Foundation Whole Life		Value Plus Whole Life	Growth Whole Life	Access Whole Life
	Policy Years 1-20	Policy Years 21+	Policy Years 1-20	Policy Years 21+	All Policy Years	All Policy Years	All Policy Years
2006	5.85%	6.10%					
2007	5.85%	6.10%					
2008	5.85%	6.10%					
2009	5.85%	6.10%	5.85%	6.10%			
2010	5.45%	5.70%	5.45%	5.70%			
2011	5.65%	5.90%	5.65%	5.90%			
2012	5.45%	5.70%	5.45%	5.70%			
2013	5.35%	5.60%	5.35%	5.60%			
2014	5.25%	5.50%	5.25%	5.50%			
2015	5.25%	5.50%	5.25%	5.50%			
2016	5.15%	5.40%	5.15%	5.40%			
2017	5.00%	5.25%	5.00%	5.25%	5.00%	5.00%	
2018	5.00%	5.25%	5.00%	5.25%	5.00%	5.00%	
2019	5.00%	5.25%	5.00%	5.25%	5.00%	5.00%	
2020	5.00%	5.25%	5.00%	5.25%	5.00%	5.00%	5.00%
2021	4.75%	5.00%	4.75%	5.00%	4.75%	4.75%	4.75%
2022	4.60%	4.85%	4.60%	4.85%	4.60%	4.60%	4.60%
2023	4.60%	4.85%	4.60%	4.85%	4.60%	4.60%	4.60%
2024	5.00%	5.25%	5.00%	5.25%	5.00%	5.00%	5.00%

*Dividends are not guaranteed and past performance is no guarantee of future results.



Ameritas Life Insurance Corp.

For dividend history on whole life insurance policies issued by Ameritas Life Insurance Corp. of New York, please refer to LI 1941 NY.

In approved states, Ameritas Access Whole Life (form 3018 with 3018 P75 SCH), Ameritas Growth Whole Life (form 3018), Ameritas Value Plus Whole Life (form 3017) are issued by Ameritas Life Insurance Corp.

For use with Keystone Foundation Whole Life (form 3015), Keystone Whole Life (form 3013). These products are closed to new sales.

Product and riders may vary and may not be available in all states.

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