

# Ameritas Life Insurance Corp.

Index Universal Life Insurance Rates - Effective Feb. 1, 2024

## Ameritas Growth Index Universal Life II (Available in approved states)

Rates apply to 10<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	9.50%	9.45%	100%	Same	6.05%	6.01%
S&P 500® Index 2-Year Point-to-Point	23.00%	22.45%	100%	Same	6.05%	6.01%
S&P 500® Sector Rotator Daily RC2 5% Index* 1-Year Point-to-Point	N/A		198%	201%	6.05%	6.01%
S&P MARC 5% Index* 1-Year Point-to-Point	N/A		206%	208%	6.05%	6.01%
BNP Paribas Momentum Multi-Asset 5 Index** 1-Year Point-to-Point	N/A		223%	226%	6.05%	6.01%
BNP Paribas Momentum Multi-Asset 5 Index** 2-Year Point-to-Point	N/A		288%	293%	6.05%	6.01%

	Current	Prior
Fixed Account	4.00% (Guarantee 1.00%)	Same

\* The S&P 500® Sector Rotator Daily RC2 5% Index and S&P MARC 5% Index have limited historical information having launched on 10/19/2018 and 3/27/2017, respectively. For more information about the S&P 500® Sector Rotator Daily RC2 5% Index, visit [www.spglobal.com/spdji/en/indices/multi-asset/sp-500-sector-rotator-daily-rc2-5-index/#overview](http://www.spglobal.com/spdji/en/indices/multi-asset/sp-500-sector-rotator-daily-rc2-5-index/#overview). For more information about the S&P MARC 5% Index, visit [www.spglobal.com/spdji/en/indices/multi-asset/sp-marc-5-index/#overview](http://www.spglobal.com/spdji/en/indices/multi-asset/sp-marc-5-index/#overview).

\*\* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states.

Learn more about Ameritas Growth IUL II >>>

### S&P 500® Sector Rotator Daily RC2 5% Index Sectors

The three S&P 500® sectors as of January 2024, are energy, healthcare and real estate. Please refer to the [website](#) or the Ameritas [client flyer](#) for more information.

## Rates Effective Feb. 1, 2024

### Ameritas Value Plus Index Universal Life

Rates apply to 10<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	8.00%	7.75%	100%	Same	5.26%	5.10%
S&P 500® Index 2-Year Point-to-Point	18.25%	17.55%	100%	Same	5.26%	5.10%
Russell 2000® Index 1-Year Point-to-Point	8.80%	8.75%	100%	Same	5.26%	5.10%
MSCI EAFE® Index 1-Year Point-to-Point	8.00%	9.05%	100%	Same	4.62%	5.10%
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		196%	195%	5.26%	5.10%
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A		253%	Same	5.26%	5.10%

	Current	Prior
Fixed Account (For policies issued in 2022+)	3.80% (Guarantee 1.00%)	Same

\* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states.

Learn more about Ameritas Value Plus IUL [>>>](#)

## Rates Effective Feb. 1, 2024

### Ameritas Value Plus Survivor Index Universal Life

Rates apply to 10<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	8.00%	7.75%	100%	Same	5.26%	5.10%
S&P 500® Index 2-Year Point-to-Point	18.25%	17.55%	100%	Same	5.26%	5.10%
Russell 2000® Index 1-Year Point-to-Point	8.80%	8.75%	100%	Same	5.26%	5.10%
MSCI EAFE® Index 1-Year Point-to-Point	8.00%	9.05%	100%	Same	4.62%	5.10%
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		196%	195%	5.26%	5.10%
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A		253%	Same	5.26%	5.10%

	Current	Prior
Fixed Account	3.80% (Guarantee 1.00%)	Same

\* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states.

Learn more about Ameritas Value Plus Survivor IUL [>>>](#)

## Rates Effective Feb. 1, 2024

### Ameritas Growth Index Universal Life (Only available in select states)

Rates apply to 10<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	9.25%	Same	100%	Same	5.92%	5.90%
S&P 500® Index 1-Year Point-to-Point High Par	6.25%	Same	140%	Same	5.92%	5.90%
S&P 500® Index 2-Year Point-to-Point	22.05%	21.95%	100%	Same	5.92%	5.90%
S&P 500® Index 1-Year Monthly Sum Cap	2.75%	Same	100%	Same	4.57%	4.56%
Russell 2000® Index 1-Year Point-to-Point	10.15%	10.45%	100%	Same	5.92%	5.90%
MSCI EAFE® Index 1-Year Point-to-Point	9.25%	11.25%	100%	Same	5.18%	5.90%
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		218%	223%	5.92%	5.90%
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A		282%	290%	5.92%	5.90%

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

\* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states.

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

**For questions, contact your Ameritas sales development team.**

Index rates displayed apply to Ameritas Life Insurance Corp. index universal life products only. In New York, please refer to LI2443NY IUL Rates for Ameritas Life Insurance Corp. of New York index universal life products.

Ameritas Growth Index Universal Life II (form ICC23 3031 3-23 with ICC23 3031 SCH 3-23 or form 3031 3-23 with 3031 SCH 3-23), Ameritas Value Plus Index Universal Life (form ICC19 3024 1-19 with ICC19 3024 SCH 1-19 or form 3024 1-19 with 3024 SCH 1-19), Ameritas Value Plus Survivor Index Universal Life (form ICC21 3027 3-21 with ICC21 3027 SCH 3-21 or form 3027 3-21 with 3027 SCH 3-21) and Ameritas Growth Index Universal Life (form ICC18 3022 2-18 with ICC18 3022 SCH 2-18 or form 3022 2-18 with 3022 SCH 2-18) are issued by Ameritas Life Insurance Corp.

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Guarantees are based on the claims-paying ability of the issuing company. Policy and riders may vary and may not be available in all states.

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 S&P 500® Sector Rotator Daily RC2 5% Index and S&P MARC 5% Index have limited historical information having launched on 10/19/2018 and 3/27/2017, respectively.** For more information about the S&P 500® Sector Rotator Daily RC2 5% Index, visit [www.spglobal.com/spdji/en/indices/multi-asset/sp-500-sector-rotator-daily-rc2-5-index/#overview](http://www.spglobal.com/spdji/en/indices/multi-asset/sp-500-sector-rotator-daily-rc2-5-index/#overview). For more information about the S&P MARC 5% Index, visit [www.spglobal.com/spdji/en/indices/multi-asset/sp-marc-5-index/#overview](http://www.spglobal.com/spdji/en/indices/multi-asset/sp-marc-5-index/#overview).

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