

Competitive Comparison

Compare living benefit riders and other factors of term life insurance with living benefits from Ameritas Life Insurance Corp. and several other companies. This comparison is for producer use only and may not be used with a prospective or current client. This is a summary only and is not a contract of coverage from any insurance company. Refer to the actual policies for full descriptions of the benefits. Certain provisions may vary by state.

Product	Ameritas FLX Living Benefits Term	Transamerica Trendsetter LB	National Life Group Term	American General QoL Flex Term	Mutual of Omaha Term Life Express	ANICO Signature Term	North American ADDvantage Term
Issuing Company	Ameritas Life Insurance Corp.	Transamerica Life Insurance Company	National Life Insurance Company	American General Life Insurance Company	United of Omaha Life Insurance Company	American National Insurance Company	North American Company
Number of Living Benefit Triggers	18	8	17	10	6	16	5
Maximum Benefit for Living Benefits	Up to 90% of death benefit up to \$1.5 million	Up to 90% of death benefit up to \$1.5 million (up to 100% for terminal illness)	Up to 100% of death benefit up to \$1.5 million (\$1.0 million for critical illness or injury)	Up to 100% of death benefit up to \$2 million	Up to 80% of death benefit up to \$1 million	Up to 100% of death benefit up to \$2 million (\$1 million for issue ages 66+)	Up to 90% of death benefit up to \$1 million
Terminal Illness Definition	Life expectancy of 12 months or less	Life expectancy of 12 months or less	Life expectancy of 24 months or less	Life expectancy of 24 months or less	Life expectancy of 12 months or less	Life expectancy of 24 months or less	Life expectancy of 24 months or less
Chronic Illness Definition	Definition: Severe cognitive impairment or inability to perform 2 of 6 activities of daily living. Waiting Period: 90 days	Definition: Severe cognitive impairment or inability to perform 2 of 6 activities of daily living. Waiting Period: 90 days	Definition: Severe cognitive impairment or inability to perform 2 of 6 activities of daily living Waiting Period: 90 days	Definition: Severe cognitive impairment or inability to perform 2 of 6 activities of daily living permanently Waiting Period: 90 days	Definition: Severe cognitive impairment or inability to perform 2 of 6 activities of daily living Waiting Period: 90 days	Definition: Severe cognitive impairment or inability to perform 2 of 6 activities of daily living Waiting Period: 90 Days	"Definition: Severe cognitive impairment or inability to perform 2 of 6 activities of daily living. Waiting Period: 90 days"
Critical Illness or Injury	Qualifying Illnesses: Major heart attack Invasive, life-threatening cancer Stroke Major organ transplant End-stage renal failure ALS (Amyotrophic Lateral Sclerosis) Blindness due to diabetes Paralysis of two or more limbs Major burns Coma Aplastic anemia Benign brain tumor Aortic aneurysm Heart valve replacement Coronary artery bypass graft surgery Waiting Period: Coma – 96 hours Stroke – 30 days Payout: Lump Sum	Qualifying Illnesses: Heart attack Internal cancers & melanoma Stroke Major organ transplant End-stage renal failure ALS Blindness due to diabetes Loss of use of two or more limbs Waiting Period: 30 days Payout: Lump Sum	Qualifying Illnesses: ALS (Lou Gehrig's disease) Aorta Graft Surgery Aplastic Anemia Blindness Cancer Coma Cystic Fibrosis End Stage Renal Failure Heart Attack Heart Valve Replacement Major Organ Transplant Motor Neuron Disease Paralysis Severe Burns Stroke Sudden Cardiac Arrest Traumatic brain injury Waiting Period: 30 Days Payout: Lump Sum	Qualifying Illnesses: Heart Attack Stroke Invasive Cancer Coronary Artery Bypass End Stage Renal Failure Major Organ Transplant Paralysis Coma Severe Burns Blood Cancers Waiting Period: 30 days Payout: Lump Sum or Installments	Qualifying Illnesses: Amyotrophic Lateral Sclerosis (ALS) Heart Attack Major Organ Transplant End Stage Renal Failure Stroke Blindness Paralysis Deafness Waiting Period: None Payout: Lump Sum	Qualifying Illnesses: ALS, kidney failure, life-threatening cancer, major organ failure, heart attack and stroke. Waiting Period: 30 Days Payout: Lump Sum	Qualifying Illnesses: Heart Attack Cancer Stroke Major Organ Transplant Kidney Failure Waiting Period: None Payout: Lump Sum

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Underwriting of Living Benefits	Available for policies rated through: <ul style="list-style-type: none"> • Table D, or • \$5/\$1,000 flat extra Any policies rated over the above will be issued with Terminal Illness Rider only	Generally available for policies rated through: <ul style="list-style-type: none"> • Table D, or • \$2.50/\$1,000 flat extra Underwriter's evaluation of medical history, which includes combinations of medical conditions, may result in a decline of living benefits. Some conditions not eligible for living benefits include Parkinson's, Multiple Sclerosis and some cancers, including some treated with radiation and/or chemotherapy. Any policies rated over the above will be issued with Terminal Illness Rider only	Ratings: ABRs on substandard business are subject to underwriter discretion; however, all cases express standard nontobacco 2 or greater than 200%, ABR's will be automatically removed	Available on all UW classes Critical Illness: Issue age is 75 or less and insured is rated table 2 or less. No medical flat extras Issue age is 80 or less, insured is rated table 4 or less, no medical flat extras	Standard NT or Standard Tobacco	Available for policies rated through: <ul style="list-style-type: none"> • Table D, or • \$5/\$1,000 flat extra 	Chronic Illness: - Table D or better - No medical flat extra Critical Illness: - Table B or better - No medical flat extra
Partial Accelerations	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Premiums Reduced Proportionately After Living Benefits Payout	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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Non-Medical Underwriting	Up to \$300,000 Up to age 70 Up to Preferred Nontobacco class (for face amounts \$100,000 to \$300,000)	Up to \$249,999 Up to age 60 Up to standard	EZ-Underwriting is a program available to applicants ages 18-65 and on policies with a face amount up to \$2,000,000 (see field underwriting guide for specific age/amount parameters). The program allows eligible applicants the potential to go through a noninvasive accelerated underwriting process! All cases still undergo underwriting evaluation to assess the risk the client represents, but with the use of new underwriting tools we will often be able to make decisions without invasive underwriting requirements such as exams or drawing blood. Underwriting reserves the right to request any underwriting requirements deemed necessary to assess the risk, this would include paramedical exams, blood and urine, ECG's, and APS reports Ages 18-50 Up to \$2M Ages 51-60 Up to \$1M Ages 61-65 Up to \$250k	\$25,000 - \$300,000 (Ages 18-50) \$25,000 - \$250,000 (Ages 51-60) \$25,000 - \$150,000 (Ages 61-75) Only issued as Standard NT or Standard Tobacco	\$25,000 - \$300,000 (Ages 18-50) \$25,000 - \$250,000 (Ages 51-60) \$25,000 - \$150,000 (Ages 61-75) Only issued as Standard NT or Standard Tobacco	Up to \$250,000 face amount Up to age 65 Up to standard rate class	Up to and including \$2,000,000 for ages 18-50 or \$1,000,000 for ages 51-60, placed in force or applied for in the past two years.
Same Payor Discount	Yes, reduces each insured's policy fee by 50%	Not available	Not available	Yes, if multiple policies for one insured	Not available	Not available	Not available
Employee/Producer Discount	Yes, 4% premium discount Not available in CA or FL	Not available	Not available	Not available	Not available	Not available	Not available



Competitor information obtained by Ameritas and believed to be accurate effective August 2023. May vary by state.

Ameritas FLX Living Benefits Term (form 3019) and its Accelerated Death Benefit Rider (form ICC16 CCTIABR) are issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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