

Whole Life Insurance

Quick reference guide

	Ameritas Access WL	Ameritas Growth WL	Ameritas Value Plus WL
Optimized for	Early guaranteed cash value	Long term cash value	Low cost protection
Potential Prospect	<ul style="list-style-type: none"> • Clients looking for early strong guaranteed cash values early in the policy. 	<ul style="list-style-type: none"> • Clients looking for cash value over a long period such as 20-30 years. 	<ul style="list-style-type: none"> • Clients looking for the lowest premium for the dollar of death benefit.
Issue Ages & Underwriting Classes (age nearest birthday)	18-75: Preferred Plus Nontobacco 18-80: Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard Nontobacco		18-75: Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85: Standard Tobacco 0-85: Standard Nontobacco
Minimum Specified Amount	\$25,000: Standard Tobacco, Standard Nontobacco, Rated \$100,000: All other classes		
Dividend Options	<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 		
Premiums Payable Until	Later of attained age 75 or 25 years	Age 100	Age 121
Annual Policy Fee	\$90	\$90	\$90
Guaranteed Contract Rate*	3%	3%	3.75%
Fixed Loans**	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.		Not available.
Variable Loans**	Loan portion will be charged an interest rate that is tied to Moody's Corporate Bond Yield Average—Monthly Average Corporates as published by Moody's Investors Services, Inc. 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.		

* A guaranteed contract rate is used in the demonstration of compliance with the guaranteed cash values as required by the Standard Nonforfeiture Law of Life Insurance and does not represent an accumulation rate or earned rate for the cash value.

** Loans are restricted to the cash surrender value over the lien amount with the Care4Life rider.

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Flexible Paid-Up Rider (FPUR)	Cost: 0% current charge up to 150% annual base policy premium and 8% on excess FPUR premiums.		Cost: 5% current charge up to 150% annual base policy premium and 8% on excess FPUR premiums.
	<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. Please refer to Product Guide for more details.</p>		
Riders & Endorsements	<p>Accidental Death Benefit: Pays additional benefit if death is accidental.</p> <p>Care4Life Accelerated Death Benefit: Provides a guaranteed amount upon one of the qualifying critical, chronic or terminal illness triggers. California and New York have rider variations. Refer to Product Guides for more information. The Care4Life riders are not a long-term care product. (Accelerated Benefit for Terminal Illness is available if Care4Life is not.)</p> <ul style="list-style-type: none"> • Critical Illness: Pays up to 25% of eligible amount with a maximum of \$250,000 a lump sum for qualifying conditions. • Chronic Illness: Pays up to 50% of eligible amount with a maximum of \$1 million in a lump sum or installments for severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days. • Terminal Illness: Pays up to 75% of eligible amount with a maximum of \$1 million when life expectancy is 12 months or less. <p>Children's Insurance: Provides \$25,000 of convertible insurance for insured's children.</p> <p>Flexible Paid-Up: Allows the purchase of additional paid-up insurance.</p> <p>Guaranteed Insurability: Allows an additional insurance policy to be purchased at certain option dates, without evidence of insurability.</p> <p>Level Term: Provides insurance coverage for 10, 15, 20, or 30 years at term insurance rates.</p> <p>Waiver of Premium: Waives premium requirements if the insured is disabled. Flexible Paid-Up premiums are not covered by this waiver.</p>		
Discounts	Association, Employee and Same Payor		



Loans and withdrawals will reduce the policy's death benefit and available cash value. Excessive loans or withdrawals may cause the policy to lapse. Unpaid loans are treated as a distribution for tax purposes and may result in taxable income.

The Care4Life riders are not a long-term care product and may vary in some states.

Policy guarantees are based upon the claims-paying ability of the issuing insurance company.

In approved states, Ameritas Value Plus Whole Life (form 3017), Ameritas Growth Whole Life (form 3018) and Ameritas Access Whole Life (form 3018 with 3018 P75 SCH) are issued by Ameritas Life Insurance Corp. In New York, Ameritas Value Plus Whole Life (form 5017), Ameritas Growth Whole Life (form 5018) and Ameritas Access Whole Life (form 5018 with 3018 P75 SCH) are issued by Ameritas Life Insurance Corp. of New York. Product and riders may vary and may not be available in all states.

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