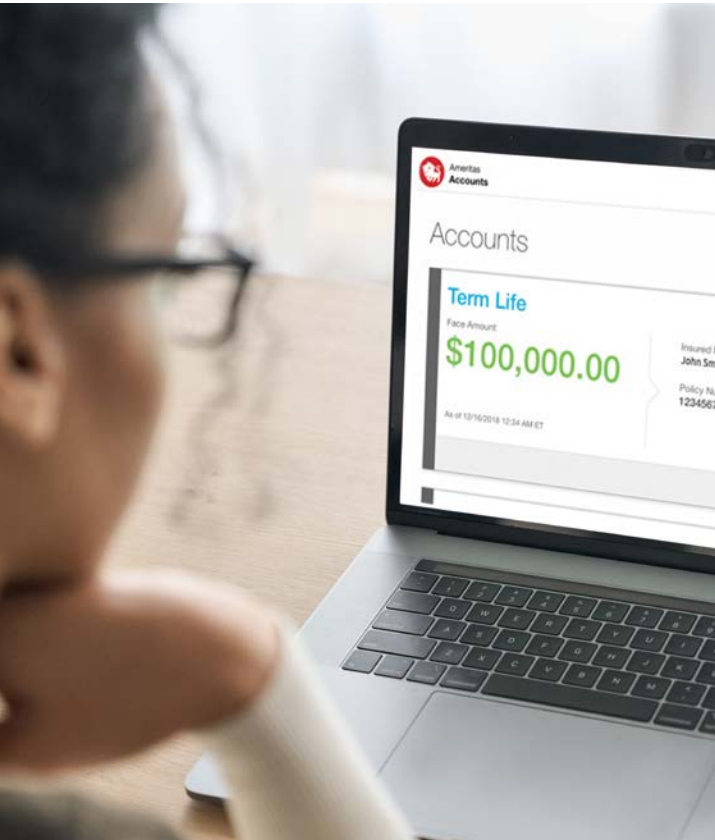


Online Account Access

And Self-Service Features

By registering your Ameritas account online, you'll have access to your account details and convenient self-service features while also helping to keep your account secure from fraudulent activity.



Sign up for online account access

For easy access to account details, policy value, documents, transaction history, forms and more, visit accounts.ameritas.com or use the QR code to register.



- 1) Be ready with your Social Security Number and policy number (shown on your policy, statements or bills).
- 2) Follow the prompts to complete your registration.
- 3) Note that you will be required to provide an email address for multi-factor authentication.

When you're done, select "Sign In" and enter your new email ID and password.

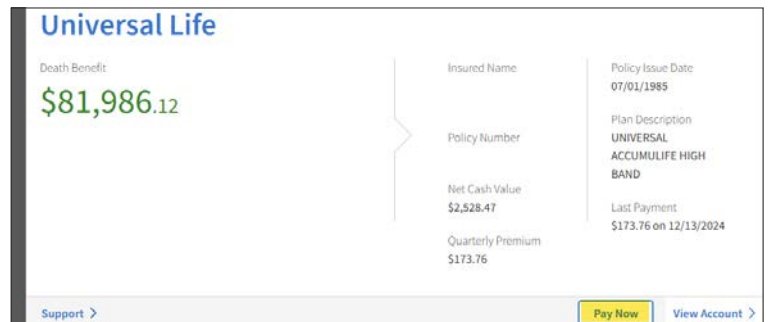
If you need assistance with registering your account online, please call us at 1-888-331-2714 between 7 a.m. and 5 p.m. CT, Monday through Friday.

Self-service features

Once you're registered and have signed in, you'll have access to these secure self-service options:

Make premium payments

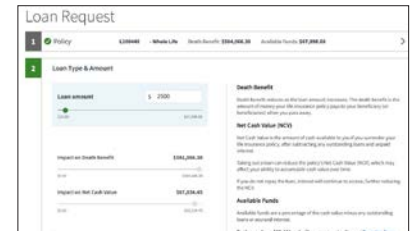
Select the "Pay Now" link within the account tile to provide bank account or debit card information. Payments made before 2:30 p.m. CT will be credited the same business day. Payments made after 2:30 p.m. CT will be credited the following business day. This feature is available for most active policies that are in good standing (not in grace), have a premium currently due, and has premium notices mailed to the policyowner on a quarterly, semi-annual, or annual basis.



For assistance in paying an amount other than the billed amount such as, lump sum payments or payments to the Flexible Paid-Up Rider, contact client services via secure messaging or by phone at 1-800-745-1112 during business hours.

Request a loan

If your policy is eligible for a loan, you can request it by selecting the life policy from the dashboard then click on “Request a Loan.” Use the slider to view the loan amount, impact on death benefit and interest rate. Some products, and loan amounts over \$25,000 will be automatically redirected to use the DocuSign process.



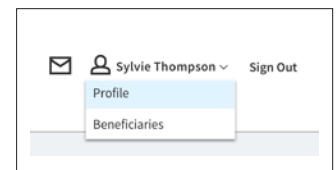
Make loan payments

This feature is available for life insurance policies with an outstanding loan. Select “View Account” and then the “Pay Now” link within the loan tile to provide bank account or debit card information for a one-time loan payment. To establish a reoccurring payment from your bank account, select “View Account” then “Forms” and complete the DocuSign EFT enroll form. To pay off your loan, please call Customer Support at 1-800-745-1112.



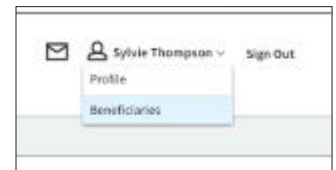
Update your profile

Click on your name in the top right, then select profile in the dropdown. From here, you can view tax forms and update EFT banking details and passwords. You can also update your contact information such as email address, phone number and mailing address.



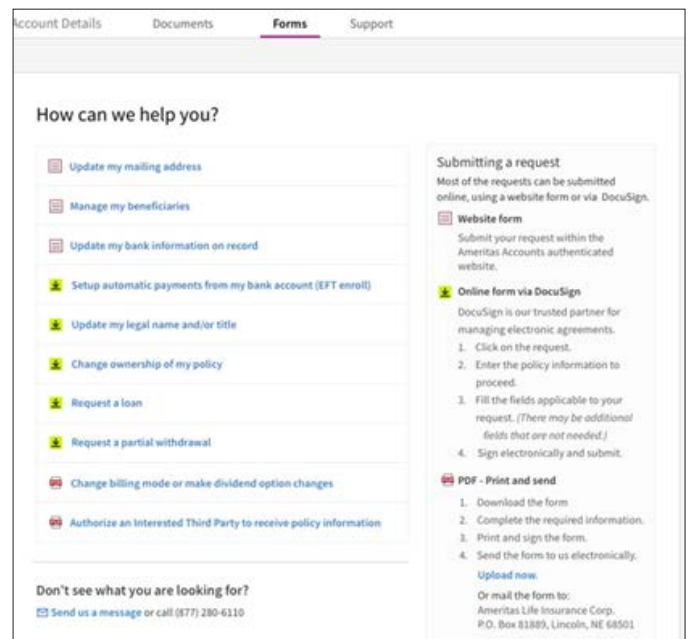
Update beneficiaries

Click on your name in the top right, then choose beneficiaries from the drop down menu. If beneficiary information is system-supported, the current beneficiary information will display the name, the relationship and date of birth. Click “Manage Beneficiaries” to make any changes.



Obtain policy service forms and submit them securely

Select “View Account,” then “Forms.” A listing of available forms, along with instructions for submitting Website forms, DocuSign forms and PDFs will display as shown to the right.



Send a secure message

To send a question or completed form to client services, click on the envelope icon in the top right, and then “New Message.” Compose your message, attach any related files, then click “Send Message.”

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