

Term Life Insurance

Quick reference guide

	Ameritas Value Plus Term	Ameritas Instant Term* (Not Available in New York)	Ameritas ClearEdge Living Benefits Term* (Not available in New York)
Optimized for	Temporary death benefit protection with short and long-term conversion options.	Temporary death benefit protection with instant underwriting.	Temporary death benefit protection with a living benefit.
Potential Prospect	• Clients looking for selected temporary protection in terms of 1, 10, 15, 20 or 30 years with renewable option. • Clients in need of low cost protection with option to convert to a permanent life insurance product if life needs change during the first five years or longer if the Conversion Extension Rider is purchased.	• Clients looking for selected temporary protection in terms of 10, 15, 20, 25 or 30 years with renewable option. • Clients interested in a quick underwriting decision. No medical records or exams. The issuance of the policy may depend upon the answers to the health questions set forth in the application.	• Clients looking for selected temporary protection in terms of 10, 15, 20, 25 or 30 years. • Clients looking for term insurance protection that provides protection for your clients' beneficiaries and money they may need while they are living if they face a serious illness.
Issue Ages (age nearest birthday)	Minimum Issue Age: 18 Maximum Issue Ages One-Year Term Period: Age 80 10-Year Term Period: Age 80 15-Year Term Period: Age 75 20-Year Term Period: Age 70 30-Year Term Period: Age 55	Minimum Issue Age: 18 Maximum Issue Ages 10-Year Term Period: Age 60 15-Year Term Period: Age 60 20-Year Term Period: Age 60 25-Year Term Period: Age 55 30-Year Term Period: Age 50	Minimum Issue Age: 18 Maximum Issue Ages for Band 1 10-Year Term Period: Age 70 15-Year Term Period: Age 65 20-Year Term Period: Age 60 25-Year Term Period: Age 55 30-Year Term Period: Age 50 Maximum Issue Ages for Bands 2-5 10-Year Term Period: Age 80 15-Year Term Period: Age 75 20-Year Term Period: Age 70 25-Year Term Period: Age 60 30-Year Term Period: Age 55
Underwriting Classes & Table Rating Information	Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco Policy may be rated Table A through F. Tables G and H are offered on exception basis only.	Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco Policy may be rated Table A through H through underwriting referral process only. Must be Standard or better for instant decision.	Band 1: Standard Nontobacco, Standard Tobacco Bands 2-5: Preferred Plus Nontobacco, Preferred Nontobacco, Select Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco Policy may be rated Table A through J. Flat extra ratings are \$1.00 - \$25.00 per thousand.

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	Ameritas Value Plus Term	Ameritas Instant Term* (Not Available in New York)	Ameritas ClearEdge Living Benefits Term* (Not available in New York)
Face Amount Banding	Band 1: \$100,000 – \$249,999 Band 2: \$250,000 – \$499,999 Band 3: \$500,000 – \$999,999 Band 4: \$1,000,000 - \$2,999,999 Band 5: \$3 million or more No banding on one-year term.	Band 1: \$100,000 – \$249,999.99 Band 2: \$250,000 – \$499,999.99 Band 3: \$500,000 – \$999,999.99 Band 4: \$1,000,000 or more	Band 1: \$50,000 - \$99,999.99 Band 2: \$100,000 - \$249,999.99 Band 3: \$250,000 - \$499,999.99 Band 4: \$500,000 - \$999,999.99 Band 5: \$1,000,000 or more
Maximum Face Amount	None	Ages 18-55: \$100,000 - \$2,000,000 Ages 56-60: \$100,000 - \$1,000,000	None
Policy Fee & Model Factors	Policy fee: Annual: \$80.00 Quarterly: \$20.70 Semiannual: \$41.00 Monthly: \$6.90 Modal factor: Annual: 1.000 Quarterly: 0.263 Semiannual: 0.510 Monthly: 0.0868 To calculate premium: (Rate per \$1,000 x units) x modal factor + modal policy fee = modal premium	Policy fee: Annual: \$60.00 Quarterly: \$15.30 Semiannual: \$30.60 Monthly: \$5.10 Modal factor: Annual: 1.000 Quarterly: 0.255 Semiannual: 0.510 Monthly: 0.085 To calculate premium: (Rate per \$1,000 x units) x modal factor + modal policy fee = modal premium	Policy fee: Annual: \$60.00 Quarterly: \$15.30 Semiannual: \$30.60 Monthly: \$5.10 Modal factor: Annual: 1.000 Quarterly: 0.255 Semiannual: 0.510 Monthly: 0.085 To calculate premium: (Rate per \$1,000 x units) x modal factor + modal policy fee = modal premium. Policy fees are non- commissionable.
Renewable	Renewable to age 95.		
Convertibility	Each product offers conversion options to a single-life individual permanent life insurance product available at the time of conversion. Value Plus Universal Life Insurance is no longer available for term conversions. Conversion eligibility depends on the product, term period, policy duration and the policyholder's attained age at conversion.		
	The conversion period is five years. A longer period is available with the Conversion Extension Rider. Conversion credits may also be available. Max attained age is 70 for all years and terms.	The conversion period begins in year three and is in place for policy years three to five for all terms. After policy year five, the extended period is: • Years 6-8 for 10-year term** • Years 6-10 for all other terms** <i>*Note: only convertible to a single-life permanent product made available by Ameritas at the conversion.</i> Max attained age is 70 for all years and terms.	The conversion period available is based on the selected term period: • 5 years for 10-year term • 5 years for 15-year term • 10 years for 20-year term • 15 years for 25-year term • 20 years for 30-year term Max attained age is 65 for all years and terms.

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Riders	Accidental Death Benefit: Pays additional benefit if death is accidental. Children's Insurance: Provides \$25,000 of convertible insurance for insured's children. Conversion Extension Rider: Extends the conversion period to the end of the level term period or until the policy anniversary nearest the insured's 70th birthday, whichever comes first. Convertible to any available single-life insurance product. Issue ages vary by term length. Terminal Illness: Accelerate up to 90% of the policy's death benefit (up to \$1.5 million) if doctor certifies insured's life expectancy is 12 months or less. Waiver of Premium: Credits the policy premium in the event the insured is totally disabled.	Accidental Death Benefit: Pays additional benefit if death is accidental. Waiver of Premium: Credits the policy premium in the event the insured is totally disabled.	Accelerated Death Benefit: Accelerate up to 90% of the policy death up to \$1.5 million if diagnosed with Terminal Illness, Chronic Illness or Critical Illness. Offers 15 living benefit triggers. Accelerated death benefit amount based on insured life expectancy, amount of death benefit and unpaid premiums, accelerated death benefit interest rate and administrative fee. Accidental Death Benefit: Pays additional benefit if death is accidental. Children's Insurance: Provides \$25,000 of convertible insurance for insured's children. Waiver of Premium: Credits the policy premium in the event the insured is totally disabled.
Discounts	Association Discount Employee Discount Same Payor Discount	Same Payor Discount	Association Discount Employee Discount Same Payor Discount

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Ameritas Value Plus Term (form 3021), Ameritas Instant Term (form 3026) and Ameritas ClearEdge Living Benefits Term (form 3035) are issued by Ameritas Life Insurance Corp. In New York, Ameritas Value Plus Term (form 5021) is issued by Ameritas Life Insurance Corp. of New York. Ameritas Instant Term and Ameritas ClearEdge Term are not available in New York.

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