

# Ameritas Life Insurance Corp.

## Index Universal Life Insurance Rates – Effective Oct. 1, 2026

### Ameritas Growth Index Universal Life II

Rates apply to 10<sup>th</sup> and 25<sup>th</sup> index buckets

Previous Month Change (%↑ or %↓ or .00%↑↓)

| 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%    | -      | 100%               | -     | 5.97%                 | -     |
| S&P 500® Index 2-Year Point-to-Point                              | 20.15%   | 19.90% | 100%               | -     | 5.97%                 | -     |
| S&P 500® Sector Rotator Daily RC2 5% Index* 1-Year Point-to-Point | N/A      |        | 190%               | 188%  | 5.97%                 | -     |
| S&P MARC 5% Index* 1-Year Point-to-Point                          | N/A      |        | 200%               | 198%  | 5.97%                 | -     |
| BNP Paribas Momentum Multi-Asset 5 Index** 1-Year Point-to-Point  | N/A      |        | 210%               | 209%  | 5.97%                 | -     |
| BNP Paribas Momentum Multi-Asset 5 Index** 2-Year Point-to-Point  | N/A      |        | 271%               | 268   | 5.97%                 | -     |

|               | Current                 | Prior |
|---------------|-------------------------|-------|
| Fixed Account | 4.50% (Guarantee 1.00%) | 4.40% |

\* 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 June 2026 are utilities, energy and real estate. Please refer to the [website](#) or the Ameritas [client flyer](#) for more information.

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## Ameritas Value Plus Index Universal Life

Rates apply to 10<sup>th</sup> and 25<sup>th</sup> index buckets

Previous Month Change (%↑ or %↓ or .00%↑↓)

| 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                            | 7.75%    | -      | 100%               | -     | 5.16%                 | -     |
| S&P 500® Index 2-Year Point-to-Point                            | 16.80%   | 16.60% | 100%               | -     | 5.16%                 | -     |
| Russell 2000® Index 1-Year Point-to-Point                       | 8.90%    | 9.05%  | 100%               | -     | 5.16%                 | -     |
| MSCI EAFE® Index 1-Year Point-to-Point                          | 9.25%    | 9.50%  | 100%               | -     | 5.16%                 | -     |
| BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point | N/A      |        | 184%               | 183%  | 5.16%                 | -     |
| BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point | N/A      |        | 237%               | 234%  | 5.16%                 | -     |

|                                                 | Current                 | Prior |
|-------------------------------------------------|-------------------------|-------|
| Fixed Account<br>(For policies issued in 2022+) | 4.30% (Guarantee 1.00%) | 4.30% |

\* 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](https://momentum5index.bnpparibas.com). Two-year index options are not available in all states.

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

Rates Effective Oct. 1, 2026



## Ameritas Value Plus Survivor Index Universal Life

Rates apply to 10<sup>th</sup> and 25<sup>th</sup> index buckets

Previous Month Change (%↑ or %↓ or .00%↑↓)

| 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                            | 7.75%    | -      | 100%               |       | 5.16%                 | -     |
| S&P 500® Index 2-Year Point-to-Point                            | 16.80%   | 16.60% | 100%               |       | 5.16%                 | -     |
| Russell 2000® Index 1-Year Point-to-Point                       | 8.90%    | 9.05%  | 100%               |       | 5.16%                 | -     |
| MSCI EAFE® Index 1-Year Point-to-Point                          | 9.25%    | 9.50%  | 100%               |       | 5.16%                 | -     |
| BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point | N/A      |        | 184%               | 183%  | 5.16%                 | -     |
| BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point | N/A      |        | 237%               | 234%  | 5.16%                 | -     |

|               | Current                 | Prior |
|---------------|-------------------------|-------|
| Fixed Account | 4.30% (Guarantee 1.00%) | 4.20% |

\* 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](https://momentum5index.bnpparibas.com). Two-year index options are not available in all states.

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

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

**Please note:** Certain products are available with limited distribution and may not yet be available. *Please direct all selling agreement questions to your general agent or regional vice president.*

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**\* 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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