

# Survivor Life Insurance

## Quick reference guide

Ameritas Value Plus Survivor Index Universal Life Insurance	
<b>Issue Ages and Underwriting Classes</b> (age nearest birthday)	18-75 Preferred Plus Nontobacco 18-80 Preferred Nontobacco, Select Nontobacco, Preferred Tobacco 18-85 Standard Tobacco, Standard Nontobacco Joint equal age cannot exceed 85. No maturity ages. Backdating can be up to six months but not prior to the state approval date; except in Ohio, which is three months.
<b>Minimum Specified Amount</b>	\$100,000 Standard Nontobacco and Standard Tobacco, \$250,000 all other underwriting classes
<b>Crediting Rate Options</b>	Index accounts are credited with a portion of any index growth (excluding dividends) at the end of each period using a point-to-point interest calculation. Gains are locked in each index period. Available index sweep dates: 10th and 25th of each month. <b>S&amp;P 500 Index</b> One-year, capped, 100% participation rate Two-year, capped, 100% participation rate <b>Russell 2000 Index</b> One-year, capped, 100% participation rate <b>MSCI EAFE Index</b> One-year, capped, 100% participation rate <b>BNP Paribas Momentum Multi-Asset 5<sup>1,2</sup></b> One-year, uncapped, adjustable participation rate Two-year, uncapped, adjustable participation rate Fixed Account with a declared interest rate not linked to an index.
<b>Account Value Bonus</b>	Beginning in years 11+, an account value bonus of 0.45% (current) and 0.10% (guaranteed) will be credited to the account value.
<b>Fixed Loans</b>	<b>Years 1-5:</b> Loan account credited 2.5% current (1.0% guaranteed) and charged 3.38% in advance (equivalent to 3.5% in arrears); net rate: 1.00% current (2.50% max). <b>Years 6+:</b> Charge 2.44% in advance (equivalent to 2.5% in arrears); net rate: 0.00% current (1.50% max).
<b>Variable Loans</b>	Available beginning in year 3; Loan and loan interest remain in the index and/or fixed account, which can help grow the policy's account value; Net interest rate varies based on Moody's Corporate Bond Yield Average Index but will never exceed 1% above the declared interest rate on the fixed account.
<b>Death Benefit Options</b>	<b>Option A:</b> level (specified amount) or <b>Option B:</b> increasing (specified amount plus account value) or <b>Option C:</b> return of premium (specified amount plus premiums paid minus any withdrawals). The Long-Term Lapse Protection Rider is only available with Option A.
<b>Guaranteed Interest Rate</b>	1.00% in fixed and loan accounts 0.00% in index participation accounts and variable loan account
<b>No-Lapse Guarantee Period</b>	<b>Short-term:</b> Short term is earlier of 20 years or attained age 95. <b>Long-term with the Long-Term Lapse Protection Rider:</b> Provides a long-term no lapse protection to keep the policy in force when the cash surrender value is less than the monthly deduction. Only available with Death Benefit Option A (level).
<b>Premium Charge</b>	8.00% (current); 10.00% (maximum)
<b>Monthly Expense Charge</b>	\$10.00/month (current); \$15.00/month (maximum) expense charge plus a charge per \$1,000 specified amount
<b>Surrender Charge</b>	Surrender charge decreases to 0 in year 20.

<sup>1</sup> Not available in New York.

<sup>2</sup> The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) has limited historical information. The BNPP Momentum 5 Index is an index strategy, launched on 1/27/2017. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com).

## Ameritas Value Plus Survivor Index Universal Life Insurance

### Riders & Endorsements

**Care4Life Accelerated Death Benefit:** Provides a guaranteed amount upon one of the qualifying critical, chronic or terminal illness triggers. The benefits are not available while both insureds are living. Refer to the product guide for California and New York variations. The Accelerated Benefit for Terminal Illness is available when Care4Life is not. The Care4Life riders are not a long-term care product.

- **Critical Illness:** Pays up to 25% of eligible amount with a maximum of \$250,000 in 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

**Four Year Term:** Provides an additional amount of level term insurance for the first four years of the policy and is 122% of the base specified amount and payable at the time of second death. Rider is not convertible.

**Long-Term Lapse Protection:** Provides a long-term no-lapse guarantee. When in effect, the rider will keep this policy in force when the cash surrender value is less than the monthly deduction. Only available with Option A (level).

**Policy Split:** Allows the policyowners to split the policy into two individual policies under certain conditions.

**Term Insurance:** Provides additional insurance on either or both of the base insureds. Full underwriting is required for each insured covered under this rider.

**Waiver of Monthly Deductions:** Waives the monthly insurance and expense charges if the insured is disabled. This rider is an individual coverage that can be attached to either or both insureds, but the benefit would only be triggered by the insured that both has the rider attached and meets the criteria.

**Waiver of Specified Premium:** Credits a specified amount of premium to the policy if the insured is disabled. This rider is an individual coverage that can be attached to either or both insureds, but the benefit would only be triggered by the insured that both has the rider attached and meets the criteria.



Guarantees are based on the claims-paying ability of the issuing company.

Withdrawals and loans will reduce available death benefit and policy value. Withdrawals beyond basis may be taxable income. Excessive and unpaid loans will reduce death benefits and policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes.

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