

Ameritas Access Whole Life Insurance

Competitive Positioning

Ameritas Access Whole Life offers some of the strongest early guaranteed cash value in the industry. In these examples, Access Whole Life ranks first when comparing guaranteed cash value in years five and ten and a very close second in year twenty.

Male, Age 45, Preferred NT, solving for death benefit with \$6k base premium (pay to age reflected on chart), \$9k Flexible Paid-Up Rider (FPUR) for five years.

Guaranteed Cash Value Comparison

	Initial Death Benefit	Year 5	Year 10	Year 20	Pay To Age
Ameritas Life Access WL	\$253,648	\$67,468	\$100,299	\$176,266	75
Guardian WL Paid up at Age 65	\$187,242	\$62,397	\$94,793	\$172,726	65
Lafayette Life Patriot 2022	\$114,681	\$54,962	\$72,900	\$113,847	75
Lafayette Life Sentinel 2022 (*SNT)	\$86,754	\$58,997	\$78,063	\$116,956	65
MassMutual Whole Life HECV	\$296,784	\$66,824	\$96,637	\$164,811	85
Penn Mutual Guaranteed WL II	\$262,928	\$60,888	\$96,023	\$176,533	75
Security Mutual WL4U3 LP 65	\$235,134	\$59,784	\$96,088	\$174,231	65

Male, Age 55, Preferred NT, solving for death benefit with \$8k base premium (pay to age reflected on chart), \$12k Flexible Paid-Up Rider (FPUR) for five years.

Guaranteed Cash Value Comparison

	Initial Death Benefit	Year 5	Year 10	Year 20	Pay To Age
Ameritas Life Access WL	\$225,100	\$89,052	\$130,553	\$223,161	75
Lafayette Life Patriot 2022	\$123,794	\$73,148	\$96,279	\$145,667	75
Lafayette Life Sentinel 2022 (*SNT)	\$96,054	\$77,948	\$102,296	\$151,141	65
MassMutual Whole Life HECV	\$255,588	\$88,339	\$124,849	\$203,030	85
Penn Mutual Guaranteed WL II	\$202,430	\$83,143	\$129,080	\$228,783	75

Products displayed may not be available in New York.





Source: Competitor illustrations (including illustrated rates) and marketing materials obtained by Ameritas and believed to be accurate effective January 2022. This comparison's intended audience is a financial professional. This is a summary only and is not a contract of coverage from any insurance company. Refer to the actual policies for full descriptions of the benefits. Certain provisions may vary by state. This data is for informational purposes and is not intended as a solicitation or recommendation of any insurance product.

Comparisons are of different products which vary in premiums, rates, fees, expenses, features and benefits. It is possible there are differences between the products compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but keep in mind that only the contract page and/or individual policies from each of the companies contain the complete details of each policy.

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

In approved states, Ameritas Access Whole Life (form 3018 with 3018 P75 SCH) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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