

Ameritas Value Plus Whole Life Insurance

Competitive Positioning

Ameritas Value Plus Whole Life is designed for protection with a focus on providing a higher death benefit. In this example, Value Plus Whole Life illustrates strong long-term guaranteed cash values and remains competitive when comparing non-guaranteed death benefits against our peers.

Male, Age 55, Preferred NT, solving for death benefit with \$6k base premium (pay to age reflected on chart)

Guaranteed Cash Value Comparison						
	Initial Death Benefit	Year 5	Year 10	Year 20	Year 30	Pay To Age
Ameritas Life Value Plus WL	\$344,813	\$22,068	\$61,032	\$147,925	\$233,783	121
American National Signature WL	\$325,010	\$20,011	\$55,593	\$135,237	\$213,694	121
Guardian Whole Life 99	\$252,558	\$18,592	\$51,009	\$118,568	\$178,177	100
Lafayette Life Contender 2022	\$182,192	\$15,570	\$41,175	\$93,904	\$136,557	95
MassMutual Whole Life 100	\$251,423	\$16,991	\$46,853	\$112,499	\$172,665	100
National Life TotalSecure WL	\$284,334	\$20,445	\$58,898	\$136,889	\$199,235	99
Ohio National Prestige Protector	\$218,043	\$15,004	\$40,408	\$95,470	\$148,555	100
Penn Mutual Guaranteed WL II	\$268,277	\$20,751	\$55,407	\$125,862	\$188,832	100
Security Mutual WL4U3 LP 121	\$310,907	\$19,684	\$60,605	\$147,277	\$216,298	121

Current Death Benefit Comparison					
	Initial Death Benefit	Year 5	Year 10	Year 20	Year 30
Ameritas Life Value Plus WL	\$344,813	\$345,105	\$345,486	\$356,385	\$415,919
American National Signature WL	\$325,010	\$328,916	\$334,574	\$348,519	\$366,132
Guardian Whole Life 99	\$252,558	\$254,076	\$264,930	\$346,379	\$491,198
Lafayette Life Contender 2022	\$182,192	\$195,418	\$221,353	\$296,025	\$406,954
MassMutual Whole Life 100	\$251,423	\$261,250	\$283,058	\$369,099	\$499,884
National Life TotalSecure WL	\$284,334	\$286,916	\$295,853	\$332,008	\$387,489
Ohio National Prestige Protector	\$218,043	\$225,044	\$242,008	\$297,655	\$388,684
Penn Mutual Guaranteed WL II	\$268,277	\$269,599	\$288,337	\$366,163	\$502,257
Security Mutual WL4U3 LP 121	\$310,907	\$310,916	\$311,147	\$335,803	\$412,013

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 Value Plus Whole Life (form 3017) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2022 Ameritas Mutual Holding Company