

Ameritas Growth Whole Life Insurance

Competitive Positioning

Ameritas Growth Whole Life is designed for later cash value, while offering long-term guaranteed death benefit protection. In these examples, Growth Whole Life illustrates competitive cash value against our peers when comparing guaranteed and non-guaranteed values.

Male, Age 35, Preferred NT, solving for death benefit with \$4k base premium (pay to age reflected on chart), \$6k Flexible Paid-Up Rider (FPUR) for five years.

	Initial Death Benefit	Guaranteed Cash Value			Current Cash Value		Pay To Age
		Year 5	Year 10	Year 20	Year 20	Year 30	
Ameritas Life Growth WL	\$287,500	\$40,838	\$62,050	\$112,983	\$156,969	\$292,906	100
Guardian Whole Life 99	\$263,158	\$37,048	\$57,469	\$107,371	\$163,496	\$312,845	100
Lafayette Life Contender 2022	\$150,570	\$35,813	\$50,191	\$82,799	\$159,535	\$283,787	95
MassMutual Whole Life 100	\$329,220	\$37,731	\$58,937	\$113,362	\$162,005	\$307,493	100
National Life TotalSecure WL	\$356,498	\$41,845	\$71,157	\$135,476	\$138,430	\$214,458	99
Ohio National Prestige Protector	\$289,100	\$37,268	\$57,230	\$108,359	\$125,673	\$225,083	100
Penn Mutual Guaranteed WL II	\$301,205	\$39,671	\$62,997	\$118,229	\$178,738	\$341,798	100
Security Mutual WL4U3 LP 100	\$311,371	\$36,935	\$60,444	\$119,624	\$150,545	\$280,194	100

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

	Initial Death Benefit	Guaranteed Cash Value			Current Cash Value		Pay To Age
		Year 5	Year 10	Year 20	Year 20	Year 30	
Ameritas Life Growth WL	\$298,266	\$83,968	\$125,196	\$218,147	\$298,330	\$551,966	100
Guardian Whole Life 99	\$275,550	\$77,531	\$117,901	\$203,816	\$313,376	\$584,699	100
Lafayette Life Contender 2022	\$196,786	\$74,832	\$105,770	\$171,738	\$314,646	\$540,285	95
MassMutual Whole Life 100	\$325,746	\$77,760	\$120,074	\$213,836	\$313,209	\$566,192	100
National Life TotalSecure WL	\$346,103	\$86,256	\$134,332	\$237,635	\$266,752	\$408,919	99
Ohio National Prestige Protector	\$269,926	\$77,750	\$116,764	\$202,393	\$255,338	\$433,676	100
Penn Mutual Guaranteed WL II	\$303,375	\$82,064	\$126,591	\$218,713	\$344,417	\$626,552	100
Security Mutual WL4U3 LP 100	\$325,388	\$77,660	\$118,392	\$215,845	\$316,713	\$574,363	100

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 Growth Whole Life (form 3018) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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