

# Ameritas FLX Living Benefits Index Universal Life Insurance

## Quick reference guide

<b>At a Glance</b>	Protection with accumulation potential linked to market indexes, plus living benefits and opportunity for guaranteed lifetime income.					
<b>Issue Ages</b> (Vary based on underwriting class. Age nearest birthday)	Preferred Plus NT 18-75	Preferred 18-80	Select NT 18-80	Standard 18-85	Rapid Standard 18-85	Juvenile 0-17
	Unless specified, ages apply to both non-tobacco (NT) and tobacco (T) underwriting classes.					
<b>Specified Amount Banding &amp; Underwriting Classes</b>	<b>Band</b>	<b>Amount</b>	<b>Available Underwriting Classes</b>		<b>Underwriting</b>	
	Band 1	\$50,000 - \$99,999	Juvenile, Standard T & NT, Rapid Standard* T & NT		Non-Med	
	Band 2	\$100,000 - \$300,000	Juvenile, Standard T & NT, Rapid Standard T & NT, Preferred NT		Non-Med**	
	Band 3	\$300,001 - \$999,999	Juvenile, Standard T & NT, Preferred T & NT, Preferred Plus		Fully Underwritten or FLXelerate	
	Band 4	\$1 million or more	NT, Select NT		Fully Underwritten	
	*Rapid standard is for mildly substandard risks Table A-D. **Issue ages 71 and older will require medical underwriting.					
<b>Index Options and Interest Crediting</b>	<p>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: 5th, 15th and 25th of each month.</p> <ul style="list-style-type: none"> <li>• S&amp;P 500® Index Capped, 100% Participation Rate, One-Year Index Period</li> <li>• S&amp;P 500® Index Capped, Adjustable Participation Rate, One-Year Index Period</li> <li>• S&amp;P 500® Index Capped, 100% Participation Rate, Two-Year Index Period</li> <li>• Russell 2000® Index Capped, 100% Participation Rate, One-Year Index Period</li> <li>• BNP Paribas Momentum Multi-Asset 5 Index Uncapped, Adjustable Participation Rate, One-Year Index Period</li> <li>• BNP Paribas Momentum Multi-Asset 5 Index Uncapped, Adjustable Participation Rate, Two-Year Index Period</li> </ul>					
<b>Account Value Bonus</b>	In years 11+, account value will earn a bonus of 0.50% (current) and 0.25% (guaranteed).					
<b>Death Benefit Options</b>	Option A: Level OR Option B: Increasing					
<b>Guaranteed Interest Rate</b>	2% in fixed account and loan account; 0% in index participation account					
<b>Charges and Fees</b>	Premium charge: 7% (current and max); Policy fee: \$7/month current (\$10 max) all years plus a charge per \$1,000 specified amount, which is banded using the same bands as specified amount					
<b>Surrender Charge</b>	Decreases to 0 in year 11					
<b>Fixed Loans</b>	Fixed loans available and charged and credited with a declared interest rate. Years 1-5: 3.38% in advance, equivalent to 3.50% in arrears (current and max); net rate: 1.00% current (1.50% max). Preferred loan Years 6+: 2.44% in advance, equivalent to 2.50% in arrears (current and max); net rate: 0.00% current (0.50% max).					



<b>Variable Loans</b>	Account value equal to the loan and loan interest remains in the index options and/or fixed account; Available in year 3; Rates vary based on Moody's Corporate Bond Yield Average Index.
<b>Riders &amp; Endorsements</b>	<ul style="list-style-type: none"> <li>• Accidental Death Benefit—pays additional benefit if death is accidental.</li> <li>• Children's Insurance—provides \$25,000 of convertible insurance for insured's children.</li> <li>• Early Cash Value—creates higher cash values in the early policy years than would otherwise be the case.</li> <li>• Guaranteed Insurability—allows the policyholder to increase the face amount of the policy on scheduled dates without evidence of insurability.</li> <li>• Overloan Protection Benefit—keeps the policy in force when there is a large outstanding loan balance by providing paid-up life insurance benefit.</li> <li>• Supplemental Coverage—provides additional coverage on the base insured at a lower total premium than the base policy alone.</li> <li>• Waiver of Specified Premium—waives the specified amount of premium declared when the policy was issued if the insured is disabled.</li> </ul>
<b>Lifetime Income Rider</b>	<p>This rider guarantees income for life. It is available to issue ages 0-75 on policies that use the guideline premium test and allows the owner to receive monthly policy disbursements if certain conditions are met:</p> <ul style="list-style-type: none"> <li>• death benefit option must be Option A</li> <li>• other riders must be terminated</li> <li>• existing policy loans must be paid</li> <li>• policy value must be at least \$5,000</li> <li>• 10 years have passed since the most recent increase in the policy specified amount</li> <li>• Request must be made between the dates shown on the policy schedule</li> <li>• No benefits may have been paid from any rider, including the Accelerated Death Benefit rider.</li> </ul> <p>When disbursements begins, a percentage of the account value will be deducted and the owner must irrevocably choose one disbursement option:</p> <ul style="list-style-type: none"> <li>• Level—cash flow payments will remain level for life</li> <li>• Increasing—cash flow will increase 3% each year</li> <li>• potentially increasing—cash flow may increase or remain unchanged depending on S&amp;P 500 Index performance</li> </ul>
<b>Living Benefits</b>	<p><b>Critical Illness</b></p> <ul style="list-style-type: none"> <li>• Pays up to 25% of eligible amount with a maximum of \$250,000 in a lump sum for 15 qualifying conditions: <ul style="list-style-type: none"> <li>• Invasive life threatening cancer*</li> <li>• Stroke</li> <li>• Major heart attack</li> <li>• End-stage renal failure</li> <li>• Major organ transplant</li> <li>• ALS (Amyotrophic Lateral Sclerosis)</li> <li>• Blindness due to diabetes</li> <li>• Paralysis of two or more limbs</li> <li>• Major burns</li> <li>• Coma</li> <li>• Aplastic anemia</li> <li>• Benign brain tumor</li> <li>• Aortic aneurysm</li> <li>• Heart valve replacement</li> <li>• Coronary artery bypass graft surgery</li> </ul> </li> </ul> <p>*In California: Invasive/Metastatic Cancer</p>
	<p><b>Chronic Illness</b></p> <ul style="list-style-type: none"> <li>• Pays up to 50% of death benefit with a maximum of \$1 million</li> <li>• Severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days</li> <li>• Benefits paid in a lump sum or in installments if the amount available exceeds the limits declared by the IRS (HIPAA limits), which may help avoid serious tax consequences.</li> </ul>
	<p><b>Terminal Illness</b></p> <ul style="list-style-type: none"> <li>• Pays up to 75% of death benefit with a maximum of \$1 million when life expectancy is 12 months or less</li> </ul>
	<p><b>Additional Details</b></p> <ul style="list-style-type: none"> <li>• Accelerated death benefit plus administrative fee plus accrued interest will be a lien against the death benefit proceeds</li> <li>• Eligible amount is the specified amounts on the base policy, the supplemental coverage rider and the early cash value rider</li> <li>• Includes a residual death benefit of 10% of the eligible amount at the time of the first claim; 20% option available.</li> <li>• Can take up to five accelerations.</li> <li>• Each insured is limited to a total lifetime living benefit payout of the lesser of \$1 million or 75% of the eligible amount from all Ameritas policies.</li> <li>• In California, the critical illness benefit is available to insured's age 64 or younger who have comprehensive health benefits from a health insurance policy, HMO or employer plan.</li> </ul>



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The living benefit are not a long-term care product.

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