

# Ameritas FLX Living Benefits Term

## Quick Reference Guide

|   |   |  |  |
|---|---|--|--|
| <b>Issue Ages</b><br>(age nearest birthday)   | 30 year term: 18-55<br>25 year term: 18-55  | 20 year term: 18-70<br>15 year term: 18-75   | 10 year term: 18-80  |
| <i>Issue ages may vary by gender and risk class. Premiums guaranteed to remain level through term period.</i> |   |  |  |
| <b>Face Amount Banding &amp; Underwriting Classes</b>   | <b>Band</b>   | <b>Amount</b>  | <b>Available Underwriting Classes</b>  |
|   | Band 1  | \$50,000 - \$99,999  | Standard & Rapid Standard  |
|   | Band 2  | \$100,000 - \$300,000  | Preferred NT, Standard & Rapid Standard  |
|   | Band 3  | \$300,001 - \$999,999  | Preferred Plus NT, Preferred NT, Select NT, Standard NT, Preferred Tobacco, Standard Tobacco |
|   | Band 4  | \$1 million or more  | Preferred Plus NT, Preferred NT, Select NT, Standard NT, Preferred Tobacco, Standard Tobacco |
| Rapid standard is for mildly substandard risks between Table A and D (Band 1 and 2 only).                     |   |  |  |
| <b>Living Benefits</b>  | Accelerate up to 90% of the policy's death benefit (up to \$1.5 million) if diagnosed with:   |  |  |
|   | <b>18 Triggers</b>  |  |  |
|   | <b>Terminal Illness:</b> Life expectancy is 12 months or less.  |  |  |
|   | <b>Chronic Illness:</b> Severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days  |  |  |
|   | <b>Critical Illness:</b> 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> </ul> | <ul style="list-style-type: none"> <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>   |  |
|   | <b>Additional Details</b>   |  |  |
|   | <ul style="list-style-type: none"> <li>• Benefits paid in a lump sum for terminal and critical illness.</li> <li>• Chronic illness 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>              | <ul style="list-style-type: none"> <li>• Can take up to five accelerations.</li> <li>• Proceeds payable are calculated based on policy face amount and insured's life expectancy at time of claim. Maximum accelerated amount from all policies and all diagnoses is \$1.5 million.</li> </ul> |  |

|   |  |                        |                        |                        |
|---|--|------------------------|------------------------|------------------------|
| <b>Policy Fee</b><br>(commissionable)               | Annual: \$50   | Semiannual: \$25.50    | Quarterly: \$13        | Monthly: \$4.25        |
| <b>Modal Premium Factors</b>                        | Annual: 1.00   | Semiannual: 0.510      | Quarterly: 0.260       | Monthly: 0.086         |
| <b>Discounts</b>                                    | <ul style="list-style-type: none"> <li>• Association Discount—4% decrease in modal factors and policy fees in all years for members of approved associations.</li> <li>• Employee/Producer Discount—4% premium discount.</li> </ul> <p><i>Association and employee/producer discounts are not available in CA or FL.</i></p> <ul style="list-style-type: none"> <li>• Same Payor Discount—policy fees reduced by 50% for each policy when two or more policies are drafted from the same checking or savings account.</li> </ul> |                        |                        |                        |
| <b>Table Ratings</b>                                | A = 1.225<br>B = 1.450   | C = 1.675<br>D = 1.900 | E = 2.125<br>F = 2.350 | G = 2.575<br>H = 2.800 |
| <b>Renewable</b>                                    | To age 100   |                        |                        |                        |
| <b>Conversions</b>                                  | Convertible to FLX Living Benefits IUL, if available in your state, up to the end of guaranteed term period or age 65, whichever comes first.  |                        |                        |                        |
| <b>Riders</b><br>(available for an additional cost) | <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>• Waiver of Premium for Total Disability—waives premiums if insured is disabled.</li> </ul>  |                        |                        |                        |



Benefit paid as lump sum for critical and terminal illness. Chronic illness benefit paid as a lump sum or in installments if it exceeds IRS limit.

In approved states, Ameritas FLX Living Benefits Term (form 3019) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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