



**help minimize uncertainty  
and maximize the future**

# **Excel Index**

Universal Life Insurance



Life will never be free from uncertainty. But when uncertainty is minimized, life can be maximized. This is our calling at Ameritas and an attitude that is reflected in the design of Excel Index UL. It helps minimize uncertainty by protecting those you care about and helps maximize the future by giving you the potential to accumulate value to help fund your future plans.

## **protection**

We all want the best for our loved ones: health, safety and happiness. While we can't always protect our family from tragedy, we can take steps to ease the burden created when a death occurs. Life insurance is critical to help make sure your family wouldn't have to make major changes like selling the family home, switching schools or changing their lifestyle if you died prematurely.

While most people buy life insurance to replace income for their family, if you are a business owner, life insurance may be able to help you enhance or protect the business you've worked so hard to create.

## **income tax-free death benefit**

The money your family or business needs will be available to your beneficiaries and typically no income taxes will be due on those funds. This valuable benefit is only available with life insurance.

## **accumulation potential**

When we experience life at its fullest, we sometimes encounter exciting opportunities and discouraging obstacles. Your policy can build cash value over time to help you be ready for these times. The cash value accumulation is linked, in part, to the performance of the S&P 500® Index or the fixed account, which is credited with a declared interest rate. Keep in mind, if you choose the S&P 500 Index, you are not investing in stocks or the index itself. Therefore, dividends paid by companies in the index are not part of the index calculation.

The way in which gains are credited to your Excel Index UL policy depends on which indexing method you choose: uncapped or capped. With the uncapped method, the amount credited to the Account Value is equal to any increase in the S&P 500 Index multiplied by the participation rate. With the capped method, if the Index increases the account value will increase up to a certain maximum or cap.

With either method, if the S&P 500 Index increases, excess interest above the guaranteed interest is credited and locked in at the end of the 12 month Index Period. The new Account Value is used as the starting point for the next Index Period.

If the S&P 500 Index falls below the initial starting point, you still receive a positive return since a minimum interest rate is guaranteed. You enjoy the growth potential of the S&P 500 Index while preserving your account value during market downturns.

## **Excel Index UL provides:**

- **protection**
- **interest accumulation potential with a minimum guarantee**
- **flexibility**

## protection in down markets

Although Excel Index UL provides the potential for interest accumulation linked, in part, to an equity index, you're not directly investing in equities so you have more protection. Your policy's account value will earn a minimum guaranteed interest rate that protects your policy value from market loss and is credited daily. Once interest has been credited, it cannot be lost due to any future decreases in the S&P 500 Index. However, policy fees and charges will reduce the policy's value.

## access to cash

Some financial products limit when you can access your product's account value or try to tell you how you can spend it. When you borrow money from your Excel Index UL policy, you're using the policy's cash value as collateral and are borrowing against your own money. There is no need for lender approval and no effect on your credit report.

Loans and withdrawals will reduce the policy's death benefit and available policy value. Excessive loans or withdrawals may cause the policy to lapse. Unpaid loans are treated as a distribution for tax purposes and may result in taxable income.

## one size doesn't fit all

We know your life insurance needs are as unique as you are so you can customize your policy to meet your personal or business needs. These optional benefits provide flexibility now and in the future.

- Accelerated Death Benefit
- Accidental Death Benefit
- Accounting Benefit
- Ameritas Care4Life Acceleration
- Children's Insurance
- Guaranteed Insurability
- Insurance Exchange
- Paid-Up Life Insurance Benefit
- Scheduled Increase
- Supplemental Coverage
- Term Insurance for Other Insureds
- Total Disability Benefit
- Waiver of Monthly Deductions

## flexible premium payments

Flexibility doesn't end with the benefits you can choose to add to your life insurance. Your policy allows you to choose when and how you pay premiums. And, if you experience twists and turns in the road ahead, you can pay more or less than you planned.



## provide more

Life insurance can provide the resources the people you care about will need to handle the financial challenges a death would bring. With its accumulation potential, Excel Index UL can do more. Combine this protection and accumulation potential with the flexibility created by the Care4Life Acceleration rider, which provides for an acceleration of the death benefit in the event of certain qualifying events like terminal, chronic or critical illness, and you'll have what you need to help respond to life's changes and ease the strain on you and your family.

## **we are Ameritas®**

Life will never be free from uncertainty. But when uncertainty is minimized, life can be maximized. This is our calling at Ameritas. We offer insurance, retirement and investment products. And we service them in a highly welcoming, ethical and professional manner that builds lasting trust and enduring relationships.

We're here to help customers put worry behind and the future ahead. And to help enable a life that's rich in family, happiness, health and financial security. When lives are fulfilled, our mission is fulfilled.

As a mutual organization we always put our customers first. With our long-standing financial strength, we've established a tradition of striving to deliver the very best in products and services generation after generation. Though we're proud of our group ratings from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises kept. That's the true measure of who we are.

**We are Ameritas:** proud to say we're in the business of fulfilling life.



In approved states, Excel Index UL (form 3009) is issued by Ameritas Life Insurance Corp., located at 5900 O Street, Lincoln, NE 68510. Policy and riders may vary and may not be available in all states.

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