



**protect what  
matters most**

## **Excel LifeValue**

Universal Life Insurance

**Ameritas**   
*fulfilling life.*

Life insurance helps ensure that our loved ones are cared for even if we aren't able to do it ourselves freeing us to appreciate life's valuable moments. When you purchase permanent life insurance, your policy can do more than provide for your family if a tragedy strikes. Excel LifeValue universal life insurance provides affordable protection, plus the flexibility and accumulation potential of permanent life insurance.

### Permanent protection

Excel LifeValue UL can provide the permanent protection your beneficiaries may need. It has no maturity date. As long as your policy maintains a cash surrender value of at least \$1, your policy will remain in force.

### Cash value

Permanent life insurance policies, like Excel LifeValue UL, are often called cash-value life insurance policies because they build cash value over time. You can borrow or withdraw this cash value in the future and use it to meet life's challenges or take advantage of an unexpected opportunity. There is no need for lender approval and no effect on your credit report.

But remember, 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.

### Flexible premium payments

Within certain guidelines, you can choose when and how you pay your premiums. You can pay less when money is tight or more when you want to increase your policy's cash value. And if you experience some unexpected bumps in the road, you can pay more or less than you planned.

### A word about taxes

Cash value life insurance offers two tax advantages: **tax-free death benefit** and **tax-deferred growth** on accumulation of cash value

### One size doesn't fit all

We know your life insurance needs are as unique as you are so you can customize your Excel LifeValue UL policy to meet your personal or business needs.

If you think your need for insurance will grow, you may want to consider the **Scheduled Increase Option** or the **Guaranteed Insurability** rider. The Scheduled Increase Option rider automatically increases the amount of insurance each year in increments of 1% to 10%. The Guaranteed Insurability rider allows you to increase the amount of your insurance on scheduled dates without submitting proof of insurability.

When you add the **Accidental Death Benefit** rider to your policy, you select an amount to be paid (in addition to the policy face amount) if your death is accidental.

### Excel LifeValue UL provides:

- **protection**
- **flexible premium structure**
- **access to cash value**

You can add the **Children's Insurance** rider to provide \$25,000 of life insurance for your children. Later in life, your children can convert their coverage to permanent insurance. The **Term Insurance for Other Insured's** rider provides additional insurance for up to five people, including family members or business partners.

Business owners may want to consider the **Insurance Exchange** rider, which allows the exchange of the policy for a new policy on the life of a substitute insured (with evidence of insurability).

Some business owners may be interested in customized compensation programs supported by life insurance, which can help retain and reward key employees. The **Accounting Benefit** rider produces high, early policy-year cash values, reducing the effect of the surrender charge on the corporation's balance sheet.

If you become disabled, your life insurance protection will still be important. The **Total Disability Benefit** rider pays your premium if you become disabled. If premiums continue to be paid, your policy will continue to offer accumulation potential and flexibility. Or you can add the **Waiver of Monthly Deduction Rider** to waive monthly insurance and expense charges in the event of disability.

## **Excel LifeValue protects those you care about, while providing the flexibility you need for life's uncertain future.**

If you are diagnosed with a terminal illness the **Accelerated Benefit Rider for Terminal Illness** is available to provide an advance of your policy's death benefit.



## **ease the strain**

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 LifeValue universal life insurance can do more. Combine this protection and accumulation potential and you'll be able to 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 LifeValue universal life insurance (form 3006) 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.

Neither Ameritas Life Insurance Corp. nor its representatives provide tax or legal advice. You may want to consult your attorney or other tax professional for more information.

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