Ameritas Advisor II VUL

Insurance like it should be

The pioneer in no load insurance

Fiduciary-friendly product design is not new to Ameritas Life Insurance Corp. (Ameritas Life). We pioneered the concept of non-commissioned, fee-based life insurance in the early 1980's and launched our first no-load variable universal life product more than 20 years ago. Our newest version—the Ameritas Advisor II VUL—provides your clients with the vital security of life insurance combined with long-term investing potential. The low-cost fee structure and immediate 100% liquidity lead to more flexibility and control which means more money going to work for your client.

Manage wealth efficiently and effectively

Variable universal life delivers powerful client benefits that apply to a wide variety of planning applications, especially for your high-income clients. Unfortunately, some advisors have been reluctant users because of their experience with the standard retail VUL products—too many costs and too complex.

That's where Ameritas Advisor II VUL is different. Using Advisor II VUL you build, manage and monitor the underlying portfolio while taking advantage of the unique tax advantages of life insurance. All within a structure that is low cost, has no surrender charge and provides your client with immediate liquidity.

Vanguard, DFA and more

The Ameritas Advisor II VUL features a line-up of more than 60 investment options from some of the most trusted investment fund managers in the industry. This allows you to create and manage your tax-efficient strategy within the VUL structure.

High-Value Benefits	How Advisor II VUL Delivers
Tax Free for One-Step Tax Alpha	• Death benefit • Portfolio income • Portfolio growth potential • Cash access • No AMT exposure
Positive ROI for High-Income Clients	• Tax savings • No surrender charge • No loads • Low policy expenses
Multiple Planning Applications	• Lower cost planning execution • No contribution limits • No required distributions • Death benefit inflation protection
Integrated portfolio for the Wealth Plan	• Advisor built and managed • Use a wide variety of investment options such as Vanguard, DFA, American Funds and more.

RetireOne®
Provided by Aria Retirement Solutions

Ameritas® fulfilling life®

Technology support

Whenever you want, wherever you are, you can go to ameritasdirect.com to manage your clients' life insurance and annuity portfolios. You can:

- Trade online (including list trading)
- View daily position and balance updates for all variable policies
- Access confirmation and quarterly statements
- Check out daily updated investment option performance

Sales support

The ARIA/RetireOne platform team is available to answer product questions, provide comparisons to help you analyze existing policies, complete applications, coordinate moving your existing variable annuity clients to your fee-based platform, or assist you in implementing new variable annuity and life insurance strategies for your client's portfolio.

The Ameritas mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 130 years.

While we're proud of our 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 we've kept. That's the true measure of who we are.

A

A.M. Best Company

A (Excellent) for insurer financial strength. This is the third highest of A.M. Best's 13 ratings assigned.

A+

Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.**

We're focused on helping you provide straight forward, low-cost strategies.

For more information contact RetireOne at 877-575-2742 or visit www.RetireOne.com.

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Ameritas® fulfilling life®

*Ratings do not apply to assets in the variable investment options.

**Ameritas Mutual Holding Company's ratings by Standard & Poor's include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

Ameritas Advisor II VUL (form 4200) is issued by Ameritas Life Insurance Corp. and underwritten by affiliate Ameritas Investment Company, LLC. All guarantees are based upon the claims-paying ability of the issuing company and do not apply to the investment performance or account value of the underlying variable portfolios. Policy features may vary and may not be available in all states.

Variable products are suitable for long-term investing and are subject to investment risk, including possible loss of principal. ***Before investing, carefully consider the investment objectives, risks, charges and expenses and other important information about the policy issuer and underlying investment options. This information can be found in the policy and investment option prospectuses, which are available by calling 800-255-9678 or online at ameritasdirect.com. Please read the prospectuses carefully before investing or sending money.*** Products are not available in NY.

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