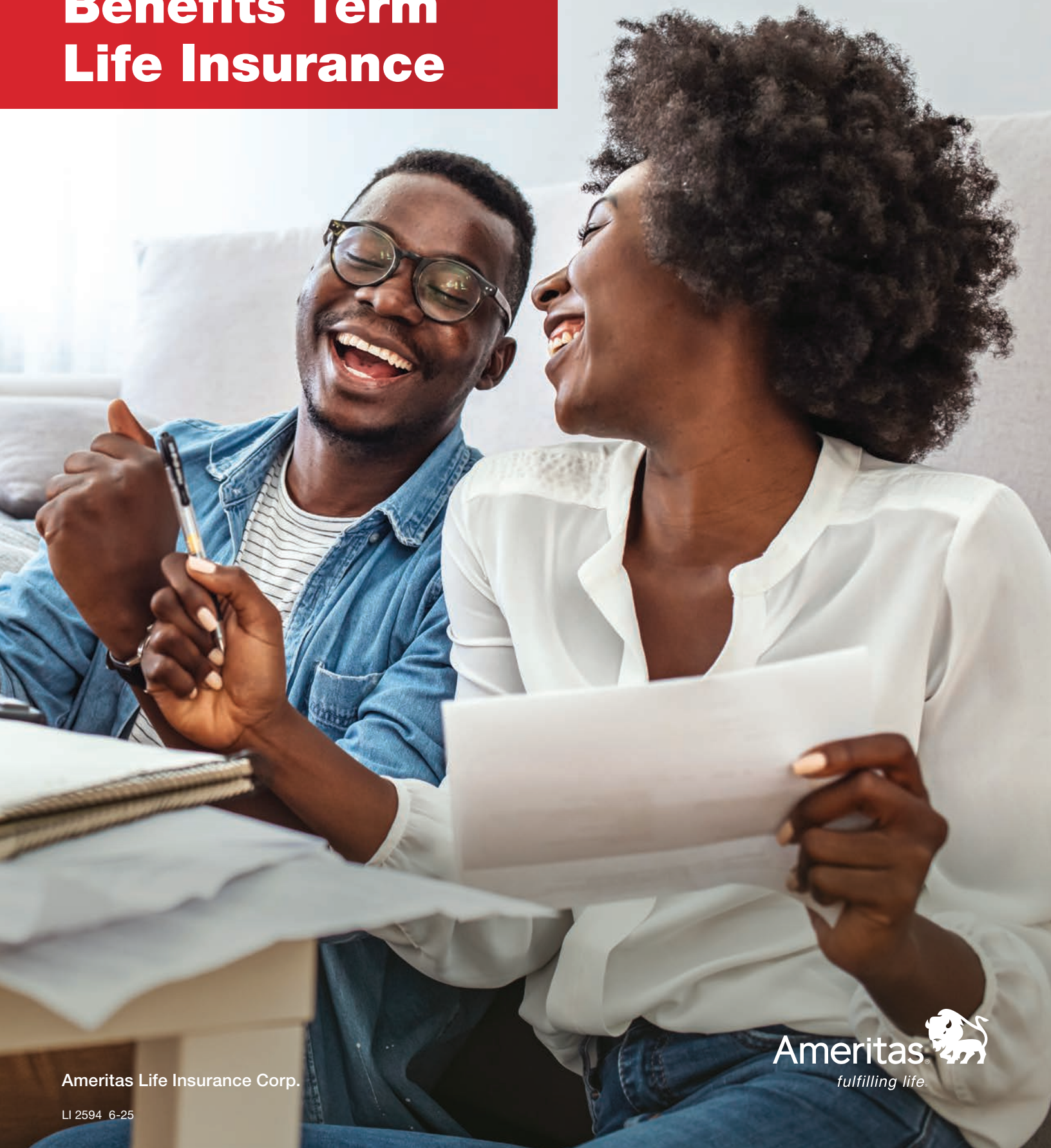
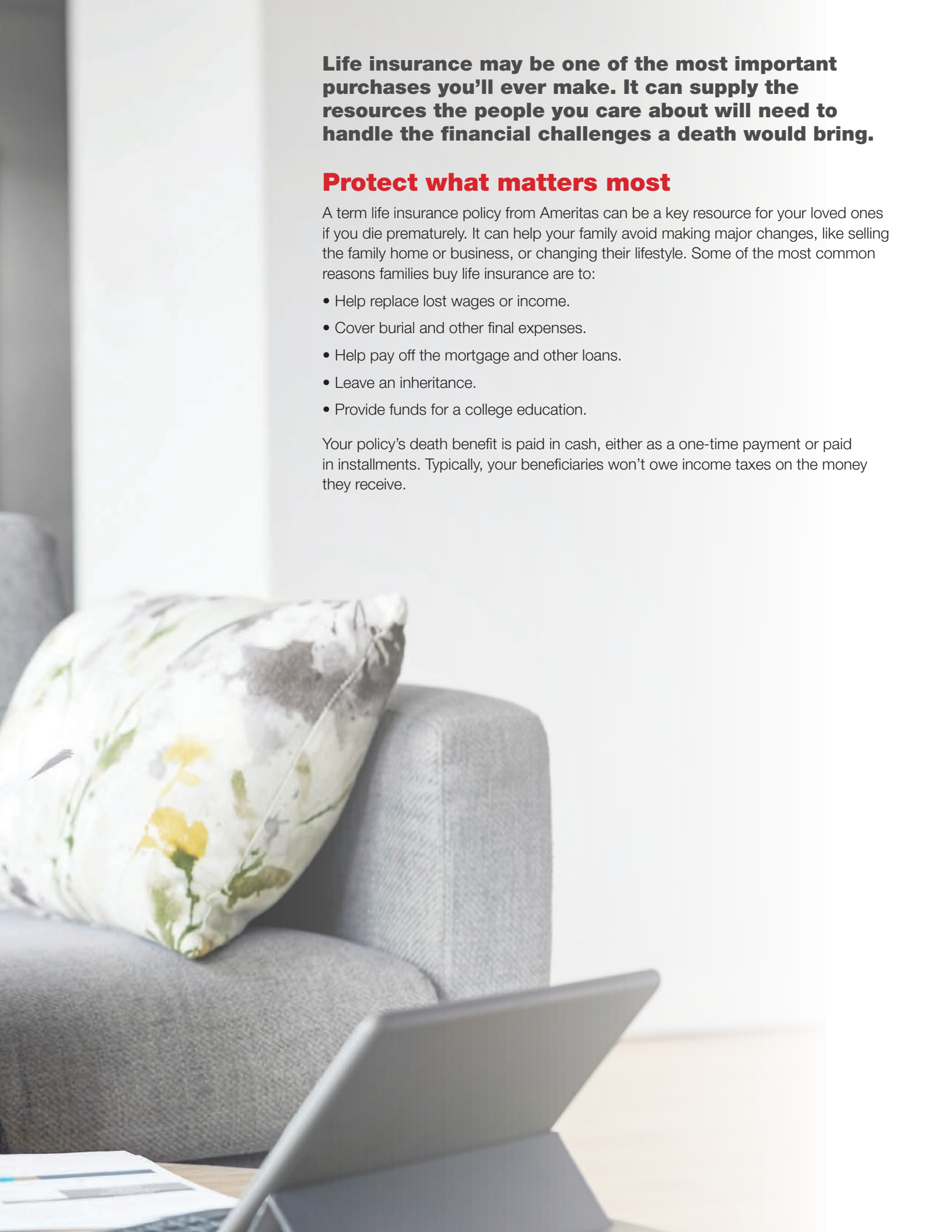


Ameritas ClearEdge Living Benefits Term Life Insurance







Life insurance may be one of the most important purchases you'll ever make. It can supply the resources the people you care about will need to handle the financial challenges a death would bring.

Protect what matters most

A term life insurance policy from Ameritas can be a key resource for your loved ones if you die prematurely. It can help your family avoid making major changes, like selling the family home or business, or changing their lifestyle. Some of the most common reasons families buy life insurance are to:

- Help replace lost wages or income.
- Cover burial and other final expenses.
- Help pay off the mortgage and other loans.
- Leave an inheritance.
- Provide funds for a college education.

Your policy's death benefit is paid in cash, either as a one-time payment or paid in installments. Typically, your beneficiaries won't owe income taxes on the money they receive.

Affordable protection

Ameritas ClearEdge Living Benefits Term is an economical choice for people looking to provide the most protection for a competitive cost. Purchasing term life insurance is one of the easiest and most affordable ways you can financially protect your family.

Many people put off buying life insurance because they think it costs too much, but they tend to significantly overestimate the price. ClearEdge Term can be an excellent choice for families during their critical growing years when incomes may be lower, and needs can be very high. If you're purchasing coverage for more than one person, policy fees will be cut in half, which helps make premiums even more affordable.

You can choose coverage to last for 10, 15, 20, 25 or 30 years. Your premiums stay the same for the term you choose. As long as you pay the required premium, your death benefit is guaranteed to remain the same. At the end of your term, you can renew your coverage for another term — regardless of your health — however, your premium will increase each year.



More flexibility

ClearEdge Term also gives you the flexibility you need to change your life insurance protection. If your needs change and you decide you want permanent protection, you can convert all or part of your policy to an individual permanent policy made available by Ameritas at the time of conversion. This option is available during the first five to twenty years of the selected term period and before age 66.

Added coverage

We know your life insurance needs are as unique as you are, so you can customize your policy by adding extra features, called riders, to help meet your current and future life insurance needs. These riders allow you to:

- Help ease the financial strain of a serious medical condition by providing living benefits that pay part of your policy's death benefit while you're living.
- Provide more money to your beneficiaries if your death is accidental.
- Keep your policy in force or pay your policy's premiums if you become disabled.





Living benefits

There are many unexpected events besides death that, if not properly prepared for, could cripple a family's finances in a hurry. That's why your ClearEdge Term policy has Accelerated Death Benefit riders* that can help ease the financial strain of a serious medical condition, which provides a portion of your policy's death benefit while you are living.

If you're diagnosed with certain critical illnesses, a chronic illness or a terminal illness your policy will accelerate to 90% of your policy's death benefit, up to \$1.5 million.

Critical illnesses

- Life-threatening cancer
- Stroke
- Major heart attack
- End-stage renal failure
- Major organ transplant
- Amyotrophic lateral sclerosis (ALS)
- Blindness due to diabetes
- Paralysis of two or more limbs
- Major burns
- Coma
- Aplastic anemia
- Benign brain tumor
- Aortic aneurysm
- Heart valve replacement
- Coronary artery bypass graft surgery

Chronic illness

The chronic illness benefit is available if you're diagnosed with a severe cognitive impairment or unable to perform at least two of six activities of daily living:

- Dressing
- Toileting
- Transferring
- Continence
- Eating
- Bathing

Terminal illness

The terminal illness benefit is available if you've been diagnosed with 12 months or less to live.

*The Accelerated Death Benefit riders are not a long-term care product.



Common questions about living benefits

Who are living benefits paid to?

Living benefits are paid to you, the insured, and/or the policy owner, not the beneficiary, as they are paid while the insured is living.

How will the living benefit be paid?

The accelerated death benefit is paid in a lump sum for a critical or terminal illness. For a chronic illness, the benefit can be paid in a lump sum or in installments. If the amount available exceeds the per diem limits declared by the IRS (HIPAA limits), you can receive the payout in installments to help reduce the tax consequences. Please consult your tax advisor for details.

How much living benefit I will receive?

There is not a set amount. It is based on the severity of your illness/condition and your life expectancy. If you exercise the accelerated death benefit rider, the company prepares a quote, which provides the amount you can receive based on the face amount you choose to accelerate, your current age, your current life expectancy and the accelerated benefit interest rate in effect. At that point, you can decide how much, if any, living benefit amount you want to receive.

Can I choose to receive a portion of my living benefit, instead of the full amount available?

Yes, living benefits are flexible to meet your needs. You may take up to five accelerations, including a first time event, a subsequent acceleration for the same event and a reoccurrence of a previous event.

How can I spend the living benefit I receive?

There are no restrictions on spending the money you receive as a living benefit. You are in control and can use this living benefit any way you choose.

The 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 135 years.

While we're proud of our ratings from Standard & Poor's® and AM Best, 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

AM Best

A (Excellent) for insurer financial strength.
This is the third highest of AM 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.*



* Ameritas Mutual Holding Company's ratings by Standard & Poor's include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York. Standard & Poor's, S&P and RatingsDirect are registered trademarks of Standard & Poor's Financial Services LLC.

Ameritas ClearEdge Living Benefits (form ICC24 3035 2-24 and ICC24 3035 SCH 2-24 or form 3035 2-24 and 3035 SCH 2-24) and its Accelerated Death Benefit rider (form ICC16 CCTIABR or form CCTIABR or in CA, CRIAR T 6-17 CA, CHIAR T 6-17 CA, and TIAR T 6-17 CA) are issued by Ameritas Life Insurance Corp. **In Oregon, form ICC24 3035 2-24 and ICC24 3035 SCH 2-24 and its Accelerated Death Benefit rider (form ICC16 CCTIABR 11-16).** Policy and riders may vary and may not be available in all states. The Accelerated Death Benefit rider is not a long-term care product.

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