

Ameritas FLX

Living Benefits Term

Quick reference guide

Issue Ages (age nearest birthday)	30 year term: 18-55	20 year term: 18-70	10 year term: 18-80
	25 year term: 18-55	15 year term: 18-75	
<i>Issue ages may vary by gender and risk class. Premiums guaranteed to remain level through term period.</i>			
Face Amount Banding & Underwriting Classes	Band	Amount	Available Underwriting Classes
	Band 1	\$50,000 - \$99,999	Standard & Rapid Standard
	Band 2	\$100,000 - \$300,000	Preferred NT, Standard & Rapid Standard
	Band 3	\$300,001 - \$1 million	Preferred Plus NT, Preferred NT, Select NT, Standard NT, Preferred Tobacco, Standard Tobacco
	Band 4	More than \$1 million	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). FLXelerate available in certain situations.			
Living Benefits	Accelerate up to 90% of the policy's death benefit (up to \$1.5 million) if diagnosed with:		
	18 Triggers		
	Terminal Illness: Life expectancy is 12 months or less.		
	Chronic Illness: Severe cognitive impairment or inability to perform two of six activities of daily living for at least 90 days		
	Critical Illness: 15 qualifying conditions		
	<ul style="list-style-type: none"> Invasive life threatening cancer* Stroke Major heart attack End-stage renal failure Major organ transplant ALS (Amyotrophic Lateral Sclerosis) Blindness due to diabetes Paralysis of two or more limbs 	<ul style="list-style-type: none"> Major burns Coma Aplastic anemia Benign brain tumor Aortic aneurysm Heart valve replacement Coronary artery bypass graft surgery 	
	*In California: Invasive/Metastatic Cancer		
Additional Details			
	<ul style="list-style-type: none"> Benefits paid in a lump sum for terminal and critical illness. 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. 	<ul style="list-style-type: none"> Can take up to five accelerations. 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. 	
	* In California, the critical illness benefit is available to insured's age 64 or younger who have comprehensive health benefits from a health insurance policy, HMO or employer plan.		



Policy Fee (commissionable)	Annual: \$50	Semiannual: \$25.50	Quarterly: \$13	Monthly: \$4.25
Modal Premium Factors	Annual: 1.00	Semiannual: 0.510	Quarterly: 0.260	Monthly: 0.086
Discounts	<ul style="list-style-type: none"> • Association Discount—4% decrease in modal factors and policy fees in all years for members of approved associations. • Employee/Producer Discount—4% premium discount. <p><i>Association and employee/producer discounts are not available in CA or FL.</i></p> <ul style="list-style-type: none"> • 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. 			
Table Ratings	A = 1.225 B = 1.450	C = 1.675 D = 1.900	E = 2.125 F = 2.350	G = 2.575 H = 2.800
Renewable	To age 100			
Conversions	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.			
Riders (available for an additional cost)	<ul style="list-style-type: none"> • Accidental Death Benefit—pays additional benefit if death is accidental. • Children's Insurance—provides \$25,000 of convertible insurance for insured's children. • Waiver of Premium for Total Disability—waives premiums if insured is disabled. 			



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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