



more about lifetime income

FLX Living Benefits Index Universal Life Insurance

With its Lifetime Income rider, Ameritas FLX Living Benefits Index Universal Life insurance can provide a monthly cash flow for life—guaranteed.

The Need: Guaranteed Income

To illustrate how FLX Living Benefits Index Universal Life Insurance can provide a guaranteed, monthly cash flow for life, let's consider a hypothetical example. Paul and Linda Winters are both in their forties. Paul teaches paralegal courses at the local community college, and Linda is a self-employed architect. Their twins, Maggie and Molly, are in sixth grade and keep them busy with their sports and music activities.

In the midst of all this, Paul and Linda dream about their retirement years. They talk fondly of having the time to enjoy traveling, hiking and gardening. Although they have retirement savings, they fear that, even combined with Social Security, it may not fully fund their retirement goals. Linda's mom has lived a long, healthy life so Linda worries she may actually outlive her retirement savings.

The Strategy: Life Insurance You Don't Have to Die to Use

Linda doesn't have life insurance through work or a company retirement plan so she decides to fund a FLX Living Benefits Index Universal life insurance policy with \$6,000 a year to address her needs.

- The death benefit will help replace the lost income if she passes away.
- The cash value of the policy will grow tax-deferred based on the growth of the index and will be protected from market downturns. She may access this cash value down the road if they need extra money.
- If she experiences a serious medical condition, she can access the living benefits of the policy to help pay for care, preserving their other assets.
- When she is ready to retire, she can exercise the Lifetime Income rider and receive a reliable stream of cash for the rest of her life—guaranteed.

Total Premium (\$6,000/yr age 36-65)	\$180,000
Account Value at Age 66 (assume 7.06% interest rate)	\$509,931
Annual Guaranteed Lifetime Income (beginning at age 66)	\$31,820
Guaranteed Minimum Death Benefit	\$15,000



Save for Retirement

More people are using life insurance to save for retirement. It is a top-five reason for owning life insurance; over half of life insurance owners cite saving for retirement as a reason to own.

Source: 2017 Insurance Barometer Study, Life Happens and LIMRA

How It Works



1

Certain conditions must be met to activate the Lifetime Income rider. Some of the important conditions include: the insured's age must be 50 - 85, the insured must not be receiving benefits from other riders, and the policy must have been issued at least 10 years earlier.



2

The policyowner selects one of the following options, which is used to determine the guaranteed income amount. Once an option is selected, it cannot be changed.

- **Level** – cash flow payments will remain level for the life.
- **Increasing** – cash flow will increase by 3% each year.
- **Potentially Increasing** – cash flow may increase or remain unchanged depending on the performance of the S&P 500® Index. For example, if the index goes up by 1% or 12%, income will go up by 4%. If the index remains the same or loses value, income will remain the same.



3

An activation charge will be deducted from the account value on the date of the first disbursement, and the specified amount of the policy will be reduced to the minimum allowable under the Internal Revenue Code.

The Moral of the Story

With the Lifetime Income rider, Paul and Linda have life insurance they don't have to die to use. They can retire comfortably, knowing they have lifetime cash flow—guaranteed.



Ameritas FLX Living Benefits Index Universal Life insurance (form 3020) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

Optional provisions and riders may have limitations, restrictions and additional charges. Any guarantees are based on the claims paying ability of the issuing company.

Withdrawals and loans will reduce the available death benefit and policy value. Withdrawals beyond basis may be taxable income. Excessive and unpaid loans will reduce the death benefit and policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes.

Index options are not securities, keep in mind, you are not participating in the market or investing in any stock or bond.

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