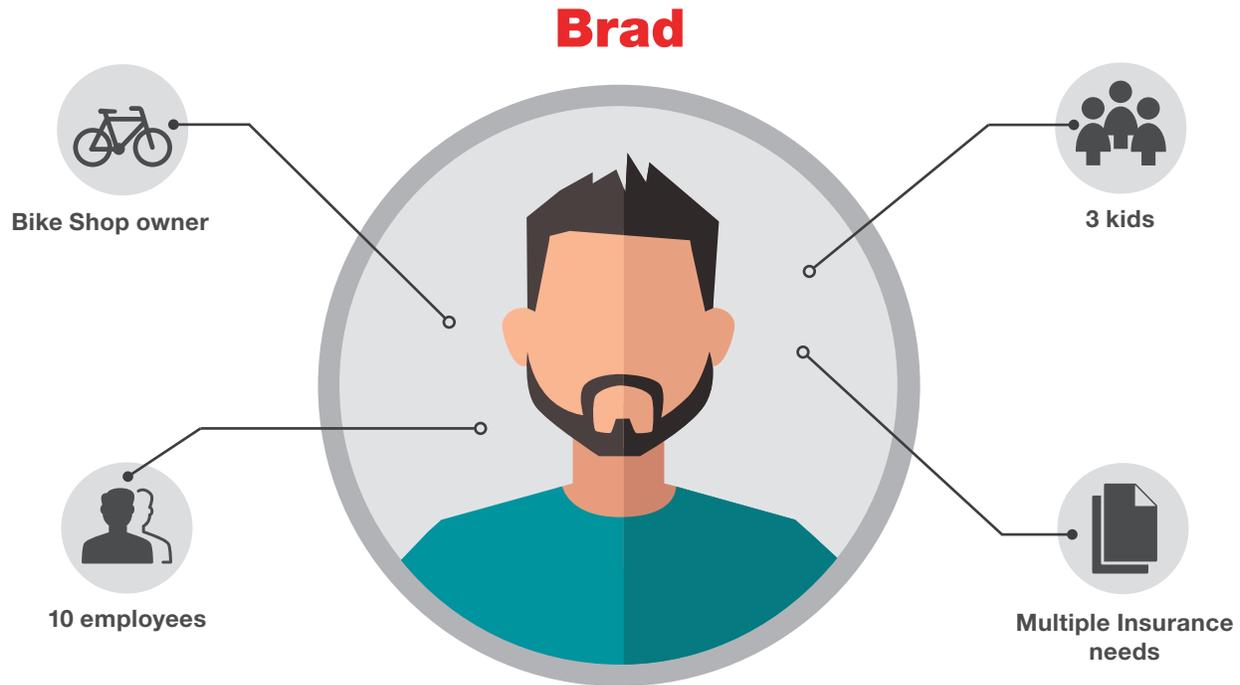


# 5X1 Business Owner

Meet Brad



## Protection for employees

Brad is the owner of a local bike shop that has been successful for five years. He has had very little turnover of his staff and would like to offer them a life insurance policy both as a retention tool and a thank you for their loyalty. With ten employees and a shop to manage, Brad would like to find an efficient way to pay for the policies.

## Protection for family

Brad is a loving husband to Cyndi and a father of three young children. He would like to have term life insurance for himself and Cyndi in order to be able to pay off their mortgage if something unforeseen happens to either of them.

Brad would like to insure his children with policies that he can pass on to them when they are grown. An Index Universal Life (IUL) insurance policy offers a death benefit to help cover funeral costs, college loans or

other expenses they could have if they die unexpectedly. IUL policies also can act as a savings vehicle for future expenses like college or a down payment on a home.

## Multiple-Policy savings... both time and money

As a business owner and busy father, Brad needs to find a simple and efficient way to manage his employee's and family's policies. With list bill and same payor discount Brad can save both time and money.

With a list bill, Brad can put the 10 employees' term policies on one bill. Since he'll be paying for them out of one bank account, he will also receive a same payor discount on each policy.

The list bill option requires a minimum of 5 policies, which also works for Brad's family. The two term policies he purchases for himself and Cyndi will receive the same payor discount.

## Same Payor Discount

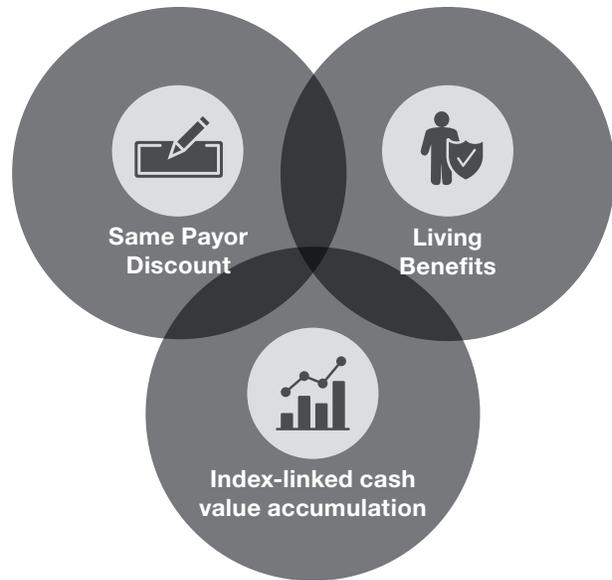
Available to clients that are paying for multiple term policies using the same checking account, the same payor discount cuts policy fees in half. This can be used on multiple policies within a family, or a small business or even a combination of a term and IUL policy on the same client.

## Living Benefits:

Brad can protect his family and employees with an accelerated death benefit rider on term and IUL policies. The living benefits provide the policy owner with a portion of their death benefit in the event of a critical, chronic or terminal illness.

## Index-linked cash value accumulation:

Using a method that captures the upside potential of market indexes while providing downside protection, the IUL policies Brad buys for his children can accumulate cash value that can help pay for college or other expenses.



Life Insurance is issued by Ameritas Life Insurance Corp. in approved states and Ameritas Life Insurance Corp of New York in New York.

These are hypothetical examples used for illustrative purposes only and are not a guarantee of future performance or success.

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

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.

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