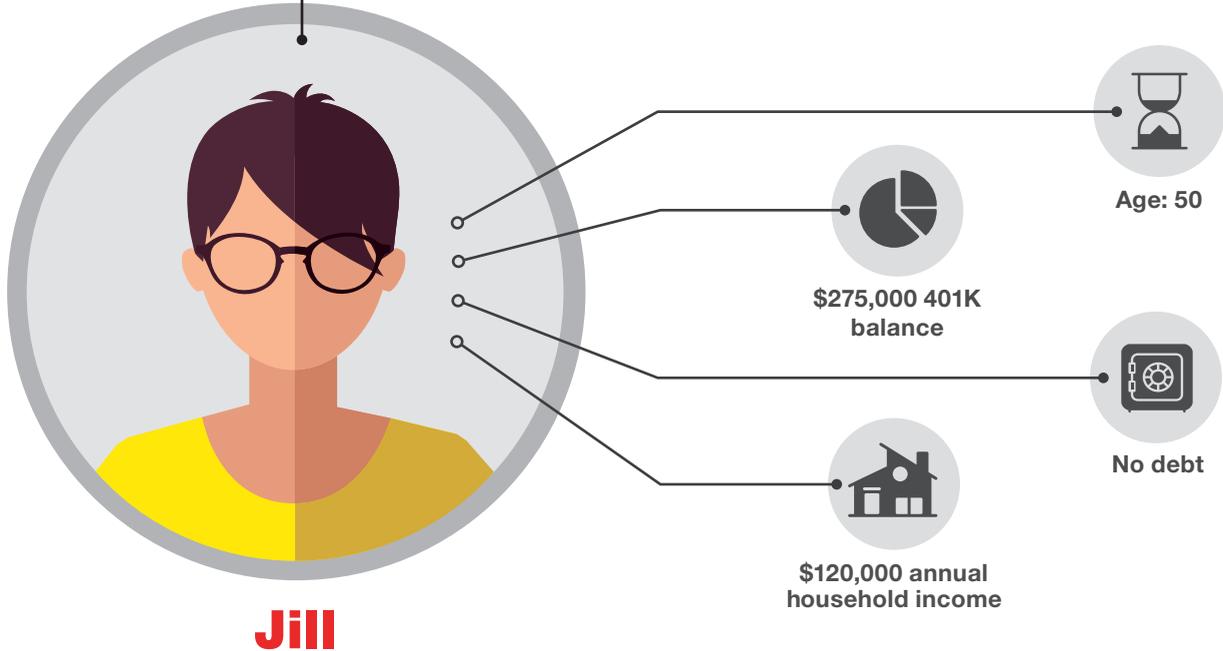


# Retirement Rescue

Meet Jill



## Procrastinated Saving for Retirement

Jill's target retirement age (67) is only 17 years away. She is in great health and many people in her family live into their 90's. Jill has put off saving for retirement and is very concerned about running out of income in her later years.

Jill wants an income stream to supplement social security and a small pension from work. She is considering increasing her contributions to her 401(k) and is comfortable decreasing her take home pay by \$6,000 per year to save more for retirement.

## \$500 per month

With \$500 a month (\$6,000 per year) Jill can meet her retirement income goals by funding an index universal life (IUL) insurance policy. An IUL policy offers a death benefit as well as living benefits, which is something a 401(k) can't do. By the time Jill turns 67, she could accumulate enough cash value to receive \$688 per month in supplemental income through a lifetime income rider. (Certain conditions must be met to activate the Lifetime Income Rider.)

## Guaranteed Income: Lifetime Income Rider



The lifetime income rider can provide a guaranteed, monthly cash flow for life. The rider is included in Index Universal Life insurance policies from Ameritas Life Insurance Corp. You can choose between 3 different payout options providing flexibility.

## Index-Linked cash value accumulation:



Using a method that captures the upside potential of market indexes while providing downside protection, Jill's policy can accumulate cash she can use however she wants.

## Living Benefits



From the first day Jill owns her policy, she is protected with an accelerated death benefit rider that provides a portion of her death benefit in the event she gets a critical, chronic or terminal illness.



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

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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