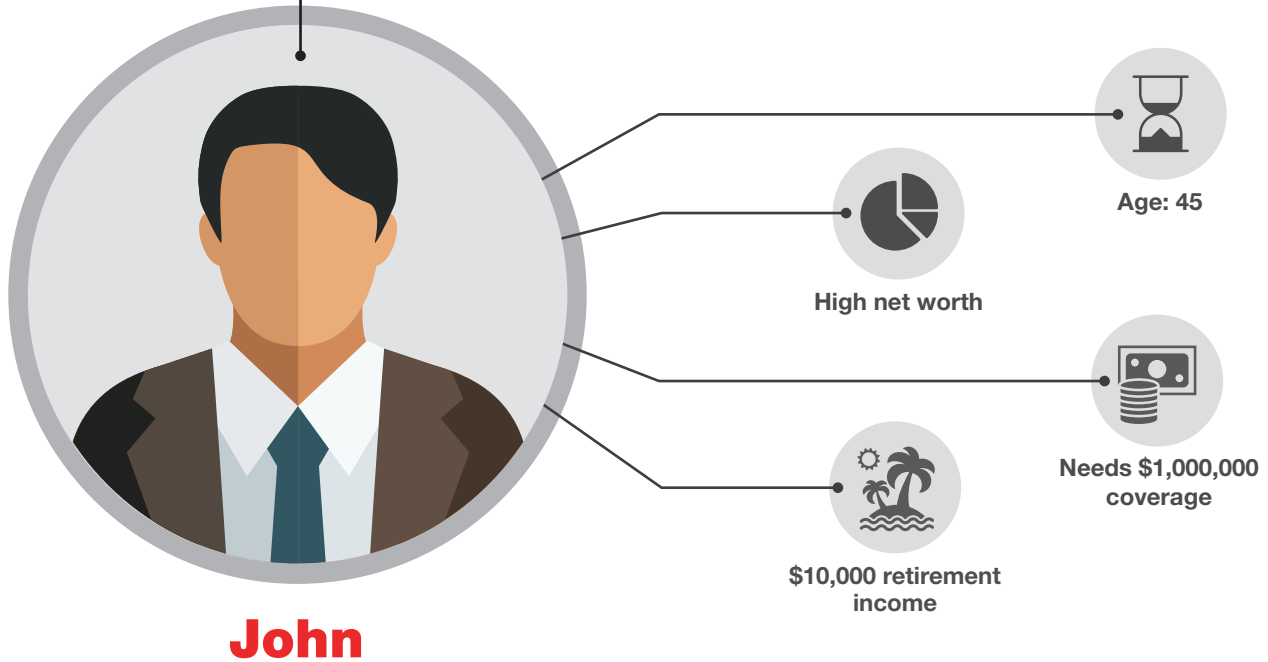


# Term/Perm Combo

Meet John



## Combination of needs

John is a real estate investor who has been aggressively increasing the number of his property investments over the past few years. His net worth is just over \$2,000,000. In order to protect his investment loans and cover his remaining mortgage John needs \$1,000,000 in life insurance coverage. While he isn't overly concerned about cash accumulation potential, John would like about \$10,000 in supplemental retirement income in 25 years.

John's current income allows him to put \$450 per month toward a life insurance policy.

## \$1,000,000 in coverage

John could reach his goals for protection and retirement income with two types of life insurance policies. He can get the total amount of coverage he desires, while fitting it into his current budget if he does the following:

- Purchase a term life insurance policy to get \$900,000 of coverage. This could cost around \$215 per month.
- Purchase an index universal life insurance policy to receive \$100,000 of coverage, for about \$240 monthly.

The death benefit of the term life insurance policy could help pay off John's mortgage and investment loans in the event of an untimely death. The index universal life policy offers growth potential that would give John supplemental retirement income and still offer a death benefit when needed.

## Accumulation potential



Ameritas Life Insurance Corp. is the only insurance company to feature index options that credit interest based on the performance of BNP Paribas Momentum Multi-Asset 5 Index, which is designed to produce steady and positive performance. The BNPP Momentum 5 index has a 15-year lookback of over 10%.

## Living benefits



John's index life insurance policy provides money to his loved ones if he dies to soon. It also provides resources if he becomes seriously ill. With an accelerated death benefit rider John can get a portion of his available death benefit if he gets a critical, chronic or terminal illness.

The amount John would receive is based on whether his diagnosis is for a critical, chronic or terminal illness. Once a living benefit claim is made the policy death benefit is reduced but remains in force to protect his family members.

## Same payor discount



The same payor discount is available to clients paying for multiple Ameritas Life Insurance Corp. insurance policies using the same checking account. This discount reduces policy fees by 50% on term insurance.



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.

Withdrawals and loans will reduce the available death benefit and policy value. Withdrawals beyond basis may be taxable income. Excessive and unpaid loads 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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