



Ameritas Advisor II VUL Variable Universal Life Insurance

Protection and Accumulation

Ameritas Life Insurance Corp.

PF 802 1-20

Ameritas 
fulfilling life



Advisor II VUL provides

- **Protection.**
- **Account value growth with investment options.**
- **Immediate access to accumulation value.**

Life insurance with long term accumulation

Ameritas Advisor II VUL offers variable universal life insurance to provide you with accumulation potential that can be accessible as it grows. Not only does Advisor II VUL provide the money to protect your family and help with challenges a death would bring, but it also provides potential to accumulate value to help fund your future plans.

Death benefit protection

If you die too soon, your policy can provide for your loved ones by helping replace your income and fund major milestones.

Growth with investment options

With your Advisor II VUL, a portion of each of your premium payments can be invested in your choice of investment options. You will have access to funds managed by world-renowned firms in the industry. While investing does include the risk of loss, including principal, this accumulation potential can be used to help make your future dreams a reality.

Immediate access to accumulation value

Advisor II VUL is designed to deliver maximum value by eliminating sales loads and withdrawal charges and keeping other policy charges to a minimum. With no withdrawal charges you have immediate, first year account value.

Variable universal life insurance is a long term investment for clients who are looking for death benefit protection along with the diversity and flexibility of the various subaccounts and can also accept the volatility and risk.



Protect what matters most

The death benefit of Advisor II VUL can provide a key resource for your beneficiaries if you die prematurely. It can help your family avoid making major changes, like selling the family home or business, or changing their lifestyle. These are some of the most common reasons families purchase life insurance:

- Provide for your survivors by replacing lost income.
- Ensure your estate goes where you intend by effectively transferring your wealth.
- Protect your business associates and heirs by funding business arrangements.
- Leave a legacy to a charity.
- Support beneficiaries who need a lifetime of care.
- Pay funeral costs and other final expenses.

Tax advantage

Your policy's death benefit is paid to your beneficiaries, and typically they won't owe income taxes on the money they receive. This valuable tax advantage is only available on life insurance.



65% of people with life insurance say they're able to enjoy life more knowing their loved ones are financially protected with life insurance.

Source: 2019 Insure Your Love Consumer Survey, Life Happens



Tax-deferred cash value growth with investment options

Your Advisor II VUL policy can potentially build cash value over time to help you be ready for life's challenges and opportunities. A variable universal life insurance policy is designed for long-term, moderate to aggressive investors who have death benefit needs but are also seeking investment opportunities. Advisor II VUL allows you to have the freedom and flexibility to choose from a broad array of low-cost investment options— all within the convenience of one product.

Ameritas continuously monitors the performance, expenses, investment strategies and management of these investment options to help ensure we continue to provide you with top-quality investment choices.

Investment goals and timeline

Selecting and managing the investment options in your insurance policy is an important job. When selecting your personal combination of investment options, you should be guided by your long-term goals and your tolerance for risk.

Determining your investment goals helps you position your policy within your overall financial plan and influences how you diversify your investment options to meet your growth and income goals. Your time horizon can impact the types of investment options you choose for your policy. Your financial advisor can assist you in developing a customized asset allocation strategy taking all these factors into consideration.

Investment management strategies

Using investment management strategies can help make it easier for you or your financial advisor to evaluate, select and manage your investment options for your policy. These strategies do not ensure a profit and do not protect against loss. Some examples are:

Asset Allocation: This can help diversify your investment options based on your risk tolerance.

Automatic Dollar Cost Averaging: Dollar cost averaging includes continuous investing regardless of price levels. This can reduce the impact of share price volatility by spreading purchases over a longer time period.

Portfolio Rebalancing and Earnings Sweep: This allows you to strategically reset your investment allocations automatically over time.

Managing your investments

Using our service-oriented website, ameritasdirect.com, you can access additional tools you and your financial advisor may need to manage your policy:

Online Performance: View current investment results of the various investment options, including results arranged by asset class or fund manager.

Online Trading: The online trading platform is available to request tax-free transfers between investment options. You can reallocate the money currently in your policy or redirect future contributions within a secure transaction tool. You will receive confirmation of the trade via email. Trades placed while the stock market is closed will be executed on the next business day.

Online Account Access: To access specific information about your policy, select Account Access where you can check your policy values, view your amount of coverage, request service forms and more.



Using your account value

While variable universal life insurance should be treated as a long-term financial tool, you may be able to access some of the value of your policy during your lifetime.

Withdrawals and loans

Generally, you can access the account value of your policy through loans and withdrawals. As long as your policy meets certain tax restrictions, you can withdraw up to the total amount of premiums you have paid in, or your cost basis, without paying income taxes. This assumes premiums paid are not greater than the account value. Once you've withdrawn your cost basis, you may want to consider a policy loan, which gives you access to additional cash surrender value. Both loans and withdrawals will reduce the policy's cash surrender value and death benefit and excessive loans or withdrawals may cause the policy to lapse.

It's up to you

Unlike some investments, there are no age restrictions on accessing your policy's assets or limitations on how you spend it.

You can use the funds for:

- Supplementing retirement income.
- Business needs including buy-sell agreements, key person insurance and deferred compensation.
- Covering emergency or business expenses.
- Purchasing a vacation home or taking a vacation.
- Other financial goals.



Tax advantage

You have the potential for tax-free distributions through policy loans and withdrawals. Keep in mind that should the policy lapse, there could be tax implications and any gains would be taxed as ordinary income. The money you receive from a policy loan will not be subject to income tax as long as the policy remains in force and meets certain IRS requirements. The tax treatment of cash value loans is a powerful option to have at retirement, especially when you compare it to what might be lost to taxes on other retirement savings. Upon lapse, unpaid loans are treated as a distribution for tax purposes and may result in taxable income.

Tailor your life insurance policy to fit your needs

We know that life insurance is unique to your needs and lifestyle, so you can customize your policy to meet your personal or business objectives. These extra features, called riders, provide flexibility now and in the future. These riders allow you to:

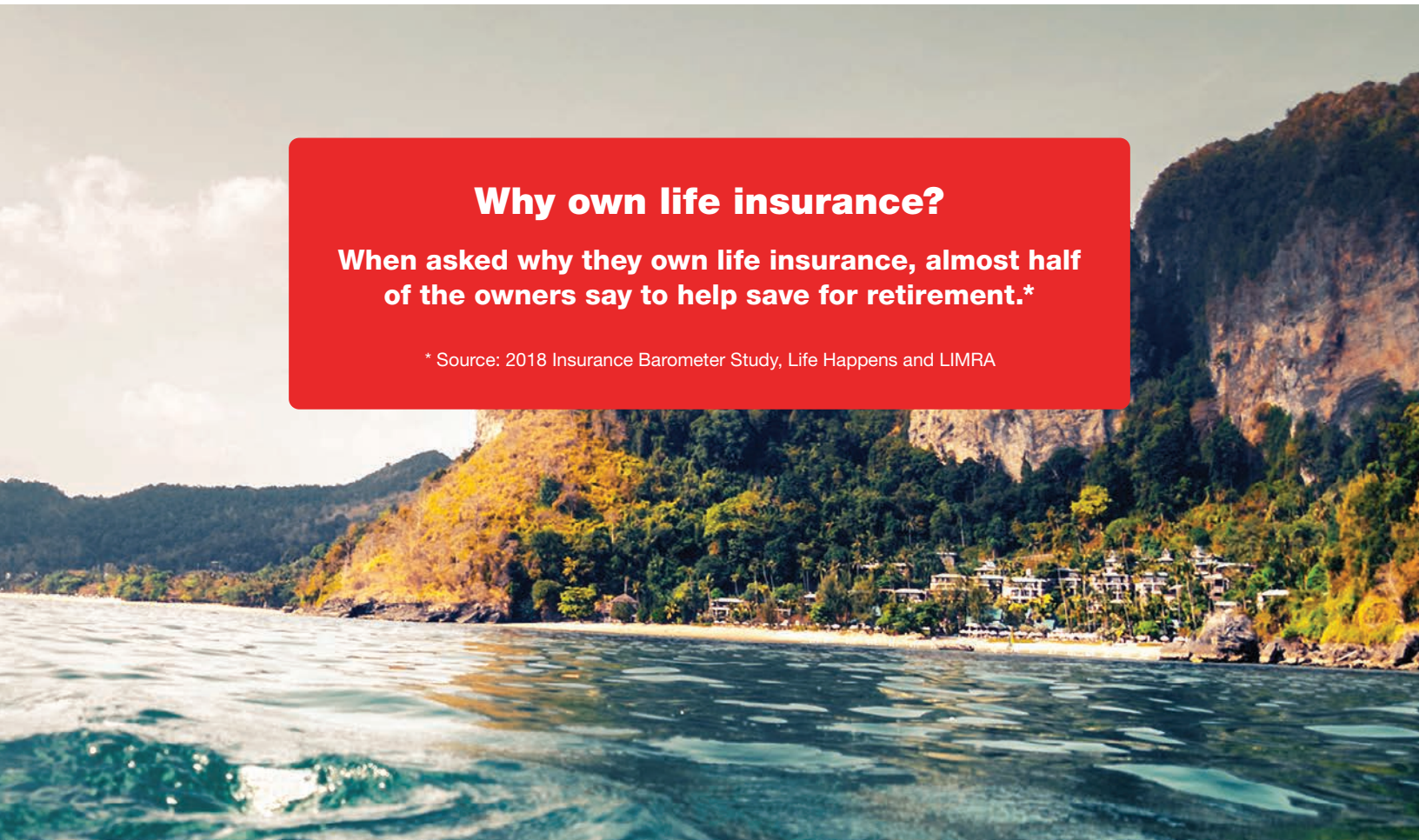
- Provide life insurance on your children — now and in the future.
- Access a portion of the current death benefit upon diagnosis of terminal illness at no charge.
- Waive your monthly policy and rider deductions if you become totally disabled.
- Protect your policy from lapsing due to high loan utilization provided specific conditions are met.

Before you apply for your insurance, please contact your financial advisor or an Ameritas representative to determine the next steps in assisting you in making an informed decision.

Why own life insurance?

When asked why they own life insurance, almost half of the owners say to help save for retirement.*

* Source: 2018 Insurance Barometer Study, Life Happens and LIMRA



The Ameritas mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 130 years.

While we're proud of our ratings* from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises we've kept. That's the true measure of who we are.

A

A.M. Best Company

A (Excellent) for insurer financial strength. This is the third highest of A.M. Best's 13 ratings assigned.

A+

Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.**



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*Ratings do not apply to assets in the variable investment options.

**Ameritas Mutual Holding Company's ratings by Standard & Poor's include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

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