



**Ameritas IULs.**

**Your Financial  
Multitool.**

**Living Benefits & Lifetime Income in  
One Strategy**

**Dylan Krings** – Regional Vice President





# The Mutual Advantage

**Here today, Here Tomorrow....**

Over \$32.4B Total Assets Under Management

\$5.3B Revenues in 2025

**\$4.2B policyholder benefits distributed in 2025**

**"A+" Standard & Poor's (Strong)**

**"A" AM Best (Excellent)**

**Over 6.3 Million Customers**



# Ameritas: A diversified financial services business

The way we choose to do business helps Ameritas continue to grow, delivering real value and now serving more than 6 million customers.

## Life insurance

Protecting the future for loved ones is central to our business. Our life portfolio spans an array of index universal life, universal life, whole life, term life and variable universal life insurance, with customizable options and riders.

## Annuities

Building retirement savings and protecting against inflation are priorities, and annuities offer options to help prepare for the future. We offer indexed, variable and fixed annuities, giving our customers the choices that work best for their situation.

## Disability income insurance

Predictable income during recovery from an illness or injury is part of a strong financial plan, especially for working families. Our disability income coverage is designed to help reduce worry and provide financial stability during challenging times.

## Group benefits

Our dental, vision and hearing plans provide access to care through affordable coverage and benefit designs that offer choices. We create an experience that helps our customers get the care they need and the service they deserve, all while driving better health outcomes.

## Retirement plans

We provide comprehensive and customizable retirement plans for small to mid-sized organizations, offering recordkeeping, administrative, and in some situations, 3(16) fiduciary services leveraging our expertise with 401(k), governmental, pooled and 403(b) plans.

## Wealth management

Through our affiliates\*, we offer products and services designed to preserve and build wealth for customers of all kinds. Our network of financial professionals offer advisory services, investments, insurance products, retirement planning and more.

# Available Life Product Portfolio - Including NY

## Index Universal Life

### Growth IUL II

Accumulation & Income

### Value Plus IUL

Protection with low-cost structure

### Value Plus Survivor IUL

Protection for 2 people

## Whole Life

### Access WL

Strong, early cash value

### Growth WL

Accumulation & Income

### Value Plus WL

Low-cost death benefit focus

## Term

### ClearEdge LB Term (n/a in NY)

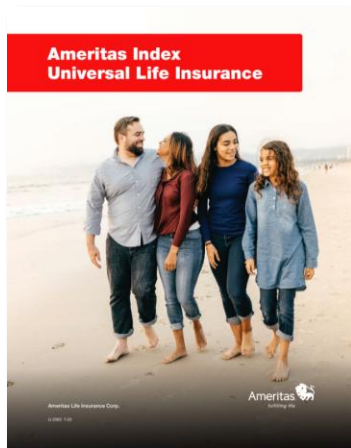
Living Benefit Term

### Value Plus Term

Cost effective protection

### Instant Term (n/a in NY)

Simple application



# The Risk Has Changed: It's Not Death... It's Living Through It

♥ **Every 40 seconds**

A heart attack occurs in the U.S.

🧠 **800,000/year**

Strokes impact American families

🎗️ **1.9 million/year**

New cancer diagnoses

👥 **129 million Americans**

Living with chronic illness

*Western & Southern, July 2025*



## What This Really Means

- People are **more likely to survive** than ever
- Illness creates **income gaps**, not just medical bills
- Financial stress lasts **months... even years**

**Living Benefits + Lifetime Income = A Policy Built for Real Life**

# 18 Living Benefit Triggers – Care4Life Rider

## Critical Illness

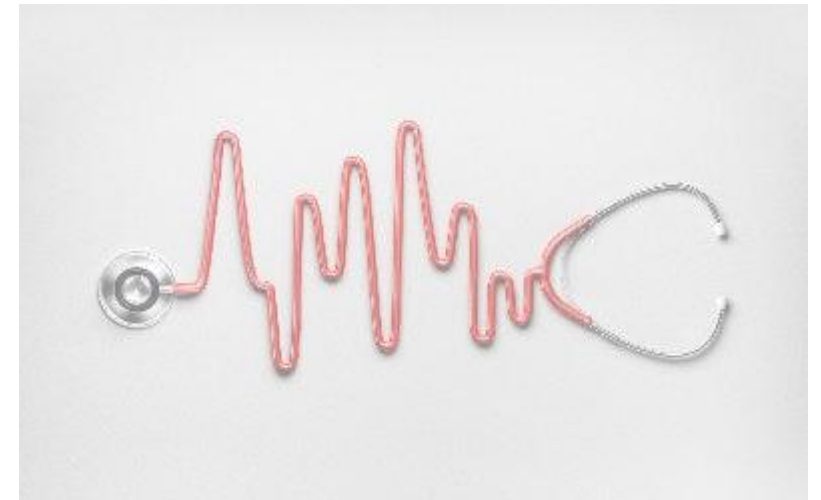
1. Invasive Life – Threatening Cancer
2. Stroke
3. Major Heart Attack
4. End Stage Renal Failure
5. Major Organ Transplant
6. Amyotrophic Lateral Sclerosis (ALS)
7. Blindness Due to Diabetes
8. Paralysis of Two or More Limbs
9. Major Burns
10. Coma
11. Aplastic Anemia
12. Benign Brain Tumor
13. Aortic Aneurysm
14. Heart Valve Replacement
15. Coronary Artery Bypass Graft Surgery

## Chronic Illness

16. Severe cognitive impairment or
17. inability to perform two of the six activities of daily living:
  - Dressing
  - Toileting
  - Transferring
  - Continence
  - Eating
  - Bathing

## Terminal Illness

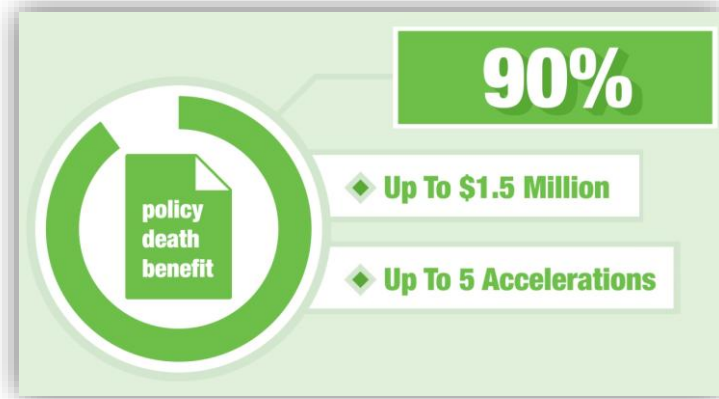
18. If a doctor certifies you have 12 months or less to live, Ameritas will accelerate up to 90% of your available death benefit.



# How are living benefits paid?

## ClearEdge Term

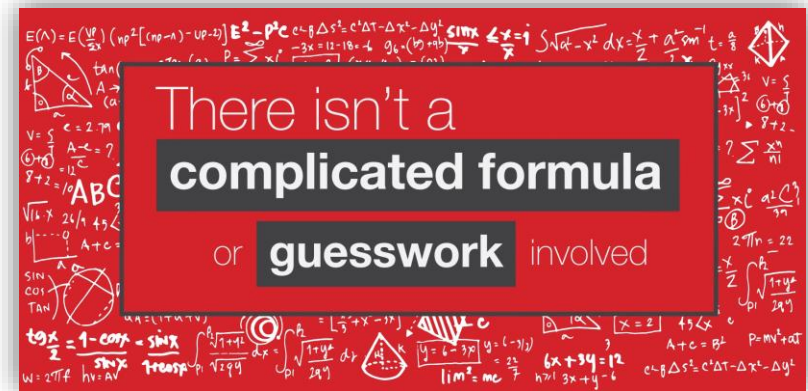
### Discount approach



- When a maximum acceleration is accepted, 10% of the original death benefit remains in-force and the premiums are reduced accordingly.
- If the client takes less than the maximum offered, they can take up to 5 accelerations.

## All Permanent Life Products

### Lien approach






- 25% Critical
- 50% Chronic
- 75% Terminal
- Acceleration Amount is a dollar-for-dollar reduction of Face Amount

# Living Benefits Care4Life

## Payout example:



35F Standard NT  
Funding \$300 per month  
Target

	Benefit	Amount Available	Guaranteed Lump Sum Amount for Qualifying Conditions
	Terminal Illness	75% of \$404,494	\$303,371
	Chronic Illness	50% of \$404,494	\$202,247
	Critical Illness	25% of \$404,494	\$101,124

Critical illness occurs at age 60, needs cash now

EOY Age	End of Year	Premium Outlay	Annual Cash Flow	Annual Outlay	Net Death Benefit	Net Account Value	Cash Surrender Value
60	25	3,600	0	3,600	404,494	142,279	142,279

Age 60 Values	
Death Benefit	\$404,494
Cash Value	\$142,279
Account Value	\$142,279

# Living Benefit Care4Life

## Payout Method

Health crisis hits at age 60,  
needs cash now

Age 60			Offer	
Death Benefit	\$404,494	25% Critical =	\$101,124	Guaranteed
Cash Value	\$142,279	Dollar-for-dollar reduction - \$101,124	Death Benefit	\$303,370
Account Value	\$142,279		Cash Value	\$41,155
			Account Value	\$142,279

# Living Benefit Care4Life

## Payout Method

### Before LB Payout @ Age 60

Death Benefit	\$404,494
Cash Value	\$142,279
Account Value	\$142,279

### How would this look at age 70?

Lien Balance: **\$101,124**

Lien Balance **\$140,485**

### Age 60 after LB payout

Death Benefit	<b>\$303,370</b>
Cash Value	<b>\$41,155</b>
Account Value	\$142,279

### Age 70

Death Benefit	<b>\$264,009</b>
Cash Value	<b>\$103,664</b>
Account Value	\$244,149



# Retirement's Biggest Risk: Running Out of Income

 **64% of Americans**

Fear running out of money more than death

 **48% of Americans**

Worry they'll outlive their savings

 **46% don't feel ready**

For retirement at all

 **\$1.46 million**

What Americans think they need to retire

*Forbes, Wes Moss 2026*



## What This Really Means

- Saving alone **doesn't create certainty**
- Retirement has shifted from a **lump sum** to an **income problem**
- The real question:  
**"Will my money last as long as I do?"**

**Lifetime Income = Turning Assets Into a Paycheck for Life**

# Lifetime Income Rider

## How to activate the LIR?

### To Activate:

Policy 10 years in-force

Between ages 50 and 85

\$10,000 account value minimum

### You have options:

- **Level**
  - Same for life
- **Increasing**
  - 3% each year
- **Potentially Increasing**
  - Based on S&P 500 performance (4%)

# Lifetime Income Rider



35F Standard NT  
Funding \$375 per month  
Target

## Hypothetical example: Years age 65 +

- \$375 per month for 30 years = \$135,000 paid to Ameritas


Trigger Lifetime Income Rider	Assumed Account Value at Time of Trigger	Lifetime Income Options					
		Level	Increasing	Potentially Increasing <sup>A</sup>			
@ age 65	\$248,283	Starting Amount per Month		\$1,272	\$863	\$863	
		Total Cash Flow Received at Age		85	\$320,658	\$296,899	\$217,422
				100	\$549,699	\$655,122	\$372,723

- Client received at age 85 = \$320,658  
age 100 = \$549,699

Minimum of \$15,000 DB when death occurs

# In Conclusion, Ameritas IULs Can Provide:

- Meaningful **living benefit protection** with **18 triggers** (Critical, Chronic, & Terminal)
- **Guaranteed amounts** for living benefits (25%, 50%, 75%)
- **Access to the remaining DB** after a living benefit claim
- **Lifetime Income** the client cannot outlive



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

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

Insurer financial strength ratings are another measure of strength and stability, and these organizations' ratings for Ameritas are consistently high.

[Learn more about our financial strength and ratings.](#)

Thank you

---

Questions?

