

Ameritas Value Plus Survivor Index Universal Life Insurance

Competitive Positioning

Affordable and strong long-term guarantees

Ameritas Value Plus Survivor Index Universal Life insurance provides your clients with valuable death benefit protection payable at the death of the second insured, which can be used to help create a legacy, provide resources needed to settle an estate or fund future plans. The following competitive comparisons highlight what Value Plus SIUL has the potential to do best – achieve an affordable level of premium to secure permanent life insurance protection with a long-term guarantee.

Male & Female – Both Age 55	Annual Premium	Illustrated Rate of Return
Ameritas - Value Plus Survivor IUL	\$7,785	5.44%
Prudential - Survivorship Index UL	\$8,522	5.32%
Securian - Eclipse Survivor II	\$9,262	5.47%
Nationwide - Survivorship Indexed UL	\$11,200	5.96%
<i>Preferred NT, \$1Million Death Benefit, Death Benefit Option A, Solve for Premium with Guarantee to Age 95</i>		

Male & Female – Both Age 65	Annual Premium	Illustrated Rate of Return
Ameritas - Value Plus Survivor IUL	\$10,649	5.44%
Securian - Eclipse Survivor II	\$12,552	5.47%
Prudential - Survivorship Index UL	\$12,957	5.32%
Nationwide - Survivorship Indexed UL	\$14,693	5.96%
<i>Preferred Plus NT, \$1Million Death Benefit, Death Benefit Option A, Solve for Premium with Guarantee to Age 95</i>		

Male & Female – Both Age 75	Annual Premium	Illustrated Rate of Return
Prudential - Survivorship Index UL	\$30,083	5.32%
Ameritas - Value Plus Survivor IUL	\$30,211	5.44%
Securian - Eclipse Survivor II	\$33,375	5.47%
<i>Standard NT, \$1Million Death Benefit, Death Benefit Option A, Solve for Premium with Guarantee to Age 95</i>		



Competitive premiums to carry

These comparisons highlight the competitiveness of Value Plus SIUL in carry to age scenarios. Again, it doesn't disappoint with a close second finish. We continue to achieve an affordable level of premium to secure permanent life insurance protection to carry to age 95 or 100.

Male & Female – Both Age 55	Annual Premium	Illustrated Rate of Return
Nationwide - Survivorship Index UL	\$3,576	5.96%
Ameritas - Value Plus Survivor UL	\$4,456	5.44%
Prudential - Survivorship Index UL	\$4,719	5.32%
John Hancock - Protection SIUL	\$5,534	5.14%
Penn Mutual - Survivorship Plus Select IUL	\$5,719	5.19%
Securian - Eclipse Survivor II	\$6,527	5.47%
<i>Preferred Plus NT, \$1Million Death Benefit, Death Benefit Option A, Solve for Premium with Carry to Age 95</i>		

Male & Female – Both Age 55	Annual Premium	Illustrated Rate of Return
Ameritas - Value Plus Survivor UL	\$7,675	5.44%
Nationwide - Survivorship Index UL	\$7,726	5.96%
John Hancock - Protection SIUL	\$7,961	5.14%
Prudential - Survivorship Index UL	\$8,580	5.32%
Securian - Eclipse Survivor II	\$9,806	5.47%
<i>Preferred NT, \$1Million Death Benefit, Death Benefit Option A, Solve for Premium with Carry to Age 100</i>		

Male & Female – Both Age 65	Annual Premium	Illustrated Rate of Return
Prudential - Survivorship Index UL	\$11,846	5.32%
Ameritas - Value Plus Survivor UL	\$12,342	5.44%
Penn Mutual - Survivorship Plus Select IUL	\$12,366	5.19%
Nationwide - Survivorship Index UL	\$12,550	5.96%
John Hancock - Protection SIUL	\$13,433	5.14%
Securian - Eclipse Survivor II	\$16,412	5.47%
National Life - SurvivorLife IUL	\$17,647	5.32%
<i>Standard NT, \$1Million Death Benefit, Death Benefit Option A, Solve for Premium with Carry to Age 95</i>		

Features and customization potential

No-Lapse Guarantees

When in effect, short and long-term no-lapse guarantees can help keep the policy in force and ensure the death benefit will be there when beneficiaries need it most.

Account Value Bonus

Value Plus SIUL offers an account value bonus starting in the 11th policy year that credits additional interest to the Fixed Account and Index Accounts.

Four Year Term

Provides an additional amount of level term insurance for the first four years of the policy and is 122% of the base specified amount and payable at the time of second death.

Term Insurance

Provides additional insurance on either or both of the base insureds. Full underwriting is required for each insured covered under this rider.

Care4Life Accelerated Death Benefit*

Care4Life provides a guaranteed amount upon one of the qualifying critical, chronic or terminal illness triggers. The benefits are not available while both insureds are living. Ameritas utilizes the lien approach for accelerations that limits the initial impact of policy values when activating the rider.

Make sure your client is covered no matter what unexpected illness occurs. In most states, Care4Life features 15 critical illness triggers, more than most competitors with a critical illness benefit.

Ameritas Value Plus Survivor Index Universal Life potential

Ameritas Value Plus Survivor Index Universal life insurance is a popular and low-cost way to help provide funds for estate planning and more. Coverage for two people on the same policy is usually less costly than purchasing two single-life policies, especially in cases where one of the spouses has medical issues or may have trouble finding affordable life insurance. Don't overlook survivor life insurance. After all, with new federal estate tax changes on the horizon, it's time to start thinking about tax planning strategies with your clients, not just the ultra-wealthy.



*The Care4Life rider is not a long term care product.

Source: Competitor illustrations (including illustrated rates) and marketing materials obtained by Ameritas and believed to be accurate effective June 2021. This comparison is for producer use only and may not be used with a prospective or current client. This is a summary only and is not a contract of coverage from any insurance company. Refer to the actual policies for full descriptions of the benefits. Certain provisions may vary by state. See actual illustrations for account values based on a 0% illustrated rate of return in the index accounts.

This data is for informational purposes and is not intended as a solicitation or recommendation of any insurance product. Comparisons are of different products which vary in premiums, rates, fees, expenses, features and benefits. It is possible there are differences between the products compared which are not reflected and/or of which we are unaware. Every effort has been made to present accurate information, but keep in mind that only the contract page and/or individual policies from each of the companies contain the complete details of each policy.

Guarantees are based on the claims-paying ability of the issuing company.

In approved states, Ameritas Value Plus Survivor Index Universal Life (form 3027) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states.

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