

# Ameritas Life Insurance Corp.

Index Universal Life Insurance Rates - Effective February 1, 2023

## Ameritas FLX Living Benefits Index Universal Life

Rates apply to 5<sup>th</sup>, 15<sup>th</sup> and 25<sup>th</sup> index buckets

| Index Crediting Option  | Cap Rate |       | Participation Rate |       | Max Illustration Rate |       |
|---|----------|-------|--------------------|-------|-----------------------|-------|
|   | Current  | Prior | Current            | Prior | Current               | Prior |
| S&P 500 <sup>®</sup> Index 1-Year Point-to-Point                | 9.00%    | Same  | 100%               | Same  | 5.77%                 | 5.74% |
| S&P 500 <sup>®</sup> Index 1-Year Point-to-Point High Par       | 5.75%    | Same  | 140%               | Same  | 5.48%                 | 5.45% |
| S&P 500 <sup>®</sup> Index 2-Year Point-to-Point                | 19.00%   | Same  | 100%               | Same  | 5.77%                 | 5.74% |
| Russell 2000 <sup>®</sup> Index 1-Year Point-to-Point           | 8.75%    | Same  | 100%               | Same  | 5.49%                 | 5.54% |
| BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point | N/A      | N/A   | 185%               | Same  | 5.77%                 | 5.74% |
| BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point | N/A      | N/A   | 250%               | Same  | 5.77%                 | 5.74% |

|               | Current                 | Prior |
|---------------|-------------------------|-------|
| Fixed Account | 4.00% (Guarantee 2.00%) | Same  |

\*The BNP Paribas Momentum Multi-Asset 5 Index is an index and has limited historical information (launched on January 27, 2017). For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com).

Learn more about Ameritas FLX IUL [>>>](#)

For questions, contact your Ameritas sales development team at 800-390-2361.

Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

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