

Ameritas Life Insurance Corp.

Index Universal Life Insurance Rates - Effective Oct. 1, 2023

Ameritas Growth Index Universal Life II (Available in approved states)

Rates apply to 10th and 25th index buckets

Index Crediting Option	Cap Rate		Participation Rate		Max Illustration Rate	
	Current	Prior	Current	Prior	Current	Prior
S&P 500® Index 1-Year Point-to-Point	9.25%	9.00%	100%	Same	5.90%	5.77%
S&P 500® Index 2-Year Point-to-Point	20.95%	20.50%	100%	Same	5.90%	5.77%
S&P 500® Sector Rotator Daily RC2 5% Index* 1-Year Point-to-Point	N/A		200%	197%	5.90%	5.77%
S&P MARC 5% Index* 1-Year Point-to-Point	N/A		208%	204%	5.90%	5.77%
BNP Paribas Momentum Multi-Asset 5 Index** 1-Year Point-to-Point	N/A		224%	221%	5.90%	5.77%
BNP Paribas Momentum Multi-Asset 5 Index** 2-Year Point-to-Point	N/A		292%	289%	5.90%	5.77%

	Current	Prior
Fixed Account	4.00% (Guarantee 1.00%)	3.90% (Guarantee 1.00%)

* The S&P 500® Sector Rotator Daily RC2 5% Index and S&P MARC 5% Index have limited historical information having launched on 10/19/2018 and 3/27/2017, respectively. For more information about the S&P 500® Sector Rotator Daily RC2 5% Index, visit <https://www.spglobal.com/spdji/en/indices/strategy/sp-500-sector-rotator-daily-rc2-5-index/#overview>. For more information about the S&P MARC 5% Index, visit <https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview>.

** The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit momentum5index.bnpparibas.com. Two-year index options are not available in all states.

Learn more about Ameritas Growth IUL II >>>

Rates Effective Oct. 1, 2023

Ameritas Value Plus Index Universal Life

Rates apply to 10th and 25th index buckets

Index Crediting Option	Cap Rate		Participation Rate		Max Illustration Rate	
	Current	Prior	Current	Prior	Current	Prior
S&P 500® Index 1-Year Point-to-Point	7.50%	Same	100%	Same	4.96%	Same
S&P 500® Index 2-Year Point-to-Point	16.70%	17.10%	100%	Same	4.96%	Same
Russell 2000® Index 1-Year Point-to-Point	8.70%	8.30%	100%	Same	4.96%	Same
MSCI EAFE® Index 1-Year Point-to-Point	8.95%	9.35%	100%	Same	4.96%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		193%	196%	4.96%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A		252%	256%	4.96%	Same

	Current	Prior
Fixed Account (For policies issued in 2022+)	3.80% (Guarantee 1.00%)	Same

* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit momentum5index.bnpparibas.com. Two-year index options are not available in all states.

Learn more about Ameritas Value Plus IUL [>>>](#)



Rates Effective Oct. 1, 2023

Ameritas Value Plus Survivor Index Universal Life

Rates apply to 10th and 25th index buckets

Index Crediting Option	Cap Rate		Participation Rate		Max Illustration Rate	
	Current	Prior	Current	Prior	Current	Prior
S&P 500® Index 1-Year Point-to-Point	7.50%	Same	100%	Same	4.96%	Same
S&P 500® Index 2-Year Point-to-Point	16.70%	17.10%	100%	Same	4.96%	Same
Russell 2000® Index 1-Year Point-to-Point	8.70%	8.30%	100%	Same	4.96%	Same
MSCI EAFE® Index 1-Year Point-to-Point	8.95%	9.35%	100%	Same	4.96%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		193%	196%	4.96%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A		252%	256%	4.96%	Same

	Current	Prior
Fixed Account	3.80% (Guarantee 1.00%)	Same

* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit momentum5index.bnpparibas.com. Two-year index options are not available in all states.

Learn more about Ameritas Value Plus Survivor IUL [>>>](#)



Rates Effective Oct. 1, 2023

Ameritas Growth Index Universal Life (Only available in select states)

Rates apply to 10th and 25th index buckets

Index Crediting Option	Cap Rate		Participation Rate		Max Illustration Rate	
	Current	Prior	Current	Prior	Current	Prior
S&P 500® Index 1-Year Point-to-Point	9.00%	8.75%	100%	Same	5.77%	5.64%
S&P 500® Index 1-Year Point-to-Point High Par	5.50%	Same	140%	Same	5.26%	Same
S&P 500® Index 2-Year Point-to-Point	20.50%	20.05%	100%	Same	5.77%	5.64%
S&P 500® Index 1-Year Monthly Sum Cap	2.50%	Same	100%	Same	3.98%	Same
Russell 2000® Index 1-Year Point-to-Point	10.30%	9.45%	100%	Same	5.77%	5.64%
MSCI EAFE® Index 1-Year Point-to-Point	10.85%	11.05%	100%	Same	5.77%	5.64%
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		221%	218%	5.77%	5.64%
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A		289%	285%	5.77%	5.64%

	Current	Prior
Fixed Account	4.00% (Guarantee 2.00%)	3.90% (Guarantee 2.00%)

* The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) is an index (launched on 1/27/2017) with limited historical information. For more information about the BNPP Momentum 5 Index, visit momentum5index.bnpparibas.com. Two-year index options are not available in all states.

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

For questions, contact your Ameritas sales development team.

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The S&P 500® Sector Rotator Daily RC2 5% Index and S&P MARC 5% Index have limited historical information having launched on 10/19/2018 and 3/27/2017, respectively. For more information about the S&P 500® Sector Rotator Daily RC2 5% Index, visit <https://www.spglobal.com/spdji/en/indices/strategy/sp-500-sector-rotator-daily-rc2-5-index/#overview>. For more information about the S&P MARC 5% Index, visit <https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview>.

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