More About **Guaranteed Income**

Lifetime Income Rider

With a Lifetime Income rider, life insurance from Ameritas can provide a monthly cash flow for life—guaranteed.



The Need: Guaranteed Income

To illustrate how life insurance can provide a guaranteed, monthly cash flow for life, let's consider a hypothetical example. Paul and Linda are both in their thirties. Paul teaches at the local community college, and Linda is a self-employed architect. Their twins, Maggie and Molly, are in fifth grade and keep them busy with their sports and music activities.

In the midst of all this, Paul and Linda dream about their retirement years. They hope to find the time to enjoy traveling, hiking and gardening. Although they have retirement savings, they fear that, even combined with Social Security, it may not fully fund their retirement goals. Linda's mom has lived a long, healthy life so Linda worries she may actually outlive her retirement savings.

The Strategy: Life insurance you don't have to die to use

Linda doesn't have life insurance through work or a company retirement plan, so she decides to fund a index universal life insurance policy with \$6,000 a year to address her needs.

- The death benefit will help replace the lost income if she passes away.
- The cash value of the policy will grow tax-deferred based on the growth of the index and will be protected from market downturns. She may access this cash value down the road if they need extra money.
- If she experiences a serious medical condition, she can access the living benefits of the policy to help pay for care, preserving their other assets.
- When she is ready to retire, she can exercise the Lifetime Income rider and receive a reliable stream of cash for the rest of her life—guaranteed.

Account Value at Age 66	\$500,000
Annual Guaranteed Lifetime Income (beginning at age 66)	\$31,200
Guaranteed Minimum Death Benefit	\$15,000

Information provided is for illustrative purposes only, individual circumstances and results may vary.



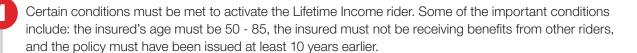
Save for retirement

The ability to provide for a comfortable retirement maintains the top financial concern for consumers. More people are using life insurance to help save for retirement. It is one of the top reasons for owning life insurance.

Source: 2023 Insurance Barometer Study, Life Happens and LIMRA

How it works









The policyowner selects one of the following options, which is used to determine the guaranteed income amount. Once an option is selected, it cannot be changed.

- Level cash flow payments will remain level for the life.
- Increasing cash flow will increase by 3% each year.
- Potentially Increasing cash flow may increase or remain unchanged depending on the performance of the S&P 500® Index. For example, if the index goes up by 1% or 6%, income will increase by at least the minimum guaranteed rate of 4%. If the index remains the same or loses value, cash flow will remain the same.





An activation charge will be deducted from the account value on the date of the first disbursement, and the specified amount of the policy will be reduced to the minimum allowable under the Internal Revenue Code.

The moral of the story

With the Lifetime Income rider, Paul and Linda have life insurance they don't have to die to use. They can retire comfortably, knowing they have lifetime cash flow—guaranteed.



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Index options are not securities, keep in mind, you are not participating in the market or investing in any stock or bond.

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