

# Product & Service Notice



Date: Sept. 20, 2024  
To: Ameritas Field Associates  
RE: October 2024 Life Rates

Memo Number: PS4511  
Product Area: Life Insurance

**Summary: The October 2024 rates for the Ameritas Life index universal life (IUL) insurance products have been approved. Please click the links below to view the rates.**

[Ameritas Life Index Universal Life Insurance Rates](#)

[Ameritas Life of New York Index Universal Life Insurance Rates](#)

Please refer to the [rates page](#) on Producer Workbench to view all rates. For questions, please call sales development at 800-319-6903.

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

In approved states, Ameritas Growth Index Universal Life II (form 3031), Ameritas Growth Index Universal Life (form 3022), Ameritas Value Plus Index Universal Life (form 3024) and Ameritas Value Plus Survivor Index Universal Life (form 3027) are issued by Ameritas Life Insurance Corp. In New York, Ameritas Growth Index Universal Life (form 5022) and Ameritas Value Plus Index Universal Life (form 5024) are issued by Ameritas Life Insurance Corp. of New York.

Ameritas index universal life insurance policies offer a fixed interest option and index interest options. The index options are not securities; your client is not investing in stocks or in the indexes themselves. Therefore, credited interest does not include dividends paid by companies included in the relevant index. The credited interest rate is linked, in part, to gains in any combination of indexes. Keep in mind, your client is not actually participating in the market or investing in any stock or bond.

Policy, index strategies, and riders may vary and may not be available in all states.

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