

# Ameritas Life Insurance Corp.

Index Universal Life Insurance Rates - Effective Oct. 1, 2024

## Ameritas Growth Index Universal Life II

Rates apply to 10<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	9.25%	Same	100%	Same	5.92%	Same
S&P 500 <sup>®</sup> Index 2-Year Point-to-Point	23.50%	21.85%	100%	Same	5.92%	Same
S&P 500 <sup>®</sup> Sector Rotator Daily RC2 5% Index* 1-Year Point-to-Point	N/A		186%	183%	5.92%	Same
S&P MARC 5% Index* 1-Year Point-to-Point	N/A		194%	191%	5.92%	Same
BNP Paribas Momentum Multi-Asset 5 Index** 1-Year Point-to-Point	N/A		207%	203%	5.92%	Same
BNP Paribas Momentum Multi-Asset 5 Index** 2-Year Point-to-Point	N/A		267%	263%	5.92%	Same

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

\* The S&P 500<sup>®</sup> 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<sup>®</sup> Sector Rotator Daily RC2 5% Index, visit [www.spglobal.com/spdji/en/indices/multi-asset/sp-500-sector-rotator-daily-rc2-5-index/#overview](http://www.spglobal.com/spdji/en/indices/multi-asset/sp-500-sector-rotator-daily-rc2-5-index/#overview). For more information about the S&P MARC 5% Index, visit [www.spglobal.com/spdji/en/indices/multi-asset/sp-marc-5-index/#overview](http://www.spglobal.com/spdji/en/indices/multi-asset/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](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states.

Learn more about Ameritas Growth IUL II >>>

### S&P 500<sup>®</sup> Sector Rotator Daily RC2 5% Index Sectors

The three S&P 500<sup>®</sup> sectors as of July 2024 are consumer discretionary, consumer staples and utilities. Please refer to the [website](#) or the Ameritas [client flyer](#) for more information.

## Rates Effective Oct. 1, 2024

### Ameritas Value Plus Index Universal Life

Rates apply to 10<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® Index 1-Year Point-to-Point	7.75%	Same	100%	Same	5.12%	Same
S&P 500® Index 2-Year Point-to-Point	18.30%	17.50%	100%	Same	5.12%	Same
Russell 2000® Index 1-Year Point-to-Point	9.65%	9.55%	100%	Same	5.12%	Same
MSCI EAFE® Index 1-Year Point-to-Point	8.00%	Same	100%	Same	4.62%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		181%	178%	5.12%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A		234%	230%	5.12%	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](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states.

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

## Rates Effective Oct. 1, 2024

### Ameritas Value Plus Survivor Index Universal Life

Rates apply to 10<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® Index 1-Year Point-to-Point	7.75%	Same	100%	Same	5.12%	Same
S&P 500® Index 2-Year Point-to-Point	18.30%	17.50%	100%	Same	5.12%	Same
Russell 2000® Index 1-Year Point-to-Point	9.65%	9.55%	100%	Same	5.12%	Same
MSCI EAFE® Index 1-Year Point-to-Point	8.00%	Same	100%	Same	4.62%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		181%	178%	5.12%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Poi	N/A		234%	230%	5.12%	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](http://momentum5index.bnpparibas.com). Two-year index options are not available in all states.

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

**For questions, contact your Ameritas sales development team.**

Index rates displayed apply to Ameritas Life Insurance Corp. index universal life products only. In New York, please refer to LI2443NY IUL Rates for Ameritas Life Insurance Corp. of New York index universal life products.

Ameritas Growth Index Universal Life II (form ICC23 3031 3-23 with ICC23 3031 SCH 3-23 or form 3031 3-23 with 3031 SCH 3-23), Ameritas Value Plus Index Universal Life (form ICC19 3024 1-19 with ICC19 3024 SCH 1-19 or form 3024 1-19 with 3024 SCH 1-19), Ameritas Value Plus Survivor Index Universal Life (form ICC21 3027 3-21 with ICC21 3027 SCH 3-21 or form 3027 3-21 with 3027 SCH 3-21) and Ameritas Growth Index Universal Life (form ICC18 3022 2-18 with ICC18 3022 SCH 2-18 or form 3022 2-18 with 3022 SCH 2-18) are issued by Ameritas Life Insurance Corp.

**In Oregon, Ameritas Value Plus Index Universal Life (form ICC19 3024 1-19 with ICC19 3024 SCH 1-19), Ameritas Value Plus Survivor Index Universal Life (form ICC21 3027 3-21 with ICC21 3027 SCH 3-21) and Ameritas Growth Index Universal Life (form ICC18 3022 2-18 with ICC18 3022 SCH 2-18) are issued by Ameritas Life Insurance Corp.**

Guarantees are based on the claims-paying ability of the issuing company. Policy and riders may vary and may not be available in all states.

The index options are not securities; you are 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 index options may not be available in all states. The credited interest rate is linked, in part, to gains in any combination of indexes. Keep in mind, you are not actually participating in the market or investing in any stock or bond.

**\* 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 [www.spglobal.com/spdji/en/indices/multi-asset/sp-500-sector-rotator-daily-rc2-5-index/#overview](http://www.spglobal.com/spdji/en/indices/multi-asset/sp-500-sector-rotator-daily-rc2-5-index/#overview). For more information about the S&P MARC 5% Index, visit [www.spglobal.com/spdji/en/indices/multi-asset/sp-marc-5-index/#overview](http://www.spglobal.com/spdji/en/indices/multi-asset/sp-marc-5-index/#overview).

The S&P 500®, S&P 500® Sector Rotator Daily RC2 5%, and S&P MARC 5% are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJ”) and have been licensed for use by Ameritas Life Insurance Corp. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). Ameritas Life Insurance Corp.’s life insurance products are not sponsored, endorsed, sold or promoted by SPDJ, Dow Jones, S&P®, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500®, S&P 500® Sector Rotator Daily RC2 5%, or S&P MARC 5%.

The Ameritas index universal life insurance products have been developed solely by Ameritas Life Insurance Corp. The products are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group PLC and its group undertakings (collectively, the “LSE Group”). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000® Index (the “Index”) vest in the relevant LSE Group company which owns the Index. Russell 2000® is a trademark of the relevant LSE Group company and is used by any other LSE Group company under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of reliance on or any error in the Index or (b) investment in or operation of the Ameritas index universal life insurance products. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Ameritas life insurance products or the suitability of the Index for the purpose to which it is being put by Ameritas Life Insurance Corp. and its affiliates.

The Ameritas index universal life insurance products are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group PLC and its group undertakings (collectively, the “LSE Group”). The LSE Group does not accept any liability whatsoever to any person arising out of the use of Ameritas index universal life insurance products or the underlying data.

The MSCI EAFE® is a service mark of MSCI, Inc. or its affiliates (MSCI) and has been licensed for use by Ameritas Life Insurance Corp. and its affiliates. The Ameritas life insurance products are not sponsored, endorsed, sold or promoted by MSCI and MSCI makes no representation regarding the advisability of purchasing the insurance product. MSCI bears no liability with respect to the products or to any index upon which the Ameritas index universal life insurance products are based. The products contracts contain a more detailed description of the limited relationship MSCI has with Ameritas Life Insurance Corp., its affiliates and the Ameritas index universal life insurance products.

**The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) has limited historical information.** The BNPP Momentum 5 Index is an index strategy, launched on 1/27/2017. This product is not sponsored, endorsed, sold or promoted by BNP Paribas or any of its affiliates (collectively, “BNP Paribas”). Neither BNP Paribas nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. BNP Paribas Momentum Multi-Asset 5 Index (the “Index”) is the exclusive property of BNP Paribas. BNP Paribas and the Index are service marks of BNP Paribas and will be licensed for use for certain purposes by Ameritas Life Insurance Corp. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein. Ameritas life insurance products are not sponsored, endorsed, sold or promoted by the index companies and the index companies make no representation regarding the advisability of purchasing the product. For more information about the BNPP Momentum 5 Index, visit [momentum5index.bnpparibas.com](http://momentum5index.bnpparibas.com).

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit [ameritas.com](http://ameritas.com).

Ameritas® and the bison are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.