

# Ameritas Life Insurance Corp.

Index Universal Life Insurance Rates – Effective Jan. 1, 2025

## 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	5.79%	Same
S&P 500 <sup>®</sup> Index 1-Year Point-to-Point High Par	5.75%	Same	140%	Same	5.50%	Same
S&P 500 <sup>®</sup> Index 2-Year Point-to-Point	22.35%	21.05%	100%	Same	5.79%	Same
Russell 2000 <sup>®</sup> Index 1-Year Point-to-Point	11.70%	11.90%	100%	Same	5.79%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A	N/A	202%	209%	5.79%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A	N/A	261%	270%	5.79%	Same

	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.

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

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