

Ameritas Life Insurance Corp.

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

Ameritas Growth Index Universal Life II

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%	Same	100%	Same	5.92%	Same
S&P 500 [®] Index 2-Year Point-to-Point	22.90%	21.50%	100%	Same	5.92%	Same
S&P 500 [®] Sector Rotator Daily RC2 5% Index* 1-Year Point-to-Point	N/A		185%	190%	5.92%	Same
S&P MARC 5% Index* 1-Year Point-to-Point	N/A		194%	199%	5.92%	Same
BNP Paribas Momentum Multi-Asset 5 Index** 1-Year Point-to-Point	N/A		205%	211%	5.92%	Same
BNP Paribas Momentum Multi-Asset 5 Index** 2-Year Point-to-Point	N/A		264%	273%	5.92%	Same

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

* 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. For more information about the S&P MARC 5% Index, visit 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. Two-year index options are not available in all states.

Learn more about Ameritas Growth IUL II >>>

S&P 500[®] Sector Rotator Daily RC2 5% Index Sectors

The three S&P 500[®] 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 Jan. 1, 2025

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	7.75%	Same	100%	Same	5.12%	Same
S&P 500® Index 2-Year Point-to-Point	18.40%	17.60%	100%	Same	5.12%	Same
Russell 2000® Index 1-Year Point-to-Point	10.05%	10.30%	100%	Same	5.12%	Same
MSCI EAFE® Index 1-Year Point-to-Point	8.00%	Same	100%	Same	4.60%	4.47%
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		182%	187%	5.12%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Point	N/A		235%	242%	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. Two-year index options are not available in all states.

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

Rates Effective Jan. 1, 2025

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	7.75%	Same	100%	Same	5.12%	Same
S&P 500® Index 2-Year Point-to-Point	18.40%	17.60%	100%	Same	5.12%	Same
Russell 2000® Index 1-Year Point-to-Point	10.05%	10.30%	100%	Same	5.12%	Same
MSCI EAFE® Index 1-Year Point-to-Point	8.00%	Same	100%	Same	4.60%	4.47%
BNP Paribas Momentum Multi-Asset 5 Index* 1-Year Point-to-Point	N/A		182%	187%	5.12%	Same
BNP Paribas Momentum Multi-Asset 5 Index* 2-Year Point-to-Poi	N/A		235%	242%	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. 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.

Please note: Certain products are available with a limited distribution and may not yet be available for your agency. Please direct all selling agreement questions to your general agent or regional vice president.

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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.

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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 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.

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