



**more protection
for you and
your family**

Care4Life

Acceleration Rider

Ameritas 
fulfilling life.

Life insurance helps protect life's special moments and ensures our loved ones are cared for even if we aren't able to do it ourselves. Now that same policy provides even more protection by offering an advance of the policy's death benefit if you suffer from a serious medical situation.

Since January 1, 2011 and each and every day for the next 20 years, roughly 10,000 Americans will celebrate their 65th birthdays. The growth in the number and proportion of older adults is unprecedented. Many Americans are now living into their 70s, 80s and beyond. Advances in medicine and other areas means many of the diseases that claimed our ancestors are no long a threat.¹ Living longer and growing older means we have more time to enjoy the moments that matter in life.

But growing older also means we have a higher risk of developing a serious medical condition, such as heart disease, chronic lower respiratory diseases, Alzheimer's disease, stroke, cancer and diabetes. Coping with one or more of these common chronic diseases can diminish our quality of life and cause a loss of independence.¹

Many of us will remain in our homes and get the assistance we need from relatives, friends or neighbors. This comes at a cost to the people we care about. Friends and family members spend an estimated \$5,000 annually on caregiving. They also use up personal days, vacation and family time and often cut back on their work hours to have time to provide this care.²

Paid in-home care is also available. The average hourly rates for home health aides and homemaker or companion services are \$21 and \$19 respectively. The cost of assistance outside of our homes is even greater. In 2013, the median cost for a private room in a nursing home is about \$84,000 per year, while an assisted living facility costs about \$42,000 annually.²

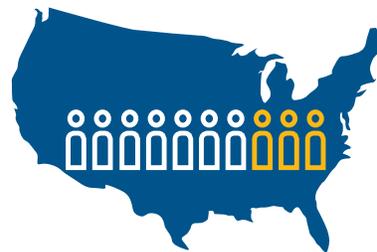
Life insurance with the Care4Life Acceleration rider may be able to help with some of the financial strains of growing older and needing assistance due to a chronic, critical or terminal illness. Let's say you have a \$250,000 policy with \$18,000 cash value, and you are involved in a life-threatening accident that leaves you unable to care for yourself. Your options:

1. Tap into your personal savings
2. Access the policy's cash value (\$18,000)
3. Request acceleration of your death benefit due to chronic illness and access up to \$125,000

If you choose the acceleration of your policy's death benefit, you can use this living benefit any way you choose. Maybe you'll want to pay medical or nursing home expenses. Maybe you'll need to make modifications to your home or pay for extra help around the house. Or maybe you'll take the trip of a lifetime. The choice is yours.

Because we believe it's so important to protect ourselves from all types of uncertainties, the Care4Life Acceleration rider is automatically included on your policy in approved states. There is no extra cost unless an advance is paid and then there will be a \$150 administrative fee added to the advance.

If you are never diagnosed with a chronic, critical or terminal illness and don't need the Care4Life Acceleration rider, your policy will retain its full death benefit (minus any loans or withdrawals). Even if you do take an advance of your death benefit, your policy will still have value as life insurance. Your beneficiaries will receive the death benefit, reduced by the acceleration amount you received plus interest.



Almost 7 in 10 people turning age 65 will need support over an extended period of time to meet their health or personal care needs at some point in their lives.³

Care4Life Acceleration rider can provide more:

- options for your care
- control of your money
- financial relief for you and your family

Qualifying Event	Benefit	Examples*
Critical Illness —open heart surgery, angioplasty or myocardial infarction, life threatening cancer, stroke, major transplant, end-stage renal failure	Up to 10% of death benefit with a maximum of \$25,000. Paid as a one-time payment.	Kevin and Sharon own \$500,000 and \$300,000 life insurance policies. At age 52, Kevin becomes ill and receives a kidney transplant. The couple takes an advance of \$25,000 from Kevin’s policy to help pay medical bills. Their remaining coverage would be enough to provide for their three teenage children. Original Policy Amount: \$500,000 Benefit Amount: \$25,000 Remaining Death Benefit: \$475,000*
Chronic Illness —inability to perform two of the six activities of daily living (dressing, toileting, transferring, continence, eating, bathing) or diagnosis of severe cognitive impairment	Up to 50% of death benefit with a maximum of \$400,000. Paid in annual payments up to HIPAA limits. or Up to 50% of death benefit with a maximum of \$400,000. Paid in 2% installments over 50 months or 1% installments over 100 months.	Judy has a degenerative muscle disorder and is no longer able to care for herself. She and her husband take an advance of her life insurance policy’s \$100,000 death benefit to modify their home and to help pay a home health aide. The policy’s remaining death benefit will be split between their two adult children. Original Policy Amount: \$100,000 Benefit Amount: \$50,000 Remaining Death Benefit: \$50,000*
Terminal Illness —life expectancy is 12 months or less	Up to 50% of death benefit with a maximum of \$500,000. Paid as a one-time payment.	David is diagnosed with an inoperable tumor and given months to live. He requests an acceleration of his life insurance policy’s \$100,000 death benefit to pay for a cruise for his wife and their family. His wife will receive the policy death benefit—enough to pay the remaining mortgage and funeral expenses. Original Policy Amount: \$100,000 Benefit Amount: \$50,000 Remaining Death Benefit: \$50,000*

*These examples are for illustrative purposes only. Remaining death benefit will be reduced by fees and interest charges.



getting started

With life insurance and the Care4Life Acceleration rider, you can concentrate on the important things in life, knowing that you have provided protection for you and your family and a lasting legacy for your loved ones.

we are Ameritas®

Life will never be free from uncertainty. But when uncertainty is minimized, life can be maximized. This is our calling at Ameritas. We offer insurance, retirement and investment products. And we service them in a highly welcoming, ethical and professional manner that builds lasting trust and enduring relationships.

We're here to help customers put worry behind and the future ahead. And to help enable a life that's rich in family, happiness, health and financial security. When lives are fulfilled, our mission is fulfilled.

As a mutual organization we always put our customers first. With our long-standing financial strength, we've established a tradition of striving to deliver the very best in products and services generation after generation. Though we're proud of our group ratings from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises kept. That's the true measure of who we are.

We are Ameritas: proud to say we're in the business of fulfilling life.



¹ Centers for Disease Control and Prevention. The State of Aging and Health in America 2013. Atlanta, GA: Centers for Disease Control and Prevention, US Dept of Health and Human Services; 2013.

² Robert Wood Johnson Foundation. "Long-Term Care: What Are the Issues?" health policy statement, February 2014

³ <http://longtermcare.gov/the-basics/who-needs-care/> (accessed January 30, 2015)

The Ameritas Care4Life Acceleration rider (form DBAR) may not be available in all states and may vary in some states. Life insurance policies on which this rider is available are issued by Ameritas Life Insurance Corp.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp., 5900 O Street, Lincoln, Nebraska 68510; Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018; and Ameritas Investment Corp, member FINRA/SIPC. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit 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.