



a closer look at the conversion privilege on Value Plus Term

Contrary to what many people think, not all term insurance is the same. One of the most important features to look for in a term insurance policy is the conversion privilege.

A conversion privilege allows you to upgrade all or part of the term policy into permanent insurance.

Permanent life insurance, such as whole life, offers premiums that remain the same and provides your loved ones with protection throughout your lifetime.

Permanent life insurance also builds cash value, which can be withdrawn or borrowed during your lifetime to help pay for things like college tuition, a dream vacation, a retirement home, the care of yourself or a loved one, or for any expenses you may have.

Make sure the policy's conversion privilege has all the features you need including the opportunity to select a new policy that's right for you, the ability to choose how much of your term policy you want to convert and no new underwriting requirement.

Finally, make sure the policy is from a company you can count on.

A term insurance policy's conversion privilege deserves careful examination. Be sure to ask these questions about the term conversion privilege on any policy you may be considering.

Value Plus Term	
How long is the policy convertible?	Convertible up to the end of the guaranteed term period or to age 70, whichever comes first, but never less than 5 years
Is there a conversion credit that can be applied to a new permanent life policy's first-year premium? How much is it?	Offers a conversion credit of up to one year's premium.
Will your underwriting rate class be the same on your new policy? Or is underwriting (and a new medical exam) required?	Does not require underwriting for new policy as long as the new policy is not larger than the term policy.
Can the term policy be converted to any product? Does the new policy allow access to the policy's death benefit if you're diagnosed with a chronic, critical or terminal illness?	Convertible to any permanent product offered by Ameritas.
How much of your term policy can be converted? Are there minimum or maximum limits?	All or part of the policy can be converted.

The Mutual Advantage

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We commit to doing what's best for the diverse needs of our individual, family and business customers rather than third-party stockholders. We focus on long-term financial strength rather than short-term quarterly returns. We reinvest our proceeds into growing our capital to help ensure that we'll be there when we're needed most. This mutual advantage has been the foundation that has allowed us to deliver on our promises for more than 125 years.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

In approved states, Ameritas Value Plus Term (form 3021) life insurance is issued by Ameritas Life Insurance Corp. When approved in New York, Ameritas Value Plus Term (form 5021) life insurance will be issued by Ameritas Life Insurance Corp. of New York. Product and riders may vary and may not be available in all states.

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