



# Ameritas Value Plus Term

## Life Insurance

When you own a small business, your family members aren't the only people who depend on you. Your death could create difficulties for your employees and business partners as well. Ameritas Value Plus Term life insurance provides affordable, flexible protection.

### Why Small Business Owners Need Life Insurance

**Cover Debts and Provide Income** A personal policy would help your family pay off any business debt and cover living expenses after your death, which would give them time to figure out what to do with the business.

**Fund a Buy-Sell Agreement** Life insurance features prominently in many buy-sell agreements, which define the terms of how a business will be transferred upon the death of an owner.

**Provide Equitable Inheritances** A life insurance death benefit can help provide equal inheritances to children who are not involved in a family business. It can also provide an immediate inheritance to children from a previous marriage, which can be especially useful if a current spouse inherits other assets from the estate.

**Help Replace a Key Person's Contributions** If your business depends on key people, life insurance can provide resources your business may need to deal with the death of a critical employee.

**Estate Liquidity** Life insurance can provide the liquid resources an executor needs to settle an estate with a minimum of difficulty.

### Affordable Protection

Many people put off buying life insurance because they think it costs too much, but they tend to significantly overestimate the price. Ameritas Value Plus Term is an economical choice for people looking to provide the most protection for a competitive cost. If you're purchasing coverage for more than one person, policy fees will be cut in half, which helps make coverage even more affordable.

**The term you need depends on how long you need coverage.** Depending on your circumstances, you can choose coverage to last for 1, 10, 15, 20 or 30 years. Your premiums stay the same for the term you choose. At the end of your term, you can renew your coverage for another term—regardless of your health, however, your premium will increase each year.



### Life Insurance Can Help Protect Business

Less than **7%** of the 21.7 million business owners in the U.S. have life insurance protection for the smooth continuation of their business upon their death or retirement.

Source: US Census Bureau, 2012 Survey of Business Owners

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

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## Conversion Opportunities

If your circumstances change, you may convert your policy to any currently offered Ameritas permanent single life insurance policy. In many cases no medical exam is necessary, however, if coverage is increased or riders are added an exam may be required. If you decide permanent protection is right for you, ask your representative about conversion credits that can be applied toward the cost of a permanent policy.

## Coverage Enhancements

You can add benefits to your coverage using policy riders including Accidental Death Benefit, Children's Insurance, Terminal Illness and Waiver of Premium. The Waiver of Premium rider waives the premium in the event of disability. The Terminal Illness rider is free and is available in most states. It provides an advance of a portion of the policy death benefit if you are diagnosed with a terminal illness.

## Next Steps

If you decide Ameritas Value Plus Term is right for you, work with your financial professional to complete an application. The company will review it and start the underwriting process.

## The Mutual Advantage

We believe being part of a mutual organization is the best way to develop long-term strategies and make decisions benefitting our policyholders, who are our members. This perspective and customer focus guides our actions every day.

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.



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

Neither Ameritas Life Insurance Corp. nor its representatives provide tax or legal advice. You may want to consult your attorney or other tax professional for more information.

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