

# Ameritas FLX Living Benefits Term

## Presented to

Sample Client  
NC

## Presented by

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## Prepared on

July 26, 2017

Prepared for: Sample Client  
Male 35, Select Non Tobacco  
Riders: ABR

Face Amount: \$300,001  
Initial Premium: \$311.00 Annual  
State: NC



### Protection for Your Beneficiaries

A death benefit can provide money your loved ones will need if you die. This essential protection can help your family avoid making major changes like selling the family home, switching schools or changing their lifestyle. Typically, your family won't pay any income taxes on this money, which is one of the many valuable benefits of life insurance.

Face Amount: \$300,001

### Protection for You with Living Benefits

Terminal, Chronic and Critical Illness Accelerated Death Benefits are automatically included in your policy at no additional premium. They give you flexibility and options to accelerate a portion of your death benefit in the event of a serious illness or accident.

These living benefits allow you to accelerate a portion of your death benefit, up to 90% of your face amount or \$1.5 million, whichever is less. The benefit is based on the severity of your illness and impact on your life expectancy. Terminal illness assumes your life expectancy is 12 months or less. As you can see from the chart below, the amount will vary based on the severity of your condition.



	Chronic and Critical Illness			Terminal Illness
36	\$47,048	\$83,524	\$183,154	\$253,260
38	\$47,702	\$85,525	\$185,893	\$253,306
42	\$47,741	\$88,472	\$190,736	\$253,306



After accelerating a maximum amount of the death benefit, the remaining death benefit would be \$30,000. You may choose to advance less than these maximum amounts, which would leave your policy with a higher remaining death benefit. Premiums payable on the remaining face amount will be reduced proportionately and will continue to be payable through the end of the level term period.

The benefit for Chronic Illness may be payable in installments, versus a lump sum. The per diem limits are declared each year by the IRS (HIPAA limits); exceeding the per diem limits could cause significant tax consequences. Please consult your tax advisor for full details.

### ADDITIONAL DISCLOSURE

Certification of qualifying conditions may vary by state. A discount factor will be applied to the death benefit accelerated because it is being paid prior to death. As a result, the actual benefit paid will be less than the percent of death benefit accelerated. The amounts shown above for the Critical and Chronic are based on a 40%, 55%, 85% reduction in life expectancy, going from left to right respectively. The Terminal Illness proceeds assume a life expectancy of 12 months or less. Payouts assume 6% discount rate. Please refer to your policy for complete details.

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## Qualifying for Living Benefits

There are 18 conditions, classified under three illnesses, which constitute qualifying events covered under this rider.

### Terminal Illness

The presence of an illness or condition where life expectancy does not exceed 12 months

### Chronic Illness

The inability to perform at least two activities of daily living for at least 90 days or the presence of a severe cognitive impairment.

- Dressing
- Toileting
- Eating
- Transferring
- Bathing
- Continence

### Critical Illness

The diagnosis of any of the following illnesses or conditions:

- Invasive Life Threatening Cancer
- Major Burns
- Stroke
- Coma
- Major Heart Attack
- Aplastic Anemia
- End-Stage Renal Failure
- Benign Brain Tumor
- Major Organ Transplant
- Aortic Aneurysm
- ALS (Amyotrophic Lateral Sclerosis)
- Heart Valve Replacement
- Blindness due to Diabetes
- Coronary Artery Bypass Graft Surgery
- Critical Illness Paralysis of two or more Limbs

## Meet Chris & the Impact of Living Benefits

Chris bought this term insurance coverage and five years after purchasing the policy was diagnosed with Stage 3 prostate cancer and was off work for several months. Chris exercised the Critical Illness benefit to help pay medical bills, the mortgage and other daily living expenses. Without the money from this benefit, Chris would not have had enough to cover many of these expenses.

Purchase Profile	Male, age 40, Preferred NT, 20 Year Term
Initial Face Amount	\$300,000
Critical Illness Amount Available	\$96,886
Total Premiums Paid	\$2,639
Death Benefit Remaining <i>(if choose full amount above)</i>	\$30,000
New Monthly Premium	\$8

### ADDITIONAL DISCLOSURE

The New Monthly Premium has been reduced proportionately and will continue to be payable on the remaining face amount through the end of the level term period. The payouts and results are for illustrative purposes only and results will vary by individual at time of claim and may vary by state. The maximum amount available was based on the Critical Illness reducing life expectancy by 55%. The maximum administrative fee is \$250. Payouts assume 6% discount rate.

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**Further Explanation**

<b>A Term Policy</b>	The term life insurance policy that you are considering is a renewable term product with level premiums projected through year 20.
<b>Risk Class Male, Select Non Tobacco</b>	The premiums required for this coverage have been calculated assuming this policy is issued in the Select Non Tobacco rate class. Actual premiums required for the insurance coverage will ultimately depend on the outcome of the underwriting process, and may vary from what is shown on this illustration.
<b>Initial Death Benefit \$300,001</b>	The death benefit provided at issue is assumed to be \$300,001. This benefit may be continued to age 100 if appropriate premiums are paid. See the following pages for a listing of premiums.
<b>Initial Annual Premium \$311.00</b>	The initial annual premium is \$311.00. Premiums may be paid annually, semi-annually, quarterly or monthly. Payments are due at the beginning of the mode indicated. Non-annual modal premiums include an additional cost that is no greater than the following APR (annual percentage rate). The following factors are used to calculate premium for non-annual modes: monthly: .086 (maximum of 8.66% APR); quarterly: .260 (maximum of 10.62% APR); semi-annual: .510 (maximum of 10.72% APR). The APR can be less depending on death benefit, age and tobacco status. The yearly premium cost will be higher if the premium is paid more frequently than annually.

**Rider Benefits Included in This Illustration**

<b>Accelerated Death Benefit Rider for Chronic, Critical and Terminal Illness</b>	As described above, this rider allows a portion of the death benefit to be paid early upon certification of qualifying medical conditions or events. A discount factor will be applied to the death benefit accelerated because it is being paid prior to death. As a result, the actual benefit paid will be less than the percent of death benefit accelerated. Factors taken into consideration to determine payout include: face amount, your life expectancy at time of claim, accelerated interest rate (used to determine net present value of future benefits and premiums) and any administrative fee assessed. The longer you're expected to live, the lower the benefit you'll receive. The shorter you are expected to live, the higher the benefit you'll receive.
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# FLX Living Benefits Term 20 Year

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Face Amount: \$300,001  
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Policy Year	Age Beg Of Yr	Guaranteed Annual Premium	Death Benefit
1	35	311	300,001
2	36	311	300,001
3	37	311	300,001
4	38	311	300,001
5	39	311	300,001
6	40	311	300,001
7	41	311	300,001
8	42	311	300,001
9	43	311	300,001
10	44	311	300,001
Total Average		3,110 311	
11	45	311	300,001
12	46	311	300,001
13	47	311	300,001
14	48	311	300,001
15	49	311	300,001
16	50	311	300,001
17	51	311	300,001
18	52	311	300,001
19	53	311	300,001
20	54	311	300,001
Total Average		6,220 311	
21	55	3,110	300,001
26	60	4,316	300,001
31	65	7,214	300,001
36	70	11,939	300,001
41	75	21,866	300,001
46	80	39,362	300,001
51	85	74,156	300,001
56	90	141,512	300,001
61	95	219,111	300,001
65	99	295,251	300,001
Total Average		3,209,466 49,376	

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### Initial Modal Premium

	Base	Total Modal Premium	Total Annual Outlay
Annual	311.00	311.00	311.00
Semi-Annual	158.61	158.61	317.22
Quarterly	80.86	80.86	323.44
Monthly	26.70	26.70	320.40

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