Ameritas Life Insurance Corp of New York

Keystone Term 10

Prepared for John Smith Page 1 of 2

Prepared by Quote all states

Male Age Nearest Birthday: 25 Standard Non-Tobacco (RgNS)

Renewable to 100 Convertible to 75

Face Amount: 100,000

Age	Annual Premium Guaranteed
25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	Guaranteed 143.00 143.00 143.00 143.00 143.00 143.00 143.00 143.00 143.00 143.00 407.00 425.00 440.00 467.00 491.00 518.00 554.00 599.00 650.00 710.00 779.00 845.00 917.00 959.00 1,007.00 1,076.00 1,157.00
52 53 54 55 56	1,268.00 1,388.00 1,541.00 1,730.00 1,922.00

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

PRODUCT DETAIL

Prepared for John Smith Male Age Nearest Birthday: 25

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Face Amount	\$	100,000						
Total Premium		Annual \$143.00	Semi-annual \$73.13		Quarterly \$36.98		_	
Optional Benefits								
Waiver of Premium	\$	8.00		4.08	\$ 2.08	\$	0.69	
Total with Waiver Premium	\$	151.00	\$	77.21	\$ 39.06	\$	13.01	
Premium Class		Annual	Sem	i-annual	Quarterly		Monthly	
Preferred Plus Non-Tobacco		\$106.00		\$54.26	\$27.36		\$9.14	
Preferred Non-Tobacco		\$116.00		\$59.36	\$29.96		\$10.00	
Select Non-Tobacco		\$133.00	•		\$34.38		\$11.46	
Standard Non-Tobacco		\$143.00		\$73.13	\$36.98		\$12.32	
Preferred Tobacco		\$207.00		\$105.77	\$53.62		\$17.82	
Standard Tobacco		\$254.00		\$129.74	\$65.84		\$21.86	
Premium Class with Waiver of Pre	emium	Annual	Sem	i-annual	Quarterly		Monthly	
Preferred Plus Non-Tobacco		\$114.00		\$58.34	\$29.44		\$9.83	
Preferred Non-Tobacco		\$124.00		\$63.44	\$32.04		\$10.69	
Select Non-Tobacco		\$141.00		\$72.11	\$36.46		\$12.15	
Standard Non-Tobacco		\$151.00		\$77.21	\$39.06		\$13.01	
Preferred Tobacco		\$215.00		\$109.85	\$55.70		\$18.51	
Standard Tobacco		\$262.00		\$133.82	\$67.92		\$22.55	

Prepared by