



## POLICY DELIVERY RECEIPT

Policy Number L20038284A

Name of Insured Erik Spencer Pruger

Name of Owner Maxim Pruger

Agency EN00005361 Agent MR NICOLAS LOUIS KOSKO

I hereby acknowledge receipt of the above numbered policy with a copy of my application and accompanying riders and endorsements, and life insurance sales illustration. I further acknowledge that I have received a copy of the Life Insurance Buyer's Guide if required by the state in which this policy is issued.

8/6/2020

Date \_\_\_\_\_  
(Month, Day, Year)

Policyowner's Signature

DocuSigned by:

*Max Pruger*

C78BDBCC36C745D...

Agent's Signature

DocuSigned by:

*Jim Oliver*

B55DF4045B2C469...

### Instructions to Agent

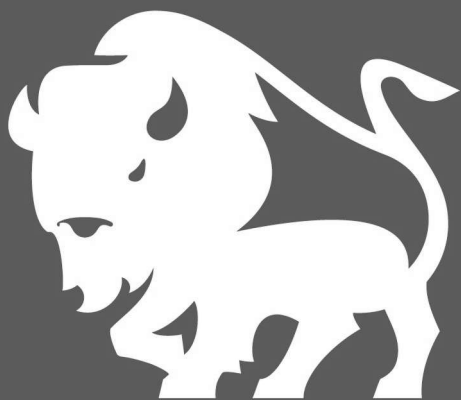
Submit signed and dated form to the Client Service Office.

### Service Center Instructions

File on Application File

A1309-1 02/20

192KXF



## **Ameritas Access Whole Life provides:**

- Guaranteed lifetime protection
- Guaranteed cash value growth
- Living benefits

# **Access Whole Life**

Whole Life Insurance

## **Presented to**

Erik Pruger  
MD

## **Presented by**

Nicolas L Kosko  
Strategic Financial Group  
4808 Joylyn Wolf Way  
Fisherville, KY 40023  
502-608-3221  
[Nickkosko@createtailwind.com](mailto:Nickkosko@createtailwind.com)

## **Prepared on**

July 10, 2020



## Access Whole Life A Whole Life Policy

Prepared for: Erik Pruger  
Male, Age 11, Non Tobacco  
Contract Premium Mode: Annual  
FPUR Mode: Annual  
Initial Premium: \$20,000.00

Base Death Benefit: \$1,607,724  
State: MD

### Protection for You with Living Benefits

Accelerated Death Benefits for terminal, chronic and critical illnesses 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. The amount you would receive would be determined based on the qualifying event and the value of your policy. Once you qualify, your life expectancy does not reduce or discount how much of your policy's death benefit you can receive.



Benefit	Amount Available	Guaranteed Lump Sum Amount for Qualifying Conditions
Terminal Illness	75% of \$1,333,333	\$1,000,000
Chronic Illness	50% of \$1,607,724	\$803,862
Critical Illness	25% of \$1,000,000	\$250,000

The accelerated death benefit will be paid in a lump sum for a critical or terminal illness. Chronic illness payments can be made annually up to limits declared each year by the IRS (IRC § 7702B); exceeding the per diem limits could cause significant tax consequences. Please consult your tax advisor for full details.

### Remaining Death Benefit after Living Benefit Acceleration

Once a living benefit claim is taken, the policy death benefit is reduced by the acceleration amount paid plus accrued interest. The death benefit will also be reduced by any loan balance and partial withdrawals taken after first accelerated benefit request. The death benefit will never fall below 10% of the specified amount as of the first accelerated benefit request. You are required to continue to pay at least the minimum premium necessary to keep the base policy and any attached riders in force.

This is a Life Insurance illustration of hypothetical values, not a contract.

Form ICC16 3018 10-16

2.90.895-29895.00009

Presented by: Nicolas L Kosko  
7-10-2020

This is page 2 of 12 pages  
and is not valid unless all pages are included.



## Access Whole Life A Whole Life Policy

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State: MD

### Qualifying for Living Benefits

There are 18 conditions, classified under 3 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
- Eating
- Bathing
- Toileting
- Transferring
- Continence

#### Critical Illness

The diagnosis of any of the following illnesses or conditions:

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

### Meet Kelly & the Impact of Living Benefits

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

Purchase Profile	Male, age 16, Preferred NT
Initial Specified Amount	\$1,600,000
Critical Illness Amount Available	\$250,000
Total Premiums Paid (monthly)	\$100,000
Death Benefit Amount Remaining in 5 years	\$1,350,000

\*This is a hypothetical example for illustrative purposes only.

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State: MD

**Whole Life Insurance** Access Whole Life is a whole life insurance policy which provides: Guaranteed level premiums payable to the later of the policy anniversary when the insured reaches attained age 75 or 25 years. The death benefits and cash values shown in the Guaranteed Value columns in the yearly detail section of this illustration are guaranteed as long as the Contract Premiums have been paid when due and there have been no loans or withdrawals.

The cost of this policy over a period of years cannot be fully determined without taking into account the interest that would have been earned on premiums if they had been invested rather than paid to the insurance company.

**Premium Class  
Male, Non Tobacco** The premiums required for this coverage have been calculated assuming this policy is issued in the Non Tobacco premium 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.

**Initial Insurance Benefit  
Base \$1,607,724  
Plus Rider Benefits** The death benefit provided at issue is assumed to be \$1,607,724. The death benefit is the amount payable in the event of death, as stated on the front page of a policy. The actual amount payable may be decreased by loans or withdrawals, or increased by additional insurance benefits.

**Contract Premium  
Mode: Annual** Provided the Base Annual Premium of \$8,000.00 is paid each period, the Initial Insurance Benefit of \$1,607,724 is guaranteed to be paid.

Coverage Summary	Amount	From Age - To Age	Annualized Premium
Access Whole Life	\$1,607,724	121	\$8,000.00

**FPUR - Scheduled  
Premium Mode: Annual** The flexibility of the Flexible Paid-Up Rider ("FPUR") allows you to pay up to 50% less or 100% more FPUR - Scheduled Premiums without the need to go through underwriting again. This plan can grow with you as your Financial needs change.

Your customized whole life Flexible Paid-Up Rider - Scheduled Premium:

FPUR Scheduled Premium: \$12,000.00

Acceptable Annual FPUR Funding Range: \$6,000.00 to \$24,000.00

Maximum length of skipped FPUR premiums: 4 consecutive years

This policy as illustrated does not require future underwriting.

**Cash Value** The amount available to the insured on surrender of the policy.

**Non-Guaranteed Elements  
of the Policy** Many aspects of your life insurance contract are guaranteed, including your premiums, basic cash surrender values and death benefits. However, certain aspects of the policy are based on non-guaranteed dividends which cannot be predicted.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

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### Loan Interest

#### (1) Fixed Loan

The current interest charged on a fixed policy loan accrues at a rate of 5.00%. This type of loan may affect the amount of dividends payable. The amount of the downward or upward adjustment of dividends depends on the loan interest rate and the amount of the loan and loan interest. The interest charged on fixed policy loans is guaranteed to never be higher than 5.00%.

#### (2) Variable Loan

The variable policy loan interest rate, currently at 5.00% will vary and is dependent on Moody's Corporate Bond Yield Average. This type of loan will not impact the dividend payable on the policy.

### Withdrawals and Loans

Withdrawals and loans will reduce the available death benefit and policy value. Withdrawals beyond basis may be taxable income. Excessive and unpaid loans will reduce death benefits and policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes. For more information about the tax consequences of life insurance, consult your attorney or tax advisor.

### Policy Changes

Your policy will offer you the option to make a number of changes while it is in force. These include:

- Addition or deletion of riders
- Loans
- Surrenders of paid-up insurance, or
- Change in dividend option

Your illustration may include examples of one or more of these changes. These policy changes, even if they are shown on the illustration, will not go into effect automatically. You must elect them at the time they are to go into effect and meet any policy requirements.

### Modified Endowment Contract \$23,563.06

Under current federal tax law, life insurance contracts that fail the "7-Pay test" are classified as Modified Endowment Contracts (MECs). MECs receive less favorable income tax treatment of pre-death policy distributions such as withdrawals and loans than non-MECs. A policy fails the 7-Pay test if, at any time during the first seven years, the amount paid into the policy exceeds the sum of the 7-Pay annual premiums. A material change in policy benefits or other terms may require retesting as if it were a newly issued policy. The policy as illustrated is not a Modified Endowment Contract.

### Dividends

The policy is eligible for annual dividends beginning at the end of the first year. Dividends are based on the company's year-by-year experience which depends on items such as the general interest rate environment, the amount and timing of benefit claims that the company pays, and the company's operating expenses. Dividends are not guaranteed and are subject to change by the company. Results may be more or less favorable.

Dividends increase the value of your life insurance policy in one of two ways:

- by increasing your policy's cash value and/or death benefit; or
- by reducing the out-of-pocket cost of your policy.

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State: MD

You have several options for the use of the dividends generated by the policy. Examples are:

- Paid up additions - dividends are used to purchase more insurance (this additional insurance may even earn its own dividends);
- Left on deposit to accumulate, earning interest;
- Sent out each year in the form of a check;
- Automatically applied to reduce your premiums; or
- Purchase term insurance.

### Initial Dividend Option Selected Paid Up Additions

The non-guaranteed pages provide snapshots of your policy assuming dividends are used as noted. Since actual dividends cannot be predicted, the following chart is presented to show a range of values available under various scenarios:

- Guaranteed, no dividends
- Midpoint dividend scale
- Current or reduced dividend scale

The actual policy values will be less or more favorable than these illustrated ranges of dividend payments. Variations in dividends paid would affect:

- Death benefit provided by dividends
- Policy cash values provided by dividends
- Total out-of-pocket payments over the lifetime of the policy

The illustration is based upon the 2020 Dividend Scale.

### Annual Reports

The Company will send an Annual Report shortly after each policy anniversary. The report will show the following items:

- The current cash value of the policy, the premium and the death benefit for the base policy and riders;
- The dividend, death benefit and cash value of any paid-up additions purchased with dividends; and
- The amount of any loans

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## Access Whole Life A Whole Life Policy

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### Rider benefits included in this illustration

#### Care4Life 2.0 from age 11 to age 110

This rider allows a portion of the death benefit to be paid early upon certification of qualifying medical conditions or events. The amount you would receive would be determined based on the qualifying event and the value of your policy. The death benefit paid to beneficiaries will be reduced by the acceleration amount paid plus accrued interest. The death benefit will never fall below 10% of the specified amount as of the first accelerated benefit request. All policy charges continue even after the death benefit is accelerated.

### Optional benefits included in this illustration

#### FPUR - Scheduled Premium \$12,000 Annual from age 11 to age 15

The Flexible Paid-Up Rider ("FPUR") applies premiums to purchase increments of paid-up life insurance. The premiums for this rider are determined by the policy owner at issue and are subject to underwriting approval but variations will be accepted as follows:

The FPUR - Received Premium is only paid in the first year of this rider.

The client may pay 100% more than the FPUR - Scheduled Premium to purchase additional paid-up life insurance with no additional underwriting after the first policy year. Amounts that exceed this limit will be subject to underwriting approval.

The client may pay less than the FPUR - Scheduled Premium in any year. If the client pays at least 50% of the Scheduled Premium at least once every five years, the Scheduled Premium will not change. If the client pays less than 50% of the Scheduled Premium for five consecutive years, the Scheduled Premium will become the largest amount paid in the previous five years.

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## Access Whole Life A Whole Life Policy

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Initial Premium: \$20,000.00

Base Death Benefit: \$1,607,724  
State: MD

**\$1,607,724 Whole Life Policy Summary**  
Base Annual Premium \$8,000.00 for 64 Years  
Plus Rider Premiums and Benefits

Pay All Years	Guaranteed ----- No Dividends	Non-guaranteed ----- Midpoint Scale	Non-guaranteed ----- Current Scale
<b>Years to Pay Out of Pocket</b>	64	64	64
<b>Summary Year 5</b>			
Surrender Value	\$80,429	\$81,625	\$82,824
Net Death Benefit	\$2,148,020	\$2,152,349	\$2,156,681
Total Premium Paid	\$88,000	\$88,000	\$88,000
<b>Summary Year 10</b>			
Surrender Value	\$124,057	\$133,579	\$143,370
Net Death Benefit	\$2,148,020	\$2,215,823	\$2,285,146
Total Premium Paid	\$128,000	\$128,000	\$128,000
<b>Summary Year 20</b>			
Surrender Value	\$234,573	\$267,900	\$304,720
Net Death Benefit	\$2,148,020	\$2,339,518	\$2,549,838
Total Premium Paid	\$208,000	\$208,000	\$208,000
<b>Summary Age 70</b>			
Surrender Value	\$1,205,270	\$1,676,723	\$2,345,869
Net Death Benefit	\$2,148,020	\$2,960,986	\$4,111,944
Total Premium Paid	\$520,000	\$520,000	\$520,000
<b>Summary Age 85</b>			
Surrender Value	\$1,720,035	\$2,713,015	\$4,286,286
Net Death Benefit	\$2,148,020	\$3,382,299	\$5,334,649
Total Premium Paid	\$560,000	\$560,000	\$560,000
<b>Summary Age 90</b>			
Surrender Value	\$1,842,791	\$3,074,513	\$5,123,247
Net Death Benefit	\$2,148,020	\$3,578,225	\$5,953,609
Total Premium Paid	\$560,000	\$560,000	\$560,000
<b>Total Cash from Policy</b>		\$0	\$0

**Acknowledgement:**

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

DocuSigned by:

*Erik Pruger*

8/6/2020

Applicant's Signature

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

DocuSigned by:

*Jim Oliver*

8/6/2020

Agent's Signature

Date

Nicolas L Kosko  
Strategic Financial Group  
4808 Joylyn Wolf Way  
Fisherville, KY 40023  
502-608-3221  
Nickkosko@createtailwind.com

**Ameritas Life Insurance Corp.**  
5900 O Street  
Lincoln, NE 68510  
Phone: (800) 745-1112

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## Access Whole Life

### A Whole Life Policy

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Guaranteed Value					Non-guaranteed, Current Scale					
Age	End of Year	Contract Premium + Riders	Cash Value	Death Benefit	Contract Premium + Riders	Cash from Policy	Cash Outlay	Annual Dividend	Cash Value	Death Benefit
12	1	20,000	14,075	1,750,598	20,000	0	20,000	161	14,236	1,750,759
13	2	20,000	31,846	1,888,118	20,000	0	20,000	161	32,174	1,890,121
14	3	20,000	51,709	2,020,510	20,000	0	20,000	161	52,210	2,024,287
15	4	20,000	72,063	2,148,020	20,000	0	20,000	161	72,744	2,153,506
16	5	8,000	80,429	2,148,020	8,000	0	8,000	1,690	82,824	2,156,681
17	6	8,000	88,799	2,148,020	8,000	0	8,000	2,353	93,632	2,174,031
18	7	8,000	97,159	2,148,020	8,000	0	8,000	3,024	105,181	2,197,145
19	8	8,000	105,524	2,148,020	8,000	0	8,000	3,372	117,182	2,225,386
20	9	8,000	115,562	2,148,020	8,000	0	8,000	3,436	131,042	2,255,559
21	10	8,000	124,057	2,148,020	8,000	0	8,000	3,322	143,370	2,285,146
		128,000			128,000	0	128,000	17,840		
22	11	8,000	132,622	2,148,020	8,000	0	8,000	3,458	156,031	2,313,081
23	12	8,000	142,865	2,148,020	8,000	0	8,000	3,509	170,557	2,341,142
24	13	8,000	153,183	2,148,020	8,000	0	8,000	3,579	185,371	2,368,727
25	14	8,000	163,583	2,148,020	8,000	0	8,000	3,654	200,492	2,395,967
26	15	8,000	174,064	2,148,020	8,000	0	8,000	3,715	215,913	2,422,867
27	16	8,000	184,647	2,148,020	8,000	0	8,000	3,763	231,661	2,449,327
28	17	8,000	196,952	2,148,020	8,000	0	8,000	3,796	249,353	2,475,246
29	18	8,000	207,768	2,148,020	8,000	0	8,000	3,866	265,827	2,500,577
30	19	8,000	220,310	2,148,020	8,000	0	8,000	3,906	284,277	2,525,489
31	20	8,000	234,573	2,148,020	8,000	0	8,000	3,964	304,720	2,549,838
		208,000			208,000	0	208,000	55,049		
32	21	8,000	247,343	2,148,020	8,000	0	8,000	4,405	324,331	2,574,107
33	22	8,000	261,812	2,148,020	8,000	0	8,000	4,630	346,092	2,599,921
34	23	8,000	276,378	2,148,020	8,000	0	8,000	4,943	368,502	2,626,234
35	24	8,000	291,036	2,148,020	8,000	0	8,000	5,277	391,588	2,653,403
36	25	8,000	305,802	2,148,020	8,000	0	8,000	5,619	415,404	2,681,445
37	26	8,000	322,256	2,148,020	8,000	0	8,000	6,010	441,568	2,710,357
38	27	8,000	338,814	2,148,020	8,000	0	8,000	6,410	468,542	2,740,267
39	28	8,000	355,463	2,148,020	8,000	0	8,000	6,837	496,348	2,771,144
40	29	8,000	372,204	2,148,020	8,000	0	8,000	7,244	524,984	2,802,983
41	30	8,000	389,048	2,148,020	8,000	0	8,000	7,730	554,568	2,835,707
		288,000			288,000	0	288,000	114,153		
42	31	8,000	407,602	2,148,020	8,000	0	8,000	8,475	586,990	2,869,762
43	32	8,000	426,270	2,148,020	8,000	0	8,000	8,916	620,390	2,905,571
44	33	8,000	445,099	2,148,020	8,000	0	8,000	9,318	654,870	2,942,013
45	34	8,000	464,080	2,148,020	8,000	0	8,000	9,729	690,437	2,978,899
46	35	8,000	484,831	2,148,020	8,000	0	8,000	10,147	728,757	3,016,198

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State: MD

Guaranteed Value					Non-guaranteed, Current Scale					
Age	End of Year	Contract Premium + Riders	Cash Value	Death Benefit	Contract Premium + Riders	Cash from Policy	Cash Outlay	Annual Dividend	Cash Value	Death Benefit
47	36	8,000	505,755	2,148,020	8,000	0	8,000	10,608	768,319	3,053,902
48	37	8,000	528,470	2,148,020	8,000	0	8,000	11,075	810,795	3,092,061
49	38	8,000	551,374	2,148,020	8,000	0	8,000	11,586	854,666	3,130,665
50	39	8,000	574,473	2,148,020	8,000	0	8,000	12,109	899,991	3,169,757
51	40	8,000	599,369	2,148,020	8,000	0	8,000	12,658	948,419	3,209,315
		368,000			368,000	0	368,000	218,774		
52	41	8,000	624,448	2,148,020	8,000	0	8,000	13,236	998,387	3,249,352
53	42	8,000	651,308	2,148,020	8,000	0	8,000	13,840	1,051,529	3,289,882
54	43	8,000	678,357	2,148,020	8,000	0	8,000	14,489	1,106,363	3,330,936
55	44	8,000	705,579	2,148,020	8,000	0	8,000	15,169	1,162,904	3,372,556
56	45	8,000	734,581	2,148,020	8,000	0	8,000	15,877	1,222,819	3,414,754
57	46	8,000	763,756	2,148,020	8,000	0	8,000	16,617	1,284,566	3,457,538
58	47	8,000	794,707	2,148,020	8,000	0	8,000	17,401	1,349,812	3,500,933
59	48	8,000	824,212	2,148,020	8,000	0	8,000	18,237	1,415,408	3,544,988
60	49	8,000	857,084	2,148,020	8,000	0	8,000	19,191	1,486,292	3,589,826
61	50	8,000	888,494	2,148,020	8,000	0	8,000	20,371	1,557,882	3,635,760
		448,000			448,000	0	448,000	383,201		
62	51	8,000	921,635	2,148,020	8,000	0	8,000	21,558	1,633,361	3,683,004
63	52	8,000	954,902	2,148,020	8,000	0	8,000	22,751	1,711,165	3,731,470
64	53	8,000	989,884	2,148,020	8,000	0	8,000	24,004	1,792,935	3,781,129
65	54	8,000	1,023,360	2,148,020	8,000	0	8,000	25,428	1,875,642	3,832,132
66	55	8,000	1,058,548	2,148,020	8,000	0	8,000	26,886	1,962,574	3,884,599
67	56	8,000	1,093,848	2,148,020	8,000	0	8,000	28,537	2,052,402	3,938,654
68	57	8,000	1,130,876	2,148,020	8,000	0	8,000	30,294	2,146,912	3,994,480
69	58	8,000	1,168,016	2,148,020	8,000	0	8,000	32,178	2,244,647	4,052,179
70	59	8,000	1,205,270	2,148,020	8,000	0	8,000	34,270	2,345,869	4,111,944
71	60	8,000	1,244,208	2,148,020	8,000	0	8,000	36,457	2,452,159	4,173,905
		528,000			528,000	0	528,000	665,563		
72	61	8,000	1,281,592	2,148,020	8,000	0	8,000	38,833	2,560,438	4,238,192
73	62	8,000	1,320,594	2,148,020	8,000	0	8,000	41,128	2,673,678	4,304,728
74	63	8,000	1,361,183	2,148,020	8,000	0	8,000	43,749	2,792,075	4,373,670
75	64	8,000	1,400,120	2,148,020	8,000	0	8,000	46,731	2,912,697	4,445,467
76	65	0	1,432,573	2,148,020	0	0	0	49,848	3,030,833	4,520,336
77	66	0	1,466,590	2,148,020	0	0	0	53,055	3,154,703	4,598,310
78	67	0	1,498,962	2,148,020	0	0	0	56,256	3,281,149	4,679,298
79	68	0	1,531,301	2,148,020	0	0	0	59,368	3,411,754	4,763,083
80	69	0	1,563,591	2,148,020	0	0	0	62,528	3,546,501	4,849,559
81	70	0	1,595,806	2,148,020	0	0	0	66,046	3,685,609	4,939,004
		560,000			560,000	0	560,000	1,183,106		

This is a Life Insurance illustration of hypothetical values, not a contract.

Form ICC16 3018 10-16

2.90.895-29895.00009

Presented by: Nicolas L Kosko  
7-10-2020

This is page 10 of 12 pages  
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## Access Whole Life A Whole Life Policy

Prepared for: Erik Pruger  
Male, Age 11, Non Tobacco  
Contract Premium Mode: Annual  
FPUR Mode: Annual  
Initial Premium: \$20,000.00

Base Death Benefit: \$1,607,724  
State: MD

Guaranteed Value					Non-guaranteed, Current Scale					
Age	End of Year	Contract Premium + Riders	Cash Value	Death Benefit	Contract Premium + Riders	Cash from Policy	Cash Outlay	Annual Dividend	Cash Value	Death Benefit
82	71	0	1,627,919	2,148,020	0	0	0	69,780	3,829,146	5,031,667
83	72	0	1,659,928	2,148,020	0	0	0	73,893	3,977,506	5,127,902
84	73	0	1,690,108	2,148,020	0	0	0	79,027	4,129,337	5,228,741
85	74	0	1,720,035	2,148,020	0	0	0	84,429	4,286,286	5,334,649
86	75	0	1,748,029	2,148,020	0	0	0	90,079	4,446,477	5,445,833
87	76	0	1,774,033	2,148,020	0	0	0	96,289	4,609,986	5,562,821
88	77	0	1,799,598	2,148,020	0	0	0	102,893	4,778,326	5,686,059
89	78	0	1,821,446	2,148,020	0	0	0	110,164	4,948,338	5,816,235
90	79	0	1,842,791	2,148,020	0	0	0	117,606	5,123,247	5,953,609
91	80	0	1,862,020	2,148,020	0	0	0	125,295	5,301,471	6,098,430
		560,000			560,000	0	560,000	2,132,563		
92	81	0	1,879,178	2,148,020	0	0	0	132,060	5,482,248	6,249,808
93	82	0	1,894,333	2,148,020	0	0	0	138,504	5,665,659	6,407,286
94	83	0	1,909,158	2,148,020	0	0	0	144,256	5,853,017	6,570,145
95	84	0	1,922,192	2,148,020	0	0	0	149,103	6,042,994	6,737,406
96	85	0	1,935,275	2,148,020	0	0	0	153,649	6,239,026	6,908,646
97	86	0	1,948,211	2,148,020	0	0	0	158,413	6,439,472	7,083,974
98	87	0	1,960,991	2,148,020	0	0	0	164,525	6,645,500	7,264,758
99	88	0	1,973,561	2,148,020	0	0	0	172,632	6,858,468	7,453,123
100	89	0	1,984,274	2,148,020	0	0	0	181,299	7,076,817	7,649,816
101	90	0	1,993,077	2,148,020	0	0	0	183,782	7,293,621	7,848,706
		560,000			560,000	0	560,000	3,710,787		
102	91	0	2,001,669	2,148,020	0	0	0	186,437	7,511,510	8,049,515
103	92	0	2,010,050	2,148,020	0	0	0	188,610	7,729,855	8,251,841
104	93	0	2,016,651	2,148,020	0	0	0	190,450	7,947,030	8,455,386
105	94	0	2,023,111	2,148,020	0	0	0	191,514	8,164,154	8,659,408
106	95	0	2,029,544	2,148,020	0	0	0	191,717	8,381,743	8,863,046
107	96	0	2,036,167	2,148,020	0	0	0	191,086	8,601,850	9,065,423
108	97	0	2,042,719	2,148,020	0	0	0	191,735	8,822,307	9,267,701
109	98	0	2,049,201	2,148,020	0	0	0	192,728	9,043,404	9,470,327
110	99	0	2,055,623	2,148,020	0	0	0	193,597	9,265,125	9,673,221
111	100	0	2,061,981	2,148,020	0	0	0	194,329	9,487,208	9,876,262
		560,000			560,000	0	560,000	5,622,989		
112	101	0	2,068,274	2,148,020	0	0	0	196,230	9,710,774	10,080,636
113	102	0	2,074,512	2,148,020	0	0	0	196,691	9,934,507	10,284,972
114	103	0	2,079,084	2,148,020	0	0	0	197,349	10,156,870	10,489,430
115	104	0	2,085,209	2,148,020	0	0	0	197,465	10,380,579	10,693,497
116	105	0	2,089,673	2,148,020	0	0	0	197,804	10,602,601	10,897,399

This is a Life Insurance illustration of hypothetical values, not a contract.

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2.90.895-29895.00009

Presented by: Nicolas L Kosko  
7-10-2020

This is page 11 of 12 pages  
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## Access Whole Life A Whole Life Policy

Prepared for: Erik Pruger  
Male, Age 11, Non Tobacco  
Contract Premium Mode: Annual  
FPUR Mode: Annual  
Initial Premium: \$20,000.00

Base Death Benefit: \$1,607,724  
State: MD

Guaranteed Value					Non-guaranteed, Current Scale					
Age	End of Year	Contract Premium + Riders	Cash Value	Death Benefit	Contract Premium + Riders	Cash from Policy	Cash = Outlay	Annual Dividend	Cash Value	Death Benefit
117	106	0	2,094,082	2,148,020	0	0	0	197,970	10,824,328	11,100,994
118	107	0	2,098,443	2,148,020	0	0	0	197,944	11,045,624	11,304,105
119	108	0	2,102,750	2,148,020	0	0	0	197,742	11,266,178	11,506,574
120	109	0	2,107,014	2,148,020	0	0	0	197,336	11,485,942	11,708,214
121	110	0	2,148,020	2,148,020	0	0	0	114,859	11,826,969	11,826,969
		560,000			560,000	0	560,000	7,514,380		

Interest Adjusted Cost Indexes and Equivalent Annual Dividends per \$1,000 - For use only when comparing the relative cost of similar policies.

	Interest Adjusted Indices @ 5.00%	
	10 Year	20 Year
Surrender Cost Index	1.47	1.24
Net Payment Index	4.27	4.04
Equivalent Level Annual Dividend	0.71	0.93

An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

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