

# Ameritas Access Whole Life

Whole Life Insurance

Presented to

Test MM1  
DE

Presented by

Infineo Group Inc  
Infineo Group Inc  
2810 N Church St Ste 70587  
Wilmington, DE 19802  
239-984-3081

Prepared on

September 21, 2023

Prepared for: Test MM1  
 Male, Age 35, Non Tobacco  
 Contract Premium Mode: Annual  
 FPUR Mode: Annual  
 Initial Premium: \$30,000.00

Base Death Benefit: \$612,898  
 State: DE

### 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 specified amount 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 \$612,898	\$459,674
Chronic Illness	50% of \$612,898	\$306,449
Critical Illness	25% of \$612,898	\$153,225

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.

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### 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 40, Preferred NT
Initial Specified Amount	\$600,000
Critical Illness Amount Available	\$150,000
Total Premiums Paid (monthly)	\$150,000
Death Benefit Amount Remaining in 5 years	\$450,000

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

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## Ameritas Access Whole Life A Whole Life Policy

Prepared for: Test MM1  
Male, Age 35, Non Tobacco  
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FPUR Mode: Annual  
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Base Death Benefit: \$612,898  
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**Whole Life Insurance** Ameritas 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 \$612,898  
Plus Rider Benefits** The death benefit provided at issue is assumed to be \$612,898. 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 \$9,332.50 is paid each period, the Initial Insurance Benefit of \$612,898 is guaranteed to be paid.

Coverage Summary	Amount	From Age - To Age	Annualized Premium
Ameritas Access Whole Life	\$612,898	121	\$9,332.50
Level Term 20 Year	\$750,000	35 - 55	\$667.50

**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: \$20,000.00

Acceptable Annual FPUR Funding Range: \$10,000.00 to \$40,000.00

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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<b>Loan Interest</b>	<p>(1) Fixed Loan The current interest charged on a fixed policy loan accrues at a rate of 4.00%. 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 4.00%.</p> <p>(2) Variable Loan The variable policy loan interest rate, currently at 5.20% 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.</p>
<b>Withdrawals and Loans</b>	<p>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.</p>
<b>Policy Changes</b>	<p>Your policy will offer you the option to make a number of changes while it is in force. These include:</p> <ul style="list-style-type: none"><li>• Addition or deletion of riders</li><li>• Loans</li><li>• Surrenders of paid-up insurance, or</li><li>• Change in dividend option</li></ul> <p>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.</p>
<b>Modified Endowment Contract \$58,768.20</b>	<p>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.</p>
<b>Dividends</b>	<p>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.</p> <p>Dividends increase the value of your life insurance policy in one of two ways:</p> <ul style="list-style-type: none"><li>• by increasing your policy's cash value and/or death benefit; or</li><li>• by reducing the out-of-pocket cost of your policy.</li></ul>

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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 2023 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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9-21-2023

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### Rider benefits included in this illustration

#### Care4Life from age 35 to age 110

This rider allows a portion of the specified amount 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 specified amount 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

#### Level Term 20 Year \$750,000 from age 35 to age 55

This rider provides the opportunity to purchase coverage on the base insured. The coverage has a lower cost than whole life base coverage during the level period but has no cash value. This renewable term rider has a level premium through year 20, and is convertible until the earlier of age 70 or 8 policy years.

#### FPUR - Scheduled Premium \$20,000 Annual from age 35 to age 50

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:

#### FPUR - Scheduled Premium \$18,665 Annual from age 50 to age 55

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 must pay the FPUR - Scheduled Premium or greater in the first policy year, but may pay less than that amount in any following 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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\$1,362,898 Whole Life Policy Summary  
Base Annual Premium \$9,332.50 for 40 Years  
Plus Rider Premiums and Benefits

Pay All Years	Guaranteed ----- No Dividends	Non-guaranteed ----- Midpoint Scale	Non-guaranteed ----- Current Scale
Years to Pay Out of Pocket	20	20	20
Summary Year 5			
Surrender Value	\$135,155	\$135,668	\$136,183
Net Death Benefit	\$1,717,074	\$1,717,894	\$1,718,718
Total Premium Paid	\$150,000	\$150,000	\$150,000
Summary Year 10			
Surrender Value	\$296,596	\$304,773	\$313,217
Net Death Benefit	\$2,027,525	\$2,047,866	\$2,068,785
Total Premium Paid	\$300,000	\$300,000	\$300,000
Summary Year 20			
Surrender Value	\$680,652	\$735,297	\$795,128
Net Death Benefit	\$2,524,186	\$2,640,633	\$2,767,730
Total Premium Paid	\$593,325	\$593,325	\$593,325
Summary Age 70			
Surrender Value	\$978,686	\$1,212,496	\$1,500,899
Net Death Benefit	\$1,543,498	\$1,905,709	\$2,351,155
Total Premium Paid	\$593,325	\$593,325	\$593,325
Summary Age 85			
Surrender Value	\$1,291,429	\$1,857,402	\$2,658,874
Net Death Benefit	\$1,543,498	\$2,216,340	\$3,167,643
Total Premium Paid	\$593,325	\$593,325	\$593,325
Summary Age 90			
Surrender Value	\$1,368,357	\$2,071,257	\$3,118,894
Net Death Benefit	\$1,543,498	\$2,333,624	\$3,509,924
Total Premium Paid	\$593,325	\$593,325	\$593,325
Total Cash from Policy		\$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.

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.

Agent's Signature

Date

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2810 N Church St Ste 70587  
Wilmington, DE 19802  
239-984-3081

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

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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
36	1	30,000	20,055	1,437,578	30,000	0	30,000	61	20,117	1,437,639
37	2	30,000	48,003	1,510,264	30,000	0	30,000	61	48,127	1,510,554
38	3	30,000	76,494	1,581,032	30,000	0	30,000	61	76,683	1,581,544
39	4	30,000	105,539	1,649,949	30,000	0	30,000	61	105,794	1,650,677
40	5	30,000	135,155	1,717,074	30,000	0	30,000	766	136,183	1,718,718
41	6	30,000	165,974	1,782,458	30,000	0	30,000	1,689	168,718	1,787,591
42	7	30,000	197,395	1,846,149	30,000	0	30,000	2,655	202,867	1,857,758
43	8	30,000	229,419	1,908,192	30,000	0	30,000	3,060	238,096	1,928,644
44	9	30,000	262,687	1,968,636	30,000	0	30,000	3,473	275,065	1,998,976
45	10	30,000	296,596	2,027,525	30,000	0	30,000	3,916	313,217	2,068,785
		300,000			300,000	0	300,000	15,803		
46	11	30,000	331,180	2,084,901	30,000	0	30,000	4,657	352,896	2,138,411
47	12	30,000	367,066	2,140,801	30,000	0	30,000	5,400	394,755	2,208,391
48	13	30,000	403,670	2,195,264	30,000	0	30,000	6,173	438,265	2,278,693
49	14	30,000	441,611	2,248,323	30,000	0	30,000	6,973	484,094	2,349,332
50	15	30,000	479,686	2,300,015	30,000	0	30,000	7,822	531,114	2,420,337
51	16	28,665	517,864	2,347,206	28,665	0	28,665	8,770	579,420	2,488,655
52	17	28,665	557,362	2,393,182	28,665	0	28,665	9,683	630,222	2,557,589
53	18	28,665	597,555	2,437,980	28,665	0	28,665	10,638	682,958	2,627,056
54	19	28,665	638,438	2,481,635	28,665	0	28,665	11,631	737,689	2,697,092
55	20	28,665	680,652	2,524,186	28,665	0	28,665	12,662	795,128	2,767,730
		593,325			593,325	0	593,325	100,211		
56	21	0	698,109	1,543,498*	0	0	0	16,525	832,046	1,819,618*
57	22	0	715,967	1,543,498	0	0	0	16,841	870,171	1,856,470
58	23	0	734,227	1,543,498	0	0	0	17,179	909,542	1,893,113
59	24	0	752,903	1,543,498	0	0	0	17,516	950,194	1,929,564
60	25	0	771,996	1,543,498	0	0	0	17,886	992,176	1,965,842
61	26	0	791,490	1,543,498	0	0	0	18,301	1,035,531	2,002,017
62	27	0	811,293	1,543,498	0	0	0	18,775	1,080,214	2,038,180
63	28	0	831,374	1,543,498	0	0	0	19,297	1,126,248	2,074,421
64	29	0	851,718	1,543,498	0	0	0	19,817	1,173,624	2,110,767
65	30	0	872,292	1,543,498	0	0	0	20,392	1,222,368	2,147,256
		593,325			593,325	0	593,325	282,739		
66	31	0	893,099	1,543,498	0	0	0	22,065	1,273,590	2,185,012
67	32	0	914,152	1,543,498	0	0	0	23,380	1,326,993	2,224,461
68	33	0	935,437	1,543,498	0	0	0	24,738	1,382,628	2,265,296
69	34	0	956,953	1,543,498	0	0	0	26,147	1,440,577	2,307,523
70	35	0	978,686	1,543,498	0	0	0	27,607	1,500,899	2,351,155

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		Guaranteed Value			Non-guaranteed, Current Scale					
	End of	Contract			Contract	Cash				
Age	Year	Premium + Riders	Cash Value	Death Benefit	Premium + Riders	from Policy	Cash = Outlay	Annual Dividend	Cash Value	Death Benefit
71	36	0	1,000,573	1,543,498	0	0	0	29,146	1,563,611	2,396,234
72	37	0	1,022,536	1,543,498	0	0	0	30,774	1,628,708	2,442,823
73	38	0	1,044,500	1,543,498	0	0	0	32,502	1,696,194	2,491,003
74	39	0	1,066,372	1,543,498	0	0	0	34,302	1,766,014	2,540,832
75	40	0	1,088,120	1,543,498	0	0	0	36,171	1,838,201	2,592,351
		593,325			593,325	0	593,325	569,570		
76	41	0	1,109,682	1,543,498	0	0	0	37,545	1,912,173	2,645,033
77	42	0	1,131,075	1,543,498	0	0	0	38,962	1,987,998	2,698,673
78	43	0	1,152,283	1,543,498	0	0	0	40,429	2,065,702	2,753,309
79	44	0	1,173,305	1,543,498	0	0	0	41,924	2,145,313	2,808,959
80	45	0	1,194,081	1,543,498	0	0	0	43,494	2,226,793	2,865,680
81	46	0	1,214,517	1,543,498	0	0	0	45,127	2,310,031	2,923,534
82	47	0	1,234,536	1,543,498	0	0	0	46,863	2,394,970	2,982,621
83	48	0	1,254,092	1,543,498	0	0	0	48,644	2,481,552	3,042,993
84	49	0	1,273,108	1,543,498	0	0	0	50,426	2,569,606	3,104,644
85	50	0	1,291,429	1,543,498	0	0	0	52,288	2,658,874	3,167,643
		593,325			593,325	0	593,325	1,015,272		
86	51	0	1,308,963	1,543,498	0	0	0	54,461	2,749,436	3,232,310
87	52	0	1,325,571	1,543,498	0	0	0	56,745	2,841,065	3,298,813
88	53	0	1,341,068	1,543,498	0	0	0	59,073	2,933,352	3,367,215
89	54	0	1,355,346	1,543,498	0	0	0	61,444	3,026,025	3,437,575
90	55	0	1,368,357	1,543,498	0	0	0	63,819	3,118,894	3,509,924
91	56	0	1,380,119	1,543,498	0	0	0	66,229	3,211,931	3,584,321
92	57	0	1,390,676	1,543,498	0	0	0	68,490	3,304,991	3,660,651
93	58	0	1,400,215	1,543,498	0	0	0	70,628	3,398,289	3,738,806
94	59	0	1,408,874	1,543,498	0	0	0	72,663	3,491,967	3,818,696
95	60	0	1,416,993	1,543,498	0	0	0	74,565	3,586,655	3,900,205
		593,325			593,325	0	593,325	1,663,388		
96	61	0	1,425,065	1,543,498	0	0	0	76,094	3,683,183	3,982,956
97	62	0	1,432,706	1,543,498	0	0	0	77,721	3,780,651	4,067,001
98	63	0	1,439,883	1,543,498	0	0	0	79,720	3,879,310	4,152,731
99	64	0	1,446,489	1,543,498	0	0	0	81,779	3,978,887	4,240,247
100	65	0	1,452,478	1,543,498	0	0	0	83,880	4,079,240	4,329,611
101	66	0	1,457,757	1,543,498	0	0	0	86,031	4,180,096	4,420,898
102	67	0	1,462,541	1,543,498	0	0	0	86,898	4,280,714	4,512,856
103	68	0	1,466,879	1,543,498	0	0	0	87,828	4,381,237	4,605,493
104	69	0	1,470,799	1,543,498	0	0	0	88,822	4,481,768	4,698,903
105	70	0	1,474,442	1,543,498	0	0	0	89,852	4,582,720	4,793,145
		593,325			593,325	0	593,325	2,502,012		

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## Ameritas Access Whole Life A Whole Life Policy

Prepared for: Test MM1  
Male, Age 35, Non Tobacco  
Contract Premium Mode: Annual  
FPUR Mode: Annual  
Initial Premium: \$30,000.00

Base Death Benefit: \$612,898  
State: DE

		Guaranteed Value			Non-guaranteed, Current Scale					
	End of Year	Contract Premium + Riders	Cash Value	Death Benefit	Contract Premium + Riders	Cash from Policy	Cash Outlay	Annual Dividend	Cash Value	Death Benefit
Age	Year					-	=			
106	71	0	1,478,007	1,543,498	0	0	0	90,875	4,684,676	4,888,228
107	72	0	1,481,959	1,543,498	0	0	0	91,773	4,788,974	4,984,028
108	73	0	1,485,771	1,543,498	0	0	0	92,708	4,894,002	5,080,547
109	74	0	1,489,429	1,543,498	0	0	0	93,660	4,999,712	5,177,809
110	75	0	1,492,933	1,543,498	0	0	0	94,631	5,106,104	5,275,840
111	76	0	1,496,298	1,543,498	0	0	0	95,617	5,213,229	5,374,662
112	77	0	1,499,524	1,543,498	0	0	0	96,622	5,321,091	5,474,301
113	78	0	1,502,626	1,543,498	0	0	0	97,643	5,429,743	5,574,777
114	79	0	1,505,590	1,543,498	0	0	0	98,687	5,539,138	5,676,120
115	80	0	1,508,430	1,543,498	0	0	0	99,751	5,649,337	5,778,355
		593,325			593,325	0	593,325	3,453,979		
116	81	0	1,511,146	1,543,498	0	0	0	100,837	5,760,348	5,881,511
117	82	0	1,513,755	1,543,498	0	0	0	101,942	5,872,233	5,985,611
118	83	0	1,516,240	1,543,498	0	0	0	103,073	5,984,946	6,090,687
119	84	0	1,518,632	1,543,498	0	0	0	104,222	6,098,612	6,196,762
120	85	0	1,520,917	1,543,498	0	0	0	105,397	6,213,182	6,303,866
121	86	0	1,543,498	1,543,498	0	0	0	99,411	6,404,842	6,404,842
		593,325			593,325	0	593,325	4,068,860		

\* : Reduced Paid Up (RPU) elected

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

	Interest Adjusted Indexes @ 5.00%	
	10 Year	20 Year
Surrender Cost Index	5.33	4.28
Net Payment Index	14.04	12.83
Equivalent Level Annual Dividend	1.19	2.40

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

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

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