

# Competitive Comparison

Compare living benefit riders and other factors of term life insurance with living benefits from Ameritas Life Insurance Corp. and several other companies.

Product	Ameritas FLX Living Benefits Term	Transamerica Trendsetter LB	LSW Term	American General QoL Flex Term	Mutual of Omaha Term Life Express	ANICO Signature Term
Issuing Company	Ameritas Life Insurance Corp.	Transamerica Life Insurance Company	National Life Group: (Life of the Southwest)	American General Life Insurance Company	United of Omaha Life Insurance Company	American National Insurance Company
Number of Living Benefit Triggers	18	11	18	10	9	16
Maximum Benefit for Living Benefits	Up to 90% of death benefit up to \$1.5 million	Up to 90% of death benefit up to \$1.5 million (up to 100% for terminal illness)	Up to 100% of death benefit up to \$1.5 million	Up to 100% of death benefit up to \$2 million	Up to 80% of death benefit up to \$1 million	Up to 100% of death benefit up to \$1 million (\$2 million for issue ages 0-65)
Terminal Illness Definition	Life expectancy of 12 months or less	Life expectancy of 12 months or less	Life expectancy of 24 months or less	Life expectancy of 24 months or less	Life expectancy of 12 months or less	Life expectancy of 24 months or less
Chronic Illness Definition	<b>Definition:</b> Severe cognitive impairment or inability to perform 2 of 6 activities of daily living. <b>Waiting Period:</b> 90 days	<b>Definition:</b> Severe cognitive impairment or inability to perform 2 of 6 activities of daily living. <b>Waiting Period:</b> 90 days Policy must be in force two years before claim can be filed.	<b>Definition:</b> Severe cognitive impairment or inability to perform 2 of 6 activities of daily living <b>Waiting Period:</b> 90 days	<b>Definition:</b> Severe cognitive impairment or inability to perform 2 of 6 activities of daily living permanently <b>Waiting Period:</b> 90 days	<b>Definition:</b> Severe cognitive impairment or inability to perform 2 of 6 activities of daily living <b>Waiting Period:</b> 90 days	<b>Definition:</b> Severe cognitive impairment or inability to perform 2 of 6 activities of daily living <b>Waiting Period:</b> 90 Days
Critical Illness or Injury	<b>Qualifying Illnesses:</b> Major heart attack Invasive, life-threatening cancer Stroke Major organ transplant End-stage renal failure 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 <b>Waiting Period:</b> Coma – 96 hours Stroke – 30 days <b>Payout:</b> Lump Sum	<b>Qualifying Illnesses:</b> Heart attack Internal cancers & melanoma Stroke Major organ transplant End-stage renal failure ALS Blindness due to diabetes Loss of use of two or more limbs <b>Waiting Period:</b> 30 days <b>Payout:</b> Lump Sum	<b>Qualifying Illnesses:</b> ALS (Lou Gehrig's disease) Aorta Graft Surgery Aplastic Anemia Blindness Cancer Cystic Fibrosis End Stage Renal Failure Heart Attack Heart Valve Replacement Major Organ Transplant Motor Neuron Disease Stroke Sudden Cardiac Arrest <b>Waiting Period:</b> 30 Days <b>Payout:</b> Lump Sum	<b>Qualifying Illnesses:</b> Heart Attack Stroke Invasive Cancer Coronary Artery Bypass End Stage Renal Failure Major Organ Transplant Paralysis Coma Severe Burns <b>Waiting Period:</b> 30 days <b>Payout:</b> Lump Sum or Installments	<b>Qualifying Illnesses:</b> Amyotrophic Lateral Sclerosis (ALS) Heart Attack Major Organ Transplant End Stage Renal Failure Stroke Blindness Paralysis Deafness <b>Waiting Period:</b> None <b>Payout:</b> Lump Sum	<b>Qualifying Illnesses:</b> Heart Attack Stroke Invasive cancer End Stage Renal Failure Major Organ Transplant ALS Blindness Paralysis Arterial Aneurysms Central Nervous System Tumors Major Multi-System Trauma AIDS Severe Disease of Any Organ Severe Central Nervous System Disease Major Burns Loss of Limbs <b>Waiting Period:</b> 30 Days <b>Payout:</b> Lump Sum

Product	Ameritas FLX Living Benefits Term	Transamerica Trendsetter LB	LSW Term	American General QoL Flex Term	Mutual of Omaha Term Life Express	ANICO Signature Term
Underwriting of Living Benefits	Available for policies rated through: • Table D, or • \$5/\$1,000 flat extra Any policies rated over the above will be issued with Terminal Illness Rider only	Generally available for policies rated through: • Table D, or • \$2.50/\$1,000 flat extra Underwriter's evaluation of medical history, which includes combinations of medical conditions, may result in a decline of living benefits. Some conditions not eligible for living benefits include Parkinson's, Multiple Sclerosis and some cancers, including some treated with radiation and/or chemotherapy. Any policies rated over the above will be issued with Terminal Illness Rider only	Available through Table D Policies rated above Table D will be issued with Terminal Illness Rider only	Available through Table D	Available through Table D Policies rated above a Table D are declined	Available for policies rated through: • Table D, or • \$5/\$1,000 flat extra
Partial Accelerations	Yes	Yes	Yes	Yes	Yes	Yes
Premiums Reduced Proportionately After Living Benefits Payout	Yes	Yes	Yes	Yes	Yes	Yes
Non-Medical Underwriting	Up to \$300,000 Up to age 60 Up to Preferred Nontobacco class (for face amounts \$100,000 to \$300,000)	Up to \$249,999 Up to age 60 Up to standard	Up to \$250,000 face amount Up to age 65	Up to \$99,000 face amount Up to age 59	Up to \$400,000 face amount Up to age 65 Up to standard rate class	Up to \$250,000 face amount Up to age 65 Up to standard rate class
Same Payor Discount	Yes, reduces each insured's policy fee by 50%	Not available	Not available	Not available	Not available	Not available
Employee/Producer Discount	Yes, 4% premium discount Not available in CA or FL	Not available	Not available	Not available	Not available	Not available

This comparison is for producer use only and may not be used with a prospective or current client. This is a summary only and is not a contract of coverage from any insurance company. Refer to the actual policies for full descriptions of the benefits. Certain provisions may vary by state.

Competitor information obtained by Ameritas and believed to be accurate effective June, 2017. May vary by state.

In approved states, Ameritas FLX Living Benefits Term (form 3019) is issued by Ameritas Life Insurance Corp. Policy and riders may vary and may not be available in all states. This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to, Ameritas Life Insurance Corp., located at 5900 O Street, Lincoln, NE 68510, Ameritas Life Insurance Corp. of New York, located at 1350 Broadway, Suite 2201, New York, NY 10018, and Ameritas Investment Corp., member FINRA/SIPC. Ameritas Life Insurance Corp. of New York is licensed in New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2017 Ameritas Mutual Holding Company

For producer use only. Not for use with clients.

