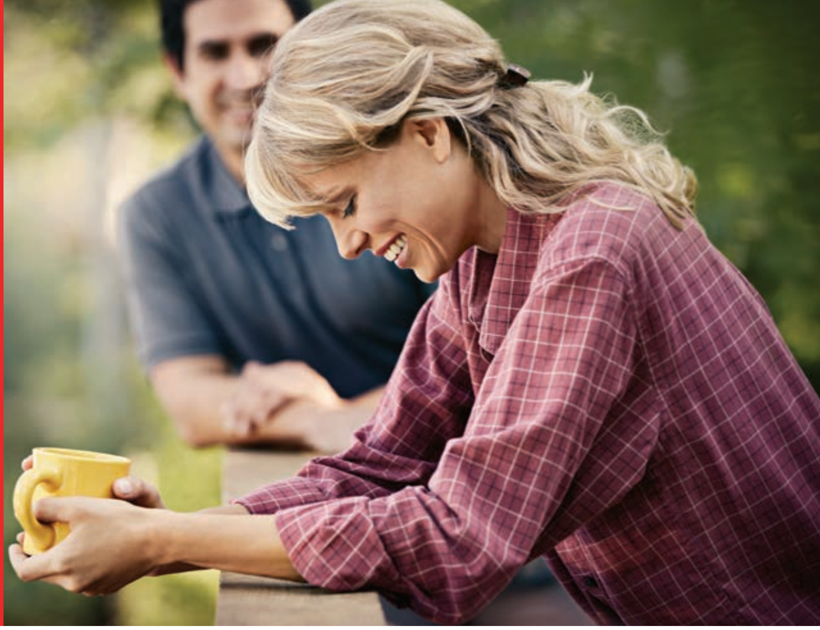
More about **living benefits**

Care4Life Accelerated Death Benefit Rider

Life insurance can do more than provide for your beneficiaries when you die. It can also help you by providing money you may need if you experience a health crisis.



The Need: Financial options for care

Donna is 48 and teaches third grade. Her husband John, who is also 48, was forced to retire early due to an unexpected medical condition. Donna spends a lot of her free time caring for him. They have enough money to get by, but Donna worries about something happening to her. Who would provide John's care? She has a small life insurance policy through work, but wonders if it's enough. And what if she faces any serious health situations in the future? They can't afford more medical expenses in addition to what they are already dealing with.

The Strategy: Life insurance you don't have to die to use

Donna purchases a $500,000 life insurance policy to address her needs:

- The death benefit will provide for John's needs if she passes away before him.
- If John should pass away before her, the death benefit would be an efficient way to leave something for their children when she passes away.
- If she experiences a serious medical condition, she can access the living benefits to help pay for her care, preserving their other assets.
- In the meantime, depending on the type of life insurance she purchases, her life insurance may build tax-deferred cash value. If available, she may access this cash value down the road if she needs extra money for something, such as supplementing her retirement income.*

Living benefits in action

By the time Donna reaches age 73, John has passed away and Donna is suffering from severe arthritis and is unable to take care of herself.

1. Donna files a claim and provides verification from a medical professional of her inability to perform at least two of the six activities of daily living for at least 90 days.
2. She's eligible to receive up to half of her policy's $500,000 death benefit or $250,000.
3. She decides to take the full $250,000 in annual payments.
4. Donna continues to pay the premium on her policy.
5. Donna still has access to the policy cash value to help with other needs, or upon her death, her beneficiaries will receive the remaining death benefit, which is guaranteed to be a minimum of $50,000.

The moral of the story

Not only does life insurance offer a valuable death benefit, but its living benefits can provide financial flexibility to help cover a variety of needs.

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Care is common and costs add up

Of the people turning age 65, seven out of 10 will need support over an extended period of time to meet their health or personal care needs at some point in their lives.[1]

$315,000 average out-of-pocket healthcare costs during retirement for a couple who retires at age 65.[2]

Approximately 85% of older adults have at least one chronic health condition, and 68% have two or more.[3]

$4,957 monthly national average cost for a home companion.[4]

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[1] https://www.hhs.gov/aging/long-term-care/index.html Content last reviewed 2/18/20. Accessed 9/2/22.

[2] https://www.cnbc.com/2022/05/16/americans-can-expect-to-pay-a-lot-more-for-medical-care-in-retirement.html. 5/16/22. Accessed 9/2/22.

[3] https://www.ncoa.org/article/the-top-10-most-common-chronic-conditions-in-older-adults. National Council on Aging, April 2021. Accessed 9/2/22.

[4] https://www.payingforseniorcare.com/homecare, 2/25/22. Accessed 9/6/22.

* Tax law permits a policy owner to withdraw life insurance policy cash values up to the policy owner's basis or investment in the contract without income tax consequences. Withdrawals and loans will reduce the available death benefit. Withdrawals beyond basis may be taxable income. Excess and unpaid loans will reduce 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 results of life insurance, consult your attorney or tax advisor.

The Care4Life riders are not a long-term care product and may vary in some states.

Life insurance and the Care4Life Accelerated Death Benefit rider are issued by Ameritas Life Insurance Corp. (rider form ICC17 ADBCCTIRUL 1-17, ICC17 ADBTIRUL 1-17 on universal life policies, ICC19 ADBCCTIRWL 8-19, ICC19 ADBTIRWL 8-19 on whole life policies), in California (rider form ADBCRIAR UL 6-17 CA, ADBCHIAR UL 6-17 CA, ADBTIR UL 6-17 CA on universal life policies, CRIAR WL 6-17 CA, CHIAR WL 6-17 CA, TIAR WL 6-17 CA on whole life policies). The rider is not available on variable universal life insurance products.

In New York, life insurance and the Care4Life Accelerated Death Benefit rider are issued by Ameritas Life Insurance Corp. of New York (rider form CRIAR 3-15 NY, CHIAR 3-15 NY, TIAR 3-15 NY on universal life policies and CRIAR WL 3-15 NY, CHIAR 3-15 WL NY, TIAR 3015 WL NY on whole life policies.)