ETHOS

Ethos Term – Choice with Living Benefits from Ameritas Life Insurance Corp.

Benefits that put the *life* in life insurance

Financial power if major illness strikes

According to the CDC, 1 in 4 Americans will experience a disability in their lifetime. Eligible applicants can get maximum protection against the odds with the Critical, Chronic and Terminal Illness Accelerated Benefits rider, included at no cost with Ethos Term – Choice[1]. If you're diagnosed with a qualifying Illness, you'll be eligible to accelerate up to 90% of your policy's death benefit.

- **Broad coverage** — Get financial protection against 18 qualifying conditions, including major heart attack, stroke, and severe cognitive impairment.
- **No restrictions** — Use the money for medical expenses, your bucket list, or any other purpose.
- **Top-rated carrier** — Your benefits are backed by the A+ financial strength of Ameritas.[2]

Qualifying conditions

Terminal Illness | Any illness or condition where life expectancy is 12 months or less.

Chronic Illness | The inability to perform at least two activities of daily living (dressing, eating, bathing, toileting, transferring, continence) for at least 90 days or the presence of a severe cognitive impairment.

Critical Illness | The diagnosis of any of the following illnesses or conditions:

- Invasive life threatening cancer
- Major burns
- Stroke
- Coma
- Major heart attack
- Aplastic anemia
- End-stage renal failure
- Benign brain tumor
- Major organ transplant
- Aortic aneurysm
- ALS (Amyotrophic lateral sclerosis or Lou Gehrig's disease)
- Heart valve replacement
- Blindness due to diabetes
- Coronary artery bypass graft surgery
- Paralysis of two or more limbs

Protection in minutes

Through Ethos, your agent can help you get life insurance protection plus living benefits in minutes, not weeks or months. There's no medical exams, just a few health and lifestyle questions.

1 Eligibility is subject to underwriting. Certain applicants will receive only the Terminal Illness Rider (TIR).

2 Ameritas is rated A+ (Strong) by Standard & Poor's Global (4/25). This is the fifth highest of Standard & Poor's 21 ratings assigned. Standard & Poor's rating includes Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York. Ameritas is also rated A (Excellent) by AM Best (5/25), the third highest of AM Best's 13 ratings assigned. The ratings assigned to Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York provide an independent opinion of each insurer's financial strength and ability to meet ongoing insurance policy and contract obligations. Standard & Poor's and AM Best are recognized among the top authorities in analyzing insurance companies. Ratings are current as of the respective dates shown, and subject to change. For more information, visit Ameritas' ratings page at https://www.ameritas.com/about/.