

# 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<sup>1</sup>. 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.<sup>2</sup>

## 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.

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

<sup>2</sup> Ameritas is rated A+ (Strong) by Standard & Poor's Global (2/24). 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 (5/23). 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/>.

# How payments work

Your available benefit amount is based on the severity of your condition and its impact on your life expectancy.

- Once an available benefit amount is determined, you can choose to accept the full amount or any portion of it. An administrative fee of up to \$250 applies (\$100 in FL).
- The policy's death benefit will be reduced, often by a greater amount than the benefit payment due to the your reduced life expectancy.
- A new, reduced premium payment will be determined in proportion to the remaining benefit. This premium will continue to be payable until the end of the term period.

## Meet Suneel

At age 35, Suneel bought an Ethos Term Life – Choice policy with a 20 year term. Five years later, he was diagnosed with Stage 3 prostate cancer and had to take several months off work for treatment. He exercised his policy's Critical Illness benefit coverage to help pay his medical bills, the mortgage and other daily living expenses.

Original face amount (death benefit)	\$500,000
Maximum Critical Illness amount, based on 55% reduced life expectancy	\$165,204
Total premiums paid	\$2,861
Remaining death benefit	\$50,000
New premium once Critical Illness benefit was exercised	\$9/month

For illustrative purposes only. Results will vary by individual at time of claim and may vary. Payout reflects assumed 6% interest rate in actuarial discount.

## Eligibility

The Critical, Chronic and Terminal Illness Accelerated Benefits rider is available in all states where Ethos Term – Choice is offered, and via three distinct riders in California. Eligibility is subject to underwriting. Certain applicants will receive only the Terminal Illness Rider (TIR).

## Using your living benefits

To exercise your policy's living benefits, contact Ethos customer support at **(888) 384-6754** or [support@ethoslife.com](mailto:support@ethoslife.com).

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