

Basic Illustration

Prepared For:
Grantor Age60
Spouse Age60

Prepared By:
Backnine Agent
Backnine Insurance and Financial Services, Inc.
310 N. Westlake Blvd
Westlake Village, CA 91362
ph: 818-221-0010
pichie@back9ins.com



Ameritas Value Plus Survivor Index UL

Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

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 \$1,333,333	\$1,000,000
Chronic Illness	50% of \$2,000,000	\$1,000,000
Critical Illness	25% of \$1,000,000	\$250,000

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.

*Accelerated Death benefits are not available if both insureds are living

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 1 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL

Indexed Universal Life Insurance

Prepared for: Grantor Age60

Male Issue Age: 60

Preferred Non-Tobacco

Prepared for: Spouse Age60

Female Issue Age: 60

Preferred Non-Tobacco

Specified Amount: \$50,000,000

Death Benefit Option: A

State: CA

Initial Annual Premium: \$4,300,000.00

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 Metastatic 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

Impact of Living Benefits for surviving insured

John and Sarah purchase this insurance coverage and sadly John passes away a year later. Four years after John's passing, Sarah suffers a heart attack and requires surgery. Sarah exercises the Critical Illness benefit to help pay medical bills, the mortgage, and other daily living expenses. Without the money from this benefit, Sarah would not have had enough to cover many of these expenses.

Purchase Profile	JEA age 65, Preferred NT
Initial Specified Amount	\$50,000,000
Critical Illness Amount Available	\$250,000
Death Benefit Amount Remaining Immediately After Acceleration	\$49,750,000

*This is a hypothetical example for illustrative purposes only.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 2 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

Indexed Universal Life Insurance

The life insurance policy you are considering allows for a flexible death benefit, flexible premium payments, and a cash surrender value. It is an insurance plan that allows for potential gains based on a portion of the increase in an index. **The Index Options of this policy provide benefits linked to external indexes, but the policy does not participate directly in the equity markets.** The premium options and policy charges calculated for this illustration are hypothetical. Actual amounts will be determined by the underwriting process and may vary from this illustration.

Underwriting Class

The values in this illustration were calculated assuming Male, Preferred Non-Tobacco and Female, Preferred Non-Tobacco underwriting classes. Actual values will depend upon the rate class assigned as a result of the underwriting process and may vary from those shown on this illustration.

Initial Insurance Benefit Base \$50,000,000

This is the death benefit assumed when the policy is issued. The actual amount that would be payable at the second death of the insured may be lower due to policy debt or withdrawals, or higher because of additional insurance benefits. Future increases may require proof of insurability.

Death Benefit Option

Your cost of insurance is based on the difference between the death benefit and the full account value. This policy provides for your choice of death benefit:

- (A) Specified amount
- (B) Specified amount plus account value
- (C) Specified amount plus return of premium minus withdrawals

This illustration has been prepared using Option A at issue.

First Year Planned Premium Outlay \$4,300,000.00

This is the planned premium outlay for the first policy year. For the specific planned premium and lump sum payment schedule, please refer to the yearly detail section of this illustration. This illustration assumes premiums are paid through year 3. Please note on the yearly detail chart when coverage would stop, based on guaranteed or non-guaranteed assumptions.

Cash Surrender Value

This is the amount that would be available to you if you were to surrender the policy. It is based on the amount of your premium payments, monthly policy charges, indexed credited amounts and interest credited to your policy. Your policy's cash surrender value equals the account value minus any surrender charge and policy debt.

Interest Rates

A non-guaranteed interest rate assumption is used in this illustration to help show how policy values are affected by the non-guaranteed cost of insurance and expense charges and by the illustrated premium payments, withdrawals, loans and policy changes. This illustration of non-guaranteed policy values is not intended to be a prediction of actual policy values.

This is an illustration of hypothetical values, not a contract.



Ameritas Value Plus Survivor Index UL

Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

Your policy's actual account value is divided among one or more of the Fixed Account, the Index Options and the Loan Account. Premiums and account value are allocated to these accounts according to your allocation choices. On each policy anniversary, we may transfer an estimate of that policy year's cost of insurance and expense charges into the Fixed Account. Monthly deductions for cost of insurance and expense charges will be deducted from any account value in the Fixed Account first.

The current interest rate for the Fixed Account is 3.80%. It can increase or decrease, but it will never fall below a guaranteed minimum of 1.00%. Beginning in the 11th policy year, an additional bonus of 0.45% is credited to value in the Fixed Account. It is not credited to value in the Loan Account. This currently declared additional bonus percentage is guaranteed to never be less than 0.10%.

Withdrawals and Loans

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.

Indexed Credit Amount

Your account value in the Index Options will not be credited daily with interest. At the end of each index period, account value in Index Options will be credited with an index credit amount linked to the performance of the underlying index. The index rate, which will not be less than the index floor rate or exceed the index cap rate for account value in the capped Index Options, is multiplied by the participation rate. The resulting value is then applied to the applicable portion of your account value to determine the index credit amount. The applicable portion of the account value is the average of the ending monthly account values in the Index Option during the index period. For index periods beginning in the 11th policy year, an additional bonus of 0.45% may be used in determining the index credit amount. This additional bonus percentage is guaranteed to never be less than 0.10%. Please see your policy for a detailed description of this calculation.

The following examples illustrate the index credit formula for annual point-to-point Index Options. The index credit formulas for current Index Options are not subject to change after issuance as long as the Index Option is in existence.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 4 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL

Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

	Index Increases Less than Cap Rate in Policy Years 1-10	Index Increases More than Cap Rate in Policy Years 1-10	Index Increases More than Cap Rate in Policy Years 11+	Index Decreases in Policy Years 11+
Average Ending Account Value (V)	1,000	1,000	1,000	1,000
Index Cap Rate (CR)	10%	10%	10%	10%
Index Floor Rate (FR)	0%	0%	0%	0%
Participation Rate (PR)	100%	100%	100%	100%
Actual Index Return (IR)	5%	15%	15%	-20%
Account Value Bonus (AB)	0.00%	0.00%	0.45%	0.45%
Index Credit	50.00	100.00	104.50	4.50

Index Credit = (Maximum(FR, Minimum(CR, IR) x PR) + AB) x V

Participation Rate and Index Cap Rate

The company will declare the participation rate and index cap rate in advance at the beginning of each index period. They will be guaranteed for the length of that index period. The primary factor used to determine the participation rate and index cap rate is the cost of one-year call options purchased to hedge the increase in the Index relative to the cost of fixed income instruments purchased to provide guaranteed interest. The index cap rate only applies in the capped Index Options.

Index Options

The Index Options available with this policy are:

	S&P 500	S&P 500	Russell 2000	MSCI EAFE	BNP Paribas Momentum Multi- Asset 5	BNP Paribas Momentum Multi- Asset 5
Index Crediting Method	Point-to- Point with Index Cap Rate	Point-to- Point with Index Cap Rate	Point-to- Point with Index Cap Rate	Point-to- Point with Index Cap Rate	Point-to- Point	Point-to- Point
Index Period	1 Year	2 Year	1 Year	1 Year	1 Year	2 Year
Index Floor Rate	0%	0%	0%	0%	0%	0%
Minimum Index Cap Rate	3.00%	6.00% Biannually	3.00%	3.00%	N/A	N/A
Current Index Cap Rate	7.50%	16.00%	7.50%	7.75%	N/A	N/A
Minimum Participation Rate	100%	100%	100%	100%	25%	25%
Current Participation Rate	100%	100%	100%	100%	165%	215%

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 5 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

Standard & Poor's 500TM Index is comprised of 500 stocks representing major U.S. industrial sectors. S&P 500[®] and Standard & Poor's 500TM are trademarks of Standard & Poor's and have been licensed for use by Ameritas Life Insurance Corp. This product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's does not make any representation regarding the advisability of investing in the Product.

The Russell 2000[®] Index is a trademark of the Russell Investment Group ("Russell") and has been licensed for use by Ameritas Life Insurance Corp. This product is not sponsored, endorsed, sold or promoted by Russell and Russell makes no representation regarding the advisability of purchasing the product. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell[®] is a trademark of Russell Investment Group.

The MSCI EAFE[®] is a service mark of MSCI and has been licensed for use by Ameritas Life Insurance Corp. The Product is not sponsored, endorsed, sold or promoted by MSCI and MSCI does not make any representation regarding the advisability of purchasing the Product. The Product contract contains a more detailed description of the limited relationship MSCI has with Ameritas Life Insurance Corp.

The BNP Paribas Momentum Multi-Asset 5 Index (BNPP Momentum 5 Index) has limited historical information. The BNPP Momentum 5 Index is a new index strategy, launched on 1/27/2017. For more information about the BNPP Momentum 5 Index, visit <https://momentum5index.bnpparibas.com>. This product is not sponsored, endorsed, sold or promoted by BNP Paribas or any of its affiliates (collectively, "BNP Paribas"). Neither BNP Paribas nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. BNP Paribas Momentum Multi-Asset 5 Index (the "Index") is the exclusive property of BNP Paribas. BNP Paribas and the Index are service marks of BNP Paribas and will be licensed for use for certain purposes by Ameritas Life Insurance Corp. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

Loans

You may take policy loans using either a Fixed Loan or a Variable Loan. Both loan types cannot be used simultaneously, and the loan type may not be changed during the 12 month period following the date a loan is taken or the date the loan type is changed. This illustration does not reflect policy loans.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 6 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

(1) Fixed Loans

With a Fixed Loan, the amount of the account value equal to the loan balance is moved into the Loan Account. The current interest rate credited in the Loan Account is 2.50%, and will never be less than 1.00%. The loan interest rate charged on the loan for the first 5 policy years is 3.38% payable in advance, which is equal to 3.50% payable in arrears. For policy years 6 and later, the loan interest rate is 2.44% payable in advance which is equal to 2.50% payable in arrears.

For a Fixed Loan, the interest credited on loaned account value is unaffected by changes in the Index or the interest rate credited in the Fixed Account. The loan interest charged and the interest credited on loaned account value will be as follows:

	Years	Loan Interest Rate	Credited Rate On Loaned Account Value	Difference
Current	1 - 5	3.50%	2.50%	1.00%
Current	6+	2.50%	2.50%	0.00%
Guaranteed	1 - 5	3.50%	1.00%	2.50%
Guaranteed	6+	2.50%	1.00%	1.50%

(2) Variable Loans

A Variable Loan is more volatile than a Fixed Loan. With a Variable Loan, the account value will stay in the Fixed Account and Index Options and continue to receive any interest and index credited amounts that would have been credited without a loan. The loan interest rate is currently 4.58% payable in advance, which is equal to 4.80% in arrears. The maximum loan interest rate will not exceed the greater of:

- (1) the published monthly average (Moody's Corporate Bond Yield Average – Monthly Average Corporate as published by Moody's Investors Service, Inc., or its successor) for the calendar month ending two months prior to the date the rate is determined; or
- (2) the rate used to compute the guaranteed account value, plus 1%.

For a Variable Loan, the interest credited on account value equal to the loan balance will vary with changes in the index and changes in the interest rate credited in the Fixed Account. The loan interest rate charged and the interest credited may vary greatly for each index period. The table below shows the impact of different credited rates compared to the current loan interest rate.

Loan Interest Rate	Credited Rate On Loaned Account Value	Difference
4.80%	12.00%	-7.20%
4.80%	8.00%	-3.20%
4.80%	4.00%	0.80%
4.80%	0.00%	4.80%

This is an illustration of hypothetical values, not a contract.



Ameritas Value Plus Survivor Index UL

Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

When using the Variable Loan, the illustration may show an illustrated interest credited rate greater than the loan interest rate for the duration of the policy loan. However, the actual credited rates will vary from year to year and will be less than the loan interest rate in some years. Loan interest rates may also change, subject to the maximum loan rate. You should consider the effect of these varying rates by comparing illustrations using Variable Loans and Fixed Loans at different assumed credited rates and loan interest rates.

Non-Guaranteed Elements of the Policy

Certain elements of your life insurance policy are guaranteed, such as the maximum cost of insurance, maximum expense charges, and minimum interest rate. However, many of the elements of this policy can not be predicted. Actual policy charges may be less than the maximum guaranteed charges, and any index credited amounts or interest in excess of the minimum interest rate will result in interest credited at an overall rate greater than the guaranteed interest rate.

For the purpose of this illustration, the Company shows the currently illustrated non-guaranteed cost of insurance and expense charges as unchanged for all years illustrated. In reality, the non-guaranteed values are subject to change by the insurer, so the actual results of the policy may be more or less favorable than those shown here. The non-guaranteed policy values in this illustration show the cash surrender values and death benefits resulting from these non-guaranteed charges, based upon the illustrated interest rate assumption and the frequency, timing and amount of illustrated premium payments, withdrawals, loans and policy changes.

Non-Guaranteed Midpoint

The non-guaranteed midpoint scenario credits interest at a rate that is the average of the guaranteed interest rate and the illustrated interest rate. This scenario also assumes that all non-guaranteed charges, including but not limited to cost of insurance and expense charges and all rider charges, are charged at a rate that is the average of the guaranteed rates and the rates currently charged at the Company.

Annual Reports

We will send you an annual report showing the current account value, cash surrender value, amount of interest credited, premiums paid, partial withdrawals, loan activity, expense charges, and cost of insurance charges since the prior report.

Federal Income Tax Considerations

The Internal Revenue Code restricts the amount of money which may be paid into or withdrawn from life insurance policies and requires the death benefit to be no less than a specified multiple of the account value to qualify as life insurance under IRC Section 7702. This illustration is based on our current understanding of the tax law; however, it is not intended to be tax or legal advice. Consult your professional tax advisor for further information.

Cash Value Accumulation Test

The death benefit is increased, if necessary, to maintain the required amount of coverage to qualify as life insurance under section 7702 of the Internal Revenue Code. Underwriting may be required.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 8 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

7-Pay Premium \$4,118,654.40

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 a Modified Endowment Contract.

Short-Term No-Lapse Guarantee

This policy contains a short-term no-lapse guarantee to the earlier of 20 years or attained age 95. During the short-term no-lapse guarantee period, the policy will remain in force without entering the grace period if the quantity of (a) minus (b) minus (c) is greater than or equal to (d) where:

- (a) is the sum of premiums paid to date accumulated at a 1% effective annual rate;
- (b) is the current loan balance;
- (c) is the sum of any partial withdrawals accumulated at a 1% effective annual rate;
- (d) is the sum of short-term monthly minimum no-lapse premiums accumulated at a 1% effective annual rate.

The short-term minimum monthly no-lapse premium in year 1 of this illustration is \$11,551.70. If no changes are made to the policy, and if you pay at least the short-term minimum no-lapse premium, the policy is guaranteed to remain in force during the short-term no-lapse guarantee period. Beyond that period, the short-term no-lapse guarantee is no longer active and the policy will remain in force only if there is sufficient cash surrender value to deduct the monthly charges. If the short-term no-lapse guarantee is not in effect during the short-term no-lapse guarantee period, you may pay additional premiums to bring the short-term no-lapse guarantee back into effect.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 9 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

Rider Benefits Included in this Illustration

Long Term Lapse Protection Rider

This rider provides the option for a long-term no-lapse guarantee. The Long-Term Lapse Protection Rider, when in effect, will keep this policy in force when the cash surrender value is less than the monthly deduction. The Long-Term Lapse Protection Rider will be in effect as long as the Lapse Protection Value minus the loan balance is greater than zero. The duration of the long-term no-lapse guarantee will be determined by the amount and timing of premium payments, loans, and partial withdrawals. As illustrated this policy is guaranteed to remain in force for 38 years. Beyond that period, the long-term no-lapse guarantee will no longer be active and the policy will remain in force only if there is sufficient cash surrender value to deduct the monthly charges.

Care4Life

This rider combines multiple riders to allow a portion of the death benefit 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 value 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. Critical Illness benefits are not available for issue age 65 and above.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 10 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

Summary Year	Guaranteed	Non-guaranteed Midpoint	Non-guaranteed Current
Summary Year 5			
Cash Value	\$9,425,958	\$10,801,922	\$12,310,733
Death Benefit	\$50,000,000	\$50,000,000	\$50,000,000
Summary Year 10			
Cash Value	\$8,571,289	\$11,590,165	\$15,319,939
Death Benefit	\$50,000,000	\$50,000,000	\$50,000,000
Summary Year 20			
Cash Value	\$5,203,041	\$13,805,178	\$27,017,826
Death Benefit	\$50,000,000	\$50,000,000	\$50,000,000
Summary Year 30			
Cash Value	\$0	\$5,852,846	\$43,881,145
Death Benefit	\$50,000,000	\$50,000,000	\$50,000,000
Last Year of Death Benefit	38	38	61
Cash from Policy	\$0	\$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.

I understand that my premiums will not be invested in the stock market. I understand that the interest rate credited to any portion of the account value in the participation accounts of my policy will be determined based on the increase of the Index during each index period and the participation rate and any applicable index cap rate declared by the Company at the beginning of that index period. I understand that interest will never be credited at a rate less than the guaranteed rate of 1.00% for account value in the Fixed Account and Loan Account nor less than 0.00% for account value in the Index Options. I understand that account value equal to the illustrated Variable Loan will not be moved to the Loan Account, and interest credited could be significantly less than the variable loan interest rate charged on the Variable Loan.

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

Backnine Agent
Backnine Insurance and Financial Services, Inc.
310 N. Westlake Blvd
Westlake Village, CA 91362
818-221-0010
pichie@back9ins.com

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

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 11 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60

Male Issue Age: 60

Preferred Non-Tobacco

Prepared for: Spouse Age60

Female Issue Age: 60

Preferred Non-Tobacco

Specified Amount: \$50,000,000

Death Benefit Option: A

State: CA

Initial Annual Premium: \$4,300,000.00

					Guaranteed Policy Values (1)			Alternate Scale Non-Guaranteed Policy Values 3.80% (2)			Non-Guaranteed Policy Values 4.96% (2)		
EOY Age	End of Year	Premium Outlay	Annual Cash Flow	Annual Outlay	Net Death Benefit	Net Account Value	Cash Surrender Value	Net Death Benefit	Net Account Value	Cash Surrender Value	Net Death Benefit	Net Account Value	Cash Surrender Value
61	1	4,300,000	0	4,300,000	50,000,000	3,663,799	2,314,799	50,000,000	3,931,657	2,582,657	50,000,000	3,976,485	2,627,485
62	2	4,300,000	0	4,300,000	50,000,000	7,325,968	6,028,468	50,000,000	8,012,668	6,715,168	50,000,000	8,150,154	6,852,654
63	3	4,300,000	0	4,300,000	50,000,000	10,986,340	9,742,340	50,000,000	12,248,643	11,004,643	50,000,000	12,530,724	11,286,724
64	4	0	0	0	50,000,000	10,774,090	9,584,590	50,000,000	12,539,016	11,349,516	50,000,000	12,976,112	11,786,612
65	5	0	0	0	50,000,000	10,558,458	9,425,958	50,000,000	12,840,060	11,707,560	50,000,000	13,443,233	12,310,733
66	6	0	0	0	50,000,000	10,338,541	9,264,541	50,000,000	13,152,060	12,078,060	50,000,000	13,933,049	12,859,049
67	7	0	0	0	50,000,000	10,113,288	9,099,788	50,000,000	13,475,307	12,461,807	50,000,000	14,446,569	13,433,069
68	8	0	0	0	50,000,000	9,881,435	8,930,435	50,000,000	13,810,123	12,859,123	50,000,000	14,984,872	14,033,872
69	9	0	0	0	50,000,000	9,641,436	8,754,936	50,000,000	14,156,757	13,270,257	50,000,000	15,549,012	14,662,512
70	10	0	0	0	50,000,000	9,391,289	8,571,289	50,000,000	14,515,299	13,695,299	50,000,000	16,139,939	15,319,939
		12,900,000	0	12,900,000									
71	11	0	0	0	50,000,000	9,137,597	8,386,597	50,000,000	15,125,548	14,374,548	50,000,000	17,006,743	16,255,743
72	12	0	0	0	50,000,000	8,867,284	8,187,284	50,000,000	15,759,311	15,079,311	50,000,000	17,918,203	17,238,203
73	13	0	0	0	50,000,000	8,575,583	7,969,583	50,000,000	16,416,828	15,810,828	50,000,000	18,876,075	18,270,075
74	14	0	0	0	50,000,000	8,256,568	7,727,068	50,000,000	17,098,116	16,568,616	50,000,000	19,882,029	19,352,529
75	15	0	0	0	50,000,000	7,902,813	7,452,813	50,000,000	17,802,881	17,352,881	50,000,000	20,937,589	20,487,589
76	16	0	0	0	50,000,000	7,505,102	7,138,102	50,000,000	18,530,785	18,163,785	50,000,000	22,044,407	21,677,407
77	17	0	0	0	50,000,000	7,052,479	6,771,979	50,000,000	19,281,135	19,000,635	50,000,000	23,204,012	22,923,512
78	18	0	0	0	50,000,000	6,530,830	6,340,330	50,000,000	20,053,360	19,862,860	50,000,000	24,418,277	24,227,777
79	19	0	0	0	50,000,000	5,922,401	5,826,401	50,000,000	20,846,407	20,750,407	50,000,000	25,688,938	25,592,938
80	20	0	0	0	50,000,000	5,203,041	5,203,041	50,000,000	21,658,919	21,658,919	50,000,000	27,017,826	27,017,826
		12,900,000	0	12,900,000									
81	21	0	0	0	50,000,000	4,547,002	4,547,002	50,000,000	22,488,482	22,488,482	50,000,000	28,406,349	28,406,349
82	22	0	0	0	50,000,000	3,710,743	3,710,743	50,000,000	23,331,839	23,331,839	50,000,000	29,855,855	29,855,855
83	23	0	0	0	50,000,000	2,657,357	2,657,357	50,000,000	24,187,835	24,187,835	50,000,000	31,370,044	31,370,044
84	24	0	0	0	50,000,000	1,332,165	1,332,165	50,000,000	25,051,880	25,051,880	50,000,000	32,950,949	32,950,949
85	25	0	0	0	50,000,000	0	0	50,000,000	25,918,599	25,918,599	50,000,000	34,601,393	34,601,393
86	26	0	0	0	50,000,000	0	0	50,000,000	26,760,768	26,760,768	50,000,000	36,312,380	36,312,380
87	27	0	0	0	50,000,000	0	0	50,000,000	27,565,810	27,565,810	50,000,000	38,088,711	38,088,711
88	28	0	0	0	50,000,000	0	0	50,000,000	28,311,394	28,311,394	50,000,000	39,934,705	39,934,705
89	29	0	0	0	50,000,000	0	0	50,000,000	28,968,635	28,968,635	50,000,000	41,859,388	41,859,388
90	30	0	0	0	50,000,000	0	0	50,000,000	29,503,994	29,503,994	50,000,000	43,881,145	43,881,145
		12,900,000	0	12,900,000									
91	31	0	0	0	50,000,000	0	0	50,000,000	29,879,149	29,879,149	51,366,740	46,017,855	46,017,855
92	32	0	0	0	50,000,000	0	0	50,000,000	30,044,695	30,044,695	53,383,475	48,230,787	48,230,787
93	33	0	0	0	50,000,000	0	0	50,000,000	29,939,803	29,939,803	55,475,723	50,505,525	50,505,525
94	34	0	0	0	50,000,000	0	0	50,000,000	29,484,789	29,484,789	57,639,908	52,839,202	52,839,202
95	35	0	0	0	50,000,000	0	0	50,000,000	28,586,753	28,586,753	59,875,800	55,232,768	55,232,768
96	36	0	0	0	50,000,000	0	0	50,000,000	27,100,350	27,100,350	62,175,609	57,686,022	57,686,022
97	37	0	0	0	50,000,000	0	0	50,000,000	24,860,101	24,860,101	64,541,877	60,208,267	60,208,267
98	38	0	0	0	50,000,000	0	0	50,000,000	21,621,397	21,621,397	66,994,870	62,807,435	62,807,435
99	39	0	0	0	0	0	0	50,000,000	16,980,391	16,980,391	69,539,042	65,485,676	65,485,676
100	40	0	0	0	0	0	0	50,000,000	10,336,685	10,336,685	72,181,294	68,245,378	68,245,378
		12,900,000	0	12,900,000									

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 12 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco

Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

					Guaranteed Policy Values (1)			Alternate Scale Non-Guaranteed Policy Values 3.80% (2)			Non-Guaranteed Policy Values 4.96% (2)		
EOY Age	End of Year	Premium Outlay	Annual Cash Flow	Annual Outlay	Net Death Benefit	Net Account Value	Cash Surrender Value	Net Death Benefit	Net Account Value	Cash Surrender Value	Net Death Benefit	Net Account Value	Cash Surrender Value
101	41	0	0	0	0	0	0	50,000,000	785,300	785,300	74,928,929	71,088,582	71,088,582
102	42	0	0	0	0	0	0	0	0	0	77,796,784	74,022,101	74,022,101
103	43	0	0	0	0	0	0	0	0	0	80,774,069	77,050,893	77,050,893
104	44	0	0	0	0	0	0	0	0	0	83,865,917	80,180,501	80,180,501
105	45	0	0	0	0	0	0	0	0	0	87,077,358	83,417,339	83,417,339
106	46	0	0	0	0	0	0	0	0	0	90,356,193	86,715,029	86,715,029
107	47	0	0	0	0	0	0	0	0	0	93,698,797	90,078,108	90,078,108
108	48	0	0	0	0	0	0	0	0	0	97,100,817	93,521,199	93,521,199
109	49	0	0	0	0	0	0	0	0	0	100,592,311	97,055,137	97,055,137
110	50	0	0	0	0	0	0	0	0	0	104,186,898	100,693,245	100,693,245
		12,900,000	0	12,900,000									
111	51	0	0	0	0	0	0	0	0	0	107,964,498	104,512,958	104,512,958
112	52	0	0	0	0	0	0	0	0	0	111,946,597	108,535,227	108,535,227
113	53	0	0	0	0	0	0	0	0	0	116,155,682	112,782,581	112,782,581
114	54	0	0	0	0	0	0	0	0	0	120,617,066	117,279,868	117,279,868
115	55	0	0	0	0	0	0	0	0	0	125,343,069	122,039,698	122,039,698
116	56	0	0	0	0	0	0	0	0	0	130,346,934	127,075,378	127,075,378
117	57	0	0	0	0	0	0	0	0	0	135,642,526	132,401,083	132,401,083
118	58	0	0	0	0	0	0	0	0	0	141,244,071	138,032,470	138,032,470
119	59	0	0	0	0	0	0	0	0	0	147,163,168	143,990,904	143,990,904
120	60	0	0	0	0	0	0	0	0	0	153,363,828	150,356,694	150,356,694
		12,900,000	0	12,900,000									
121	61	0	0	0	0	0	0	0	0	0	158,615,168	157,044,720	157,044,720
		12,900,000	0	12,900,000									

- (1) The guaranteed interest rate is 1.00% in the Fixed Account and Loan Account and 0.00% in the Index Options.
(2) Beginning in the 11th policy year, an additional 0.45% is credited to account value in the Fixed Account and used in determining the index credited amount in the Index Options.

& : Premiums exceed 7 pay premium.

^ This is not a paid-up policy. Charges will continue to be required. Depending on actual results, premium payments may need to continue or be resumed in order to keep the policy in-force.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 13 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

Account	Allocation	Illustrated Rate
Fixed Account	0.00%	3.80%
S&P 1-Year Point-to-Point (with Cap)	100.00%	4.96%
S&P 2-Year Point-to-Point (with Cap)	0.00%	4.96%
Russell 2000 1-Year Point-to-Point (with Cap)	0.00%	4.80%
MSCI EAFE 1-Year Point-to-Point (with Cap)	0.00%	4.51%
BNPP MMA 1-Year Point-to-Point (Uncapped)	0.00%	4.96%
BNPP MMA 2-Year Point-to-Point (Uncapped)	0.00%	4.96%

	Guaranteed		Non-Guaranteed	
	10 Year	20 Year	10 Year	20 Year
Surrender Cost Index	17.35	15.80	7.13	3.23
Net Payment Index	30.33	18.79	30.33	18.79

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

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 14 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL

Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

20 Year History Tables

Value Plus Survivor IUL

Year	S&P 500 1Yr PTP Index	7.50% Cap	S&P 500 2Yr PTP Index	16.00% Cap	Russell 2000 1Yr PTP Index	7.50% Cap	EA FE 1Yr PTP Index	7.75% Cap	BNP 1Yr PTP Index	165.00% Par	BNP 2Yr PTP Index	215.00% Par
2003	26.38%	7.50%			45.37%	7.50%	35.28%	7.75%	22.58%	37.26%	N/A	N/A
2004	8.99%	7.50%	37.75%	16.00%	17.00%	7.50%	17.59%	7.75%	8.09%	13.35%	32.50%	69.88%
2005	3.00%	3.00%			3.32%	3.32%	10.87%	7.75%	1.69%	2.79%		
2006	13.62%	7.50%	17.03%	16.00%	17.00%	7.50%	23.47%	7.75%	6.11%	10.08%	7.90%	16.99%
2007	3.53%	3.53%			-2.75%	0.00%	8.62%	7.75%	3.29%	5.44%		
2008	-38.49%	0.00%	-36.32%	0.00%	-34.80%	0.00%	-45.09%	0.00%	0.10%	0.17%	3.40%	7.31%
2009	23.45%	7.50%			25.22%	7.50%	27.75%	7.75%	3.17%	5.22%		
2010	12.78%	7.50%	39.24%	16.00%	25.31%	7.50%	4.91%	4.91%	11.63%	19.18%	15.16%	32.59%
2011	-0.00%	0.00%			-5.45%	0.00%	-14.82%	0.00%	10.02%	16.53%		
2012	13.41%	7.50%	13.40%	13.40%	14.64%	7.50%	13.55%	7.75%	8.42%	13.89%	19.28%	41.45%
2013	29.60%	7.50%			37.00%	7.50%	19.43%	7.75%	7.32%	12.08%		
2014	11.39%	7.50%	44.36%	16.00%	3.53%	3.53%	-7.35%	0.00%	11.11%	18.34%	19.25%	41.38%
2015	-0.73%	0.00%			-5.71%	0.00%	-3.30%	0.00%	-3.10%	0.00%		
2016	9.54%	7.50%	8.74%	8.74%	19.48%	7.50%	-1.88%	0.00%	6.22%	10.27%	2.93%	6.30%
2017	19.42%	7.50%			13.14%	7.50%	21.78%	7.75%	5.28%	8.71%		
2018	-6.24%	0.00%	11.97%	11.97%	-12.18%	0.00%	-16.14%	0.00%	-0.91%	0.00%	4.32%	9.29%
2019	28.88%	7.50%			23.72%	7.50%	18.44%	7.75%	8.78%	14.49%		
2020	16.26%	7.50%	49.83%	16.00%	18.36%	7.50%	5.43%	5.43%	-3.18%	0.00%	5.32%	11.44%
2021	26.89%	7.50%			13.70%	7.50%	8.78%	7.75%	0.24%	0.40%		
2022	-19.44%	0.00%	2.22%	2.22%	-21.56%	0.00%	-16.79%	0.00%	-7.12%	0.00%	-6.89%	0.00%
5 Yr Avg	9.27%	4.50%	12.81%	6.04%	4.41%	4.50%	-0.06%	4.19%	-0.44%	-0.72%	0.55%	1.18%
10Yr Avg	11.56%	5.25%	11.71%	5.49%	8.95%	4.85%	2.84%	3.64%	2.47%	4.07%	2.49%	5.36%
15Yr Avg	8.45%	5.00%	8.90%	5.62%	7.63%	4.74%	0.98%	3.79%	3.87%	6.38%	4.18%	9.00%
20Yr Avg	9.11%	5.20%	9.41%	5.82%	9.72%	4.84%	5.53%	4.78%	4.99%	8.23%	N/A	N/A

Returns are from January 1 to December 31 for the previous 20 years. One year point-to-point options determine and apply any index credit to the applicable portion of the policy account value every 12 months after the start of the index period. The participation rate is the percentage of any increase in the index over the index period that is credited to the applicable portion of the policy account value every 12 months after the start of the index period. The cap is the maximum amount of any increase in the index over the index period that is credited to the applicable portion of the policy account value every 12 months after the start of the index period.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 15 of 16 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

Minimum & Maximum Annual Credited Rates Assuming Input Caps and Par Rates

	Min	Max
S&P 500 1-Year Capped: Benchmark Rate:	3.29%	6.26%

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 and Ameritas Life Insurance Corp. of New York, located at 1350 Broadway, Suite 2201, New York, NY 10018. 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.

© 2020 Ameritas Mutual Holding Company

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

000068550000\2.90.986-29985.00017

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 16 of 16 pages
and is not valid unless all pages are included.

Policyowner Acknowledgment

1203

Ameritas Life Insurance Corp. P.O. Box 81889, Lincoln, NE 68501 / 800-745-1112, Fax 402-467-7335

With respect to Policy No.: _____

or my application dated _____, I acknowledge that I have a Modified Endowment Contract as defined in IRC Sec. 7702A. Withdrawals and loans from such contracts are subject, at least in part, to current income tax, including penalties where applicable.

I have been advised to consult with a professional tax advisor for specific information.

Signature (Owner)

Date



Ameritas Value Plus Survivor Index UL

Indexed Universal Life Insurance

A Supplemental Illustration

Internal Rate of Return

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

				Non-Guaranteed Assumed @4.96%			
End of Year	Age	Annual Outlay	Accum. Outlay	Cash Surr Value	Net IRR Surr. Value	Death Benefit	Net IRR at Death
1	61	4,300,000	4,300,000	2,627,485	-	50,000,000	1,062.79%
2	62	4,300,000	8,600,000	6,852,654	-	50,000,000	194.64%
3	63	4,300,000	12,900,000	11,286,724	-	50,000,000	85.16%
4	64	0	12,900,000	11,786,612	-	50,000,000	53.92%
5	65	0	12,900,000	12,310,733	-	50,000,000	39.06%
6	66	0	12,900,000	12,859,049	-	50,000,000	30.51%
7	67	0	12,900,000	13,433,069	0.68%	50,000,000	24.99%
8	68	0	12,900,000	14,033,872	1.21%	50,000,000	21.14%
9	69	0	12,900,000	14,662,512	1.61%	50,000,000	18.31%
10	70	0	12,900,000	15,319,939	1.93%	50,000,000	16.15%
11	71	0	12,900,000	16,255,743	2.34%	50,000,000	14.44%
12	72	0	12,900,000	17,238,203	2.67%	50,000,000	13.06%
13	73	0	12,900,000	18,270,075	2.94%	50,000,000	11.91%
14	74	0	12,900,000	19,352,529	3.17%	50,000,000	10.95%
15	75	0	12,900,000	20,487,589	3.36%	50,000,000	10.14%
16	76	0	12,900,000	21,677,407	3.52%	50,000,000	9.43%
17	77	0	12,900,000	22,923,512	3.66%	50,000,000	8.82%
18	78	0	12,900,000	24,227,777	3.77%	50,000,000	8.28%
19	79	0	12,900,000	25,592,938	3.88%	50,000,000	7.81%
20	80	0	12,900,000	27,017,826	3.96%	50,000,000	7.38%

Rate of Return Needed to Match Ameritas Value Plus Survivor Index UL in Year 20:

		Taxable Fund*	Tax Free Fund
Current Surr. Cash Value	\$27,017,826	5.51%	3.96%
Current Death Benefit	\$50,000,000	10.25%	7.38%

* The interest on this financial instrument is taxable as earned.

This supplemental illustration is not valid without Ameritas Life Insurance Corp., Ameritas Value Plus Survivor Index UL illustration.

This illustration assumes a Tax Bracket of 28%.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 1 of 3 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL Indexed Universal Life Insurance

A Supplemental Illustration Internal Rate of Return

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

				Non-Guaranteed Assumed @4.96%			
End of Year	Age	Annual Outlay	Accum. Outlay	Cash Surr Value	Net IRR Surr. Value	Death Benefit	Net IRR at Death
21	81	0	12,900,000	28,406,349	4.02%	50,000,000	7.00%
22	82	0	12,900,000	29,855,855	4.07%	50,000,000	6.66%
23	83	0	12,900,000	31,370,044	4.12%	50,000,000	6.35%
24	84	0	12,900,000	32,950,949	4.16%	50,000,000	6.06%
25	85	0	12,900,000	34,601,393	4.19%	50,000,000	5.80%
26	86	0	12,900,000	36,312,380	4.22%	50,000,000	5.56%
27	87	0	12,900,000	38,088,711	4.25%	50,000,000	5.35%
28	88	0	12,900,000	39,934,705	4.27%	50,000,000	5.14%
29	89	0	12,900,000	41,859,388	4.29%	50,000,000	4.95%
30	90	0	12,900,000	43,881,145	4.31%	50,000,000	4.78%
31	91	0	12,900,000	46,017,855	4.33%	51,366,740	4.71%
32	92	0	12,900,000	48,230,787	4.34%	53,383,475	4.69%
33	93	0	12,900,000	50,505,525	4.36%	55,475,723	4.66%
34	94	0	12,900,000	52,839,202	4.36%	57,639,908	4.64%
35	95	0	12,900,000	55,232,768	4.37%	59,875,800	4.62%
36	96	0	12,900,000	57,686,022	4.37%	62,175,609	4.59%
37	97	0	12,900,000	60,208,267	4.37%	64,541,877	4.57%
38	98	0	12,900,000	62,807,435	4.37%	66,994,870	4.55%
39	99	0	12,900,000	65,485,676	4.37%	69,539,042	4.53%
40	100	0	12,900,000	68,245,378	4.36%	72,181,294	4.51%
41	101	0	12,900,000	71,088,582	4.36%	74,928,929	4.49%
42	102	0	12,900,000	74,022,101	4.35%	77,796,784	4.48%
43	103	0	12,900,000	77,050,893	4.35%	80,774,069	4.46%
44	104	0	12,900,000	80,180,501	4.34%	83,865,917	4.45%
45	105	0	12,900,000	83,417,339	4.33%	87,077,358	4.43%
46	106	0	12,900,000	86,715,029	4.32%	90,356,193	4.42%
47	107	0	12,900,000	90,078,108	4.31%	93,698,797	4.40%
48	108	0	12,900,000	93,521,199	4.30%	97,100,817	4.39%
49	109	0	12,900,000	97,055,137	4.29%	100,592,311	4.37%
50	110	0	12,900,000	100,693,245	4.28%	104,186,898	4.35%

This supplemental illustration is not valid without Ameritas Life Insurance Corp., Ameritas Value Plus Survivor Index UL illustration.

This illustration assumes a Tax Bracket of 28%.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 2 of 3 pages
and is not valid unless all pages are included.



Ameritas Value Plus Survivor Index UL

Indexed Universal Life Insurance

A Supplemental Illustration Internal Rate of Return

Prepared for: Grantor Age60
Male Issue Age: 60
Preferred Non-Tobacco
Prepared for: Spouse Age60
Female Issue Age: 60
Preferred Non-Tobacco

Specified Amount: \$50,000,000
Death Benefit Option: A
State: CA
Initial Annual Premium: \$4,300,000.00

				Non-Guaranteed Assumed @4.96%			
End of Year	Age	Annual Outlay	Accum. Outlay	Cash Surr Value	Net IRR Surr. Value	Death Benefit	Net IRR at Death
51	111	0	12,900,000	104,512,958	4.27%	107,964,498	4.34%
52	112	0	12,900,000	108,535,227	4.26%	111,946,597	4.33%
53	113	0	12,900,000	112,782,581	4.26%	116,155,682	4.32%
54	114	0	12,900,000	117,279,868	4.25%	120,617,066	4.31%
55	115	0	12,900,000	122,039,698	4.25%	125,343,069	4.30%
56	116	0	12,900,000	127,075,378	4.25%	130,346,934	4.29%
57	117	0	12,900,000	132,401,083	4.24%	135,642,526	4.29%
58	118	0	12,900,000	138,032,470	4.24%	141,244,071	4.29%
59	119	0	12,900,000	143,990,904	4.25%	147,163,168	4.29%
60	120	0	12,900,000	150,356,694	4.25%	153,363,828	4.28%
61	121	0	12,900,000	157,044,720	4.25%	158,615,168	4.27%

The life insurance cash value and death benefit are based on an interest rate of 4.96%.

Tax Advantages of Ameritas Value Plus Survivor Index UL

Under certain provisions of the Internal Revenue Code, death benefits are received income tax free, and life insurance cash values accumulate income tax deferred. Policy loans and withdrawals are not always income tax free. Independent tax advice may be needed.

This supplemental illustration is not valid without Ameritas Life Insurance Corp., Ameritas Value Plus Survivor Index UL illustration.

This illustration assumes a Tax Bracket of 28%.

This is an illustration of hypothetical values, not a contract.

Form 3027 3-21

Presented by: Backnine Agent/Lic:
3-23-2023

This is page 3 of 3 pages
and is not valid unless all pages are included.

Name: Grantor Age60 M/60

Company/ Product: Ameritas Life Insurance Corp./ Ameritas Value Plus Survivor Index UL

Product Warning(s)

- Amount in Interest Rates has been adjusted from 5.44 to 4.96.

Client Input Summary

Company: Ameritas Life Insurance Corp.

March 23, 2023

Product: Ameritas Value Plus Survivor Index UL

Insured

Valued Client	Grantor Age60
Sex	Male
Age	60
Class	Preferred Non Tobacco
State of Issue	California

2nd Insured

Joint Valued Client	Spouse Age60
Joint Sex	Female
Joint Age	60
Joint Class	Preferred Non Tobacco

Solve For

Solve For	No Solve
Face Amount	1 to 61 - 50,000,000
Modal Premium	1 to 3 - 4,300,000 4 to 61 - 0
Premium Mode	Annual

Disbursements

Disbursements	N
---------------	---

Policy Options

Illustrative Rate	Current
Death Benefit Option	1 to 39 - Option A
Insurance Test	CVAT
Lump Sum Premium	1 to 61 - 0
1035 Internal Exchange Amount	0
1035 External Exchange Amount	0
Revised Illustration	N
Print to Age	121
Prevent MEC	N
Association Discount	N
Fund Selection	
Fixed%	0.00
Capped S&P 500 1-Yr%	100.00
Capped S&P 500 2-Yr%	0.00
Capped Russell 2000%	0.00
Uncapped BNP MMA 1-Yr%	0.00
Uncapped BNP MMA 2-Yr %	0.00
Capped MSCI EAFE%	0.00
TOTAL PERCENT [must equal 100%]	100
Curr. Illustrated Rate	
Fixed	3.80%

Client Input Summary

Company: Ameritas Life Insurance Corp.

March 23, 2023

Product: Ameritas Value Plus Survivor Index UL

Policy Options

Capped S&P 500 1-Yr	4.96%
Capped S&P 500 2-Yr	4.96%
Capped Russell 2000	4.80%
Uncapped BNP MMA 1-Yr	4.96%
Uncapped BNP MMA 2-Yr	4.96%
Capped MSCI EAFE	4.51%

Policy Riders

Policy Riders	Y
Other Insured Term Insurance Rider on 1st	N
Other Insured Term Insurance Rider on 2nd	N
4 Year Term Rider	N
Policy Split Rider	N
Long-Term No-Lapse Guarantee Rider	Y
Care4Life	Y

Reports

Reports	Y
Print Cover Page	N
Basic Illustration	Y
Basic Illustration Graph	N
Cash Flow From Policy	N
Cash Flow From Policy Graph	N
Expense Report	N
Guideline Premiums & Policy Outlay	N
Illustration 1 Scene	N
Illustration 1 Scene Graph	N
Illustration 1 Scene Across	N
Illustration 2 Scene	N
Illustration 2 Scene Graph	N
Illustration 3 Scene	N
Illustration 3 Scene Graph	N
Internal Rate of Return	Y
Internal Rate of Return Graph	N
Policy Outlay	N
Policy Values	N
Policy vs. Alternative Fund	N
Policy vs. Alternative Fund Graph	N
Underwriting Requirements	N

Agent Info

Agent Name	Backnine Agent
Agent Company	Backnine Insurance and Financial Services, Inc.
Agent Address	310 N. Westlake Blvd

Client Input Summary

Company: Ameritas Life Insurance Corp.

March 23, 2023

Product: Ameritas Value Plus Survivor Index UL

Agent Info

Agent City	Westlake Village
Agent State	California
Agent Zip Code	91362
Agent Phone	818-221-0010
Agent Email	pichie@back9ins.com