

A person wearing a red shirt, a red cap, and a backpack is kayaking on a body of water. They are holding a paddle and are positioned near a large, dark rock formation on the left. The water is a vibrant blue-green color with white foam from the kayak's wake. In the background, there are rolling hills and a bright sky with scattered white clouds. The overall scene conveys a sense of adventure and outdoor recreation.

**When life happens,
be sure you're protected.**

Life insurance with living benefits.

Ameritas[®] 
fulfilling life.

Consider the odds.

Long-term illnesses are more common than you think.



- **1 in 2 people** in the United States has a chronic disease, a long-term health condition that may not have a cure.¹



- Every 40 seconds someone in the United States suffers a **stroke**.²



- Every 43 seconds someone in the United States suffers a **heart attack**.³

Financial impact.



- A 2017 poll found that 55 percent of those surveyed stated they had **at least once received a medical bill they could not afford**.⁴



- 20% of Americans with health insurance found that when trying to pay off their medical bills, they had **serious financial challenges** and changes in lifestyle.⁵



- Chronic diseases are the leading cause of death and have the **highest healthcare costs**.⁶



- 62 percent of Americans struggling with medical bills **have health insurance**.⁷

Think about it

You may be at more risk for a chronic illness than you think. Are you and your loved ones prepared for that expense? The living benefits of life insurance can offer flexibility and options to cover a variety of needs in the event you have a terminal, critical or chronic illness.

Cover your “what ifs” and protect yourself against the risk.

No one is immune to chronic diseases, such as heart disease, diabetes, Alzheimer's, stroke or cancer. Eating healthy and regular exercise can help decrease your chances of such illnesses, but it's important you protect yourself against the “what ifs.” Life insurance with living benefits can help offer that protection.

Living benefits on your life insurance policy is called an accelerated death benefit rider. You know life insurance makes a payment, called a death benefit, to your beneficiaries when you pass away. But life insurance can be more than a death benefit payment. It can also help provide for you and your loved ones while you're still living. Should you become terminally

ill, or be diagnosed with a qualifying chronic or critical illness, you can use your accelerated death benefit rider living benefits to help cover your medical costs, or other expenses.

The money you use with living benefits will be deducted from the final death benefit payment, but don't worry, your loved ones can still receive a reduced death benefit. Life insurance with living benefits helps protect your loved ones from financial strain if you have a serious illness or you pass away.

Take the next step to protect your family.

Talk to your insurance agent today to find out how life insurance with living benefits can help protect your family with flexibility and options to cover a variety of needs.





Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

¹ <https://www.cdc.gov/chronicdisease/resources/infographic/nccdphp.html>, Aug 2017

² <https://www.cdc.gov/stroke/facts.htm> (American Heart Association 2017).

³ https://www.cdc.gov/heartdisease/heart_attack.htm (American Heart Association 2017).

⁴ Amino, a healthcare-transparency company, with Ipsos Public Affairs poll conducted in 2017.

⁵ Kaiser Family Foundation and New York Times survey conducted in 2016.

⁶ <https://www.fightchronicdisease.org/latest-news/new-national-data-shows-projected-total-cost-chronic-disease-2016-2030-america-42> (June 2018)

⁷ January 2016 report, The Burden of Medical Debt: Results from the Kaiser Family Foundation /New York Times Medical Bills Survey).

In approved states, life insurance is issued by Ameritas Life Insurance Corp. In New York, it is issued by Ameritas Life Insurance Corp. of New York. Product and riders may vary and may not be available in all states.

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