



Keystone Whole Life

Whole Life Insurance for Policies from \$10,000 - \$24,999

Whole life insurance provides protection that is guaranteed to be there for your entire life at a cost that is guaranteed never to increase. It also has the potential to grow in value. Sometimes we want these benefits of permanent whole life insurance but we don't need a lot of coverage. That's when to consider Keystone Whole Life with low face amounts.

A Resource for Final Expenses

Keystone Whole Life insurance provides money for your beneficiaries to help them pay your final expenses such as medical bills, funeral expenses, taxes and outstanding debts. Benefit amounts and premiums are guaranteed for the life of the policy so you'll know how much and how long you'll pay and exactly what your beneficiaries will receive. Typically, your beneficiaries won't owe any income taxes on that money, which is a valuable benefit only available with life insurance.

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

Easier Application Process

When you purchase Keystone Whole Life with an initial death benefit between \$10,000 and \$24,999, the application process is easier than it would be for larger amounts of coverage.

- The application is shorter with just five medical questions.
- There is no need for a physical exam or medical tests.

The Mutual Advantage

We believe being part of a mutual organization is the best way to develop long-term strategies and make decisions benefitting our policyholders, who are our members. This perspective and customer focus guides our actions every day.

We commit to doing what's best for the diverse needs of our individual, family and business customers rather than third-party stockholders. We focus on long-term financial strength rather than short-term quarterly returns. We reinvest our proceeds into growing our capital to help ensure that we'll be there when we're needed most. This mutual advantage has been the foundation that has allowed us to deliver on our promises for more than 125 years.



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Guarantees are based on the claims paying ability of the insurance company.

The issuance of the policy may depend upon the answers to the health questions set forth in the application.

In approved states, Keystone Whole Life (form 3013) is issued by Ameritas Life Insurance Corp. In New York, Keystone Whole Life (form FA 8612 NY) is issued by Ameritas Life Insurance Corp. of New York. Product and riders may vary and may not be available in all states.

Neither Ameritas Life Insurance Corp. nor its representatives provide tax or legal advice. You may want to consult your attorney or other tax professional for more information.

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