



With Ameritas Instant Term, you can get the life insurance you need in minutes instead of weeks. There's no need for lab work, exams or medical records. You just answer a few health questions on the application to determine if you're eligible. For those who qualify, 80% are typically approved on the spot.

Ameritas Instant Term Life Insurance

The coverage you need. Instantly.

Term insurance is one of the most affordable ways you can help financially safeguard your loved ones. When you die, life insurance can be used to:

- Cover burial and other final expenses.
- Help replace lost wages or income.
- Help pay off the mortgage or other home expenses.
- Pay estate taxes or create estate liquidity.
- Provide funds for a college education.
- Protect a small business.

The Ameritas Instant Term advantage

Ameritas Instant Term is designed with you in mind. With a variety of coverage options and a fully digital process, you can now get life insurance to fit your needs quickly and efficiently.



MSTA members and family members are eligible.
For rates and to apply, please call our administrator,
AIB, at (518)688-8107

Ameritas Life Insurance Corp.

Additional features include:

- The flexibility to convert your policy to a permanent policy.
- The option to provide your loved ones with an additional amount if your death is an accident.*
- The option to waive your premium payments if you become disabled.*

*Available for an additional fee.

The Application Process

Your financial professional will start the process by filling out the first few questions on the online application. From there, it's just three easy steps:

- 1 Watch for an email with a link to the application.
- 2 Take 10 minutes to complete the application.
- 3 Submit for an instant decision.

Ameritas 
fulfilling life.

The mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 130 years. While we're proud of our ratings from Standard & Poor's and AM Best, we measure our success by how many people we've helped. By how many promises we've kept. That's the true measure of who we are.

A

AM Best

A (Excellent) for insurer financial strength.
This is the third highest of AM Best's
13 ratings assigned.

A+

Standard & Poor's

A+ (Strong) for insurer financial strength.
This is the fifth highest of Standard & Poor's
21 ratings assigned.*



Ameritas Life Insurance Corp.

*Standard & Poor's rating applies to Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

In approved states, Ameritas Instant Term life insurance (form 3026 and form ICC20 3026 1-21, in Oregon, policy form ICC20 3026 1-21) and riders are issued by Ameritas Life Insurance Corp. The product is not available in New York.

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