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800-395-1053, Ext. 4002

OptiMark℠ Series Annuity Quick Reference

As of 11/3/2026

Insurance Carrier

Americo Financial Life and Annuity Insurance Company, Kansas City, MO

Financial Strength Rating

AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.

Rating as of 11/3/2026

Product

OptiMark Series single premium deferred fixed indexed annuities*

Product Version	Premium Bonus
OptiMark	12%
OptiMark LT	10%

Enhanced Death Benefit Rider*

Optional 8% roll-up enhanced death benefit rider with 15-year growth potential (not available in CA).

Current charge is 0.15%, deducted at the end of each contract year.

Issue Ages

Product Version	Ages (Q, NQ)
OptiMark, OptiMark LT	0–80
Enhanced death benefit	0–75

Premium

- $10,000 minimum, Q and NQ.
- $1 million maximum per owner without Home Office approval or commission reduction.

Index Dates

- 7th, 14th, 21st, or 28th of the month.

Features

- No-cost 12% premium bonus (10% in LT states) that issues through age 80.
- Market-proof index options offering growth in bull, bear, or flat markets! Includes a unique crediting method that allows participation in declining markets.
- S&P 500® IQ Index** options, offering an intelligent path to The 500™ for FIAs.
- 8% simple interest roll-up enhanced death benefit rider option with no waiting period and lump-sum payout for only 0.15%.*
- Penalty-free liquidity, starting Year 1.†
- Index gains credit at death.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*,†
- Accepts Q and NQ money; traditional, Roth, SEP, and Inherited IRAs.
- Contractual Death Benefit—greatest of 100% of AV, GMV, or Return of Premium less prior gross withdrawals at death.

Withdrawals/ Surrender†

Penalty-Free Withdrawals

Up to 10% of AV annually starting Year 1.

The minimum withdrawal amount is $500, with a minimum remaining accumulation value of $2,000.

Surrender Schedules (+ or – MVA)

OptiMark:
13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 0%.

OptiMark LT:
11, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%

OptiMark LT (FL and SC only):
10, 10, 9, 8, 7, 6, 5, 4, 3, 1, 0%

OptiMark LT (CA only):
9 Years: 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%

Bonus Recapture
Applies upon withdrawals over the penalty-free amount, rider termination, or contract surrender, according to the following schedule:

OptiMark:
100, 100, 100, 100, 100, 100, 80, 60, 40, 20, 0%

OptiMark LT:
90, 80, 70, 60, 50, 40, 30, 20, 10, 0%

Interest Crediting Options

One-Year **S&P 500®** Point-to-Point w/ Cap	6.70%
One-Year **S&P 500** Point-to-Point Inversion w/ Cap	21.25%
Two-Year **S&P 500** Point-to-Point w/ Participation Rate	49%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Cap	8.80%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Participation Rate	56%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Declared Rate on Gain	6.30%
One-Year **SG Laser Index**†† Point-to-Point w/ Participation Rate	147%
Two-Year **SG Laser Index**†† Point-to-Point w/ Participation Rate	204%
One-Year **SG Columbia Adaptive Risk Allocation Index** Point-to-Point w/ Participation Rate	146%
Two-Year **SG Columbia Adaptive Risk Allocation Index** Point-to-Point w/ Participation Rate	202%
Declared Interest Option	3.45%

Rates effective 11/3/2026, and subject to change.
Check LegacyNet® for updates.

60-Day Rate Lock:

- Pays the greater of the locked-in rate or the rate in effect when all premium is received.
- After 60 days from the application receipt date, current rates apply; renewals are based on the issue date.

Min. Guaranteed Rates

Guaranteed Minimum Value:
87.50% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization.

Current Guaranteed Minimum Value Interest Rate:
3.00%, effective with contracts issued on or after 10/1/2026 (subject to change quarterly).

Cap:
Minimum guaranteed cap is 1%.

Participation Rate:
Minimum guaranteed participation rate is 5%.

Declared Rate on Gain:
Minimum guaranteed fixed rate on gain is 0.50%.

Declared Interest Account:
Minimum guaranteed annual interest rate is 0.15%.

Approved States

OptiMark:
AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA[1], MD, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY

OptiMark LT:
AK, CA[2,3], CT, DE, FL[2], ID, MN, MO, MT, NH, NJ, NV, OH, OK, OR, PA, SC[2], TX, UT, VA, WA

1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.
2. A state-specific surrender schedule applies.
3. Optional enhanced death benefit rider not available and a state-specific MVA formula applies.

OptiMark Forms: Series 424, 424 DP, 2533, 2533 DP, 2543, 2543 DP, 4204, 2537, 2537 DP, 2509 PTPP (04/24), 2509 PTPC (04/24), 2509 PTP DROG, 2509 PTPIC, AAA424, AAA424 DP, AAA2533, AAA2533 DP, AAA2543, AAA2543 DP, AAA4204, AAA2537, AAA2537 DP, AAA2509 PTPP (04/24), AAA2509 PTPC (04/24), AAA2509 PTP DROG, AAA2509 PTPIC; ICC25 424, ICC25 424 DP, ICC24 2533, ICC24 2533 DP, ICC25 2543, ICC25 2543 DP, ICC19 4204, ICC24 2537, ICC24 2537 DP, ICC24 2509 PTPP, ICC24 2509 PTPC, ICC25 2509 PTP DROG, ICC25 2509 PTPIC. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement (not available in MA):** AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. OptiMark is a service mark of Legacy Marketing Group.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½. Refer to *Compensation Schedule* for chargeback details.
†† Also known as the SG Lead Asset Select Exposure Rotation Index.

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LibertyMark Freedom® Series Annuity Quick Reference

As of 11/3/2026

Insurance Carrier

Americo Financial Life and Annuity Insurance Company, Kansas City, MO

Financial Strength Rating

AM Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.

Rating as of 11/3/2026

Product

LibertyMark Freedom Series single premium deferred fixed indexed annuities*

Product Version	Duration (Years)
10, 10 LT	10
10 LT (CA)	9
7	7

Enhanced Death Benefit (EDB) Rider*

- 8% simple roll-up for up to 15-years.
- Low cost—only 0.15% of the EDB Base Value annually.
- No waiting period.
- Lump-sum payout.
- No underwriting.
- Available through issue age 75.
- Not available in CA.

Issue Ages

Product Version	Ages (Q, NQ)
7, 10, 10 LT	0–85
With enhanced death benefit rider	0–75

Premium

- $10,000 minimum, Q and NQ.
- $2 million maximum per owner without Home Office approval or commission reduction ($1 million for issue ages 76+).

Index Dates

- 7th, 14th, 21st, or 28th of the month.

Features

- Accumulation powerhouse with freedom from mandatory fees.
- Simple yet powerful S&P 500® IQ Index** options.
- Fee/no-fee options—Buy higher caps and participation rates for only 1% to upgrade earnings potential.
- Index gains credit at death.
- Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement.*,†
- Accepts Q and NQ money; traditional, Roth, SEP, and Inherited IRAs; and non-contributory 403(b)/TSA plans.††
- Optional enhanced death benefit rider. Provides a payout of 220% of the initial premium after 15 years.
- Contract death benefit—Greatest of 100% of AV, return of premium less prior gross withdrawals,† or GMV at death.

Withdrawals/ Surrender†

Penalty-Free Withdrawals

Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice (subject to chargeback).

A market value adjustment (MVA) applies during the surrender charge period.

The minimum withdrawal amount is $500, with a minimum remaining surrender value of $2,000.

Surrender Schedules (+/- MVA)

10:
12, 11.5, 11, 10.5, 10, 9, 8, 7, 6, 5, 0%.

10 LT:
9.2, 9.2, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.

10 LT (in CA):
8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 2.1, 1, 0%.

7:
9, 8.5, 8, 7, 6, 5, 4, 0%.

7 (in CA):
8.3, 8.2, 7.2, 6.2, 5.2, 4.2, 3.1, 0%.

Interest Crediting Options

	10, 10 LT		7	
	No Fee	1.00% Fee	No Fee	1.00% Fee
1-Yr S&P 500 PTP w/ Cap	9.00%	11.75%	8.95%	11.70%
2-Yr S&P 500 PTP w/ Par.	67%	80%	65%	78%
1-Yr S&P 500 IQ Index PTP w/ Cap** Fee option now available!	14.40%	23.40%	13.60%	21.60%
1-Yr S&P 500 IQ Index PTP w/ Par.**	75%	90%	73%	88%
1-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	198%	238%	191%	231%
2-Yr SG Columbia Adaptive Risk Allocation Index PTP w/ Par.	274%	330%	264%	319%
1-Yr SG Laser Index§ PTP w/ Par.	195%	235%	189%	229%
2-Yr SG Laser Index§ PTP w/ Par.	270%	326%	262%	318%
Declared Interest Option	4.85%	NA	4.60%	NA

Rates effective 11/3/2026, and subject to change.
Check LegacyNet® for updates.

60-Day Rate Lock:

- Pays the greater of the locked-in rate or the rate on the index date after premium is received.
- After 60 days from the application receipt date, current rates apply; renewals are based on the issue date.

Minimum Guarantees

Guaranteed Minimum Value (GMV)

87.5% of premium, minus any gross withdrawals and applicable premium tax, plus interest credited at the Guaranteed Minimum Value Interest Rate (GMVIR), available upon full surrender, death, or annuitization.

Current Guaranteed Minimum Value Interest Rate:
3.00%, effective with contracts issued on or after 10/1/2026 (subject to change quarterly).

Guaranteed Minimum Declared Rates

Cap: 1%.

Participation Rate: 5%.

Declared Interest Option: 0.15%.

Approved States

10 and 10 Plus:
AL, AR, AZ, CO, DC, GA, HI, IA, IL, IN, KS, KY, LA, MA[1], MD, ME, MI, MS, NC, ND, NE, NM, RI, SD, TN, VT, WI, WV, WY

10 LT and 10 LT Plus:
AK, CA[2], CT, DE, FL, ID, MN, MO, MT, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VA, WA

7:
AL, AK, AR, AZ, CA[2], CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA[1], MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.
2. Enhanced death benefit rider not available.

LibertyMark Freedom Forms: Series 321-7 (12/22), 321-7 DP, 321-10 (12/22), 321-10 DP, 2509 (04/24), AAA321-7 (12/22), AAA321-7 DP, AAA321-10 (12/22), AAA321-10 DP, AAA2509 PTPP (04/24), AAA2509 PTPP WF (04/24), AAA2509 PTPC (04/24), AAA2509 PTPC WF (04/24), AAA2533, AAA2533 DP, AAA2537, AAA2537 DP; ICC22 321-7, ICC23 321-7 DP, ICC22 321-10, ICC23 321-10 DP, ICC24 2509 PTPP, ICC24 2509 PTPP WF, ICC24 2509 PTPC, ICC24 2509 PTPC WF, ICC24 2533, ICC24 2533 DP, ICC24 2537, ICC24 2537 DP. **Waiver of Surrender Charge Upon Nursing Home or Hospital Confinement Endorsement** (not available in MA): AAA4139 (05/06), ACA4139 (04/13), APA4139 (05/06), ASD4139 (05/06), ATX4139 (05/06). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are designed and exclusively marketed by Legacy Marketing Group®, an independent, authorized agency of Americo. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. LibertyMark Freedom is a registered service mark of Legacy Marketing Group.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.
†† Loans not available. In CA, 403(b) transfers into new 403(b) annuity contracts are not accepted.
§ Also known as the SG Lead Asset Select Exposure Rotation Index.

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EclipseMark℠ Series Annuity Quick Reference

As of 9/29/2026

Insurance Carrier

Standard Insurance Company, Portland, OR

Financial Strength Ratings:

AM Best
"A" (Excellent), 3rd of 13 ratings.

S&P Global Ratings
A+ (Strong), 5th of 20 ratings.

Moody's
A1 (Good), 5th of 21 ratings.

Rating includes The Standard Life Insurance Company of New York and American Heritage Life Insurance Company.

Ratings as of February 2026

Product

EclipseMark Series single premium deferred fixed index annuities*

Product Version	Duration (Years)	Premium Bonus
10	10	No
10 in CA	9	No
10 Plus	10	Yes
10 Plus in CA	9	Yes
5	5	No
5 Plus	5	Yes

Issue Ages (Q, NQ)
- 10, 10 Plus: 0–80.
- 5: 0–90.
- 5 Plus: 0–85.

Premium Amounts
- **$50,000 minimum, Q and NQ.**
- $1 million maximum per owner without Home Office approval.

Death Benefit
- Greater of the annuity value or the guaranteed minimum value.
- Any unvested bonus amounts are available upon death.
- Index gains credit at death.

45-Day Rate Lock
Pays the greater of the locked-in rate or the rate when premium is received. Refer to the Sales Guide for details.

Features

- Interest crediting options with extended rate guarantee periods—no renewal rate guesswork.
- Premium banding: Higher rates for initial premiums of $150,000 or more.
- Generous liquidity—10% annually starting in Year 1.
- Five- or 10-year duration (nine-year surrender period in CA) available, with or without premium bonus.
- Premium bonus up to 12%.
- Issues through age 90 with a five-year surrender schedule.
- Competitive commissions—Choose between upfront or trailing pay options.
- Duo Growth index option: Guaranteed earnings in any market with index growth plus guaranteed earnings rate—up to a cap.
- Accepts Q and NQ money; traditional, Roth, and SEP IRAs.

Premium Bonus

Premium Bonus
Available on "Plus" products to help jump-start earnings.

Product Version	Premium Bonus
10 Plus	12%
10 Plus in CA	10%
5 Plus	6% (0–80) 3% (81–85)
5 Plus in CA	5% (0–80) 3% (81–85)

A premium bonus will result in a reduction in rate.

Vesting Schedules:

10 Plus
- 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%.
- **CA only:** 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%.

5 Plus
- 0, 10, 20, 30, 40, 100%.
- **CA only:** 10, 20, 30, 40, 50, 100%.

The full bonus amount is available upon death and for withdrawals that fall within the surrender charge-free provisions.

Interest Crediting Strategies

	Premium Band (High = 150K+)	EclipseMark 10	EclipseMark 10 Plus	EclipseMark 5	EclipseMark 5 Plus
Rate Guarantee Period		**1 Year**		**1 Year**	
S&P 500® 1Y PTP w/ Cap	High	10.00%	6.50%	8.25%	5.75%
	Low	9.50%	6.00%	7.75%	5.25%
Nasdaq-100 HiCap™ Index 1Y PTP w/ Cap*	High	11.25%	7.50%	10.50%	6.75%
	Low	10.75%	7.00%	10.00%	6.25%
Rate Guarantee Period		**7 Years**		**5 Years**	
S&P 500 1Y PTP w/ Cap Lock (Available only at contract issue. No transfers in/out.)	High	7.75%	4.50%	6.50%	4.25%
	Low	7.25%	4.00%	6.00%	3.75%
Rate Guarantee Period		**10 Years**		**5 Years**	
S&P 500 IQ Index 1Y PTP w/ Cap**	High	12.00%	8.00%	11.00%	7.25%
	Low	11.50%	7.50%	10.50%	6.75%
S&P 500 IQ Index 1Y PTP w/ Par. Rate**	High	65%	45%	60%	40%
	Low	60%	40%	55%	35%
S&P 500 IQ Index 1Y PTP Duo Growth Rate** (Cap / Guaranteed Earnings Rate)	High	7.75% / 2.00%	N/A	6.75% / 2.00%	N/A
	Low	7.25% / 2.00%	N/A	6.25% / 2.00%	N/A
BofA Global MegaTrends Index 1Y PTP w/ Par. Rate	High	120%	75%	115%	70%
	Low	115%	70%	110%	65%
Bloomberg Bitcoin US 100 10% Index 1Y PTP w/ Par. Rate*	High	90%	60%	85%	55%
	Low	85%	55%	80%	50%
Fixed Interest Account	High	4.25%	2.45%	4.00%	2.40%
	Low	4.25%	2.45%	4.00%	2.40%

Rates effective 9/29/2026, and subject to change.
Check LegacyNet® for updates.

Withdrawals/ Surrender†

Penalty-Free Withdrawals
Up to 10% of AV annually starting in the first contract year.

The minimum withdrawal amount is $500, with a minimum remaining surrender value of $2,000.

Surrender Charge Waivers
- Nursing Home.
- Terminal Condition.
- Required Minimum Distributions.
- Annuitization.
- Death.

Surrender Charge Schedules (+/- MVA)

10, 10 Plus
- 9.4, 8.5, 7.5, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0.5, 0%.
- **CA only:** 8, 7, 6, 5, 4, 3, 2, 1, 0.9%.

5, 5 Plus
- 9.4, 8.5, 7.5, 6.5, 5.5, 0%.
- **CA only:** 8, 7, 6, 5, 4, 0%.

Minimum Guarantees

Guaranteed Minimum Value

The greater of:
- The annuity value less surrender charges and MVA.
- Minimum nonforfeiture value equal to 87.50% of premium less surrenders (not including any surrender charges or MVA), accrued at no less than 1.00% for the life of the contract.

Minimum Guaranteed Interest Crediting Rates:
- Cap: 1.00%.
- Participation Rate: 10%.
- Guaranteed Earnings Rate: 0.10%. Fixed Interest Account: 0.10%.

Approved States

EclipseMark Series:

Approved in all states *except* NY.

California Variations:
- Five- and nine-year duration.
- No MVA.
- State-specific premium bonus, vesting schedule, and surrender schedule apply.
- Nasdaq-100 and Bloomberg Bitcoin strategies not available.

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† Surrender charges and market value adjustment may apply to withdrawals taken during the surrender period. A 10% IRS penalty may apply to withdrawals taken prior to age 59½.

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ApexAdvantage® Annuity Quick Reference

As of 11/5/2026

Insurance Carrier

Ameritas Life Insurance Corp., Lincoln, NE

Financial Strength Ratings

AM Best:
"A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 6/25/2026.

S&P Global Ratings:
"A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 4/8/2026.

Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

Product

10-year modified single premium deferred fixed index annuity*

Issue Ages
0–85 (Q and NQ)

Premium Amounts
- $25K minimum Year 1.
- $5K minimum additional (Year 1 only).
- $2M maximum per owner without Home Office approval or commission reduction.

Sweep (Allocation) Dates
5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.

Features

- Competitive, income-focused FIA designed to rank among the top products for guaranteed immediate income.
- Income payouts can begin after just one month, starting at age 50.
- Choice of level or increasing income and covered lives when income begins, not at issue.
- Spousal income designed to top the charts.
- Optional booster upgrade that provides double income upon impairment—no confinement required.
- Diverse interest crediting options, including the S&P 500® IQ Index,** a "smart" path to The 500® for use in FIAs, and two options powered by BNP Paribas.
- Death benefit equal to greater of accumulation value or MGSV.
- Fast policy issue—under three business days on most cash with apps in good order.

Income Riders

Choice of an optional Guaranteed Lifetime Withdrawal Benefit (GLWB): FutureNow Rider℠ or FutureNow Rider With Booster.

FutureNow Rider
- Competitive early income for clients who want to start enjoying their future now.
- Powered by:
  - **45%** benefit base bonus.
  - 5% roll-up rate for up to three years.
- Choice of single or spousal and level or increasing income payouts upon income election:
  - **Level**—Consistent, predictable payouts for life.
  - **Increasing**—Benefit base increases by 100% of policy earnings.
- Payouts available after the first contract month, starting at age 50.
- 1.25% annual charge.†

FutureNow Rider With Booster
- Same as FutureNow Rider, plus **double payouts** for impairment in two of six ADLs.
- Double payouts available upon qualification after Year 2.
- 1.35% annual charge.†

Interest Crediting Options††

One-Year **S&P 500** Point-to-Point w/ Cap	**5.85%**
One-Year **S&P 500** Point-to-Point w/ Par. Rate	37%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Cap	**8.25%**
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Par. Rate	**52%**
One-Year **BNPP US Governance Multi Asset Index** Point-to-Point w/ Par. Rate	**150%**
One-Year **US Innovative Leaders 5 Index** Point-to-Point w/ Par. Rate *(Powered by BNP Paribas)*	**140%**
One-Year **Fixed Account**	**3.70%**

Rates effective 11/5/2026, and subject to change. Check LegacyNet® for updates.

Liquidity

Penalty-Free Withdrawals
10% of account value annually after Year 1 or required minimum distribution (RMD) associated with the policy.

Surrender Schedule

Most States (+/- MVA):
9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%

California Only (No MVA):
8.00, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%

Waiver of Surrender Charge Riders*
Included at no additional cost:
- Confinement.
- Terminal Illness.
- Home Health Care.

Minimum Guaranteed Surrender Value (MGSV)
87.50% of premium less withdrawals plus interest credited at the nonforfeiture interest rate, currently **3.00%**.

Available States

Available in all states *except* NY.

ApexAdvantage:

AK, AL, AR, AZ, CA[1], CO, CT, DC, DE, FL[2], GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

1. No Market Value Adjustment and 9-year surrender schedule applies.
2. Waiver for Home Health Care not approved.

In approved states, ApexAdvantage Index Annuity (Form ICC22 2707 with ICC22 2707-SCH or 2707 with 2707-SCH) and riders are issued by Ameritas Life Insurance Corp. (Ameritas) located at 5900 O Street, Lincoln, NE 68510. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®. Ameritas and Legacy Marketing Group are separate, independent entities. ApexAdvantage Index Annuities are modified single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Refer to brochures for additional details. ApexAdvantage is a registered service mark, and FutureNow Rider is a service mark, of Legacy Marketing Group. Ameritas® is a registered service mark of Ameritas Life Insurance Corp.

Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Ameritas and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

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† Multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.
†† The minimum participation rate is 10% for all index options; the minimum cap is 1%; the guaranteed minimum interest rate (GMIR) for the fixed account is 2.50%.

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