

FlexMark Select® Series Annuity Quick Reference

As of 12/5/2025

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options†,††	Liquidity	Available States																																																																																																																																	
Ameritas Life Insurance Corp., Lincoln, NE	FlexMark Select Series 10-year single premium deferred fixed index annuities*	<ul style="list-style-type: none">No-cost income rider (guaranteed lifetime withdrawal benefit rider).**Optional upgraded income rider** with:<ul style="list-style-type: none">Level or lifestyle payout.Income booster for declining health.*Vesting premium bonus on "Plus" products.*Rate banding offers upgraded rates for larger Accumulation Values (AV).Choice to "buy up" the rates on fee strategies.†Two proprietary indices allow for broad diversification and limited volatility.Extra one-time 10% emergency withdrawal after Year 1.*Minimum Guaranteed Surrender Value (MGSV) is 87.50% of premium (90% in NJ) less withdrawals, plus interest credited at the Standard Non-Forfeiture Interest Rate, currently 2.45%.Death benefit is greater of AV plus any bonus account or MGSV.	Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue: Basic GLWB Income Rider <ul style="list-style-type: none">Automatically included at no cost!4% Premium Accumulation Rate (PAR) compounded for up to 10 years.Payouts can start after Year 1 and age 50.No restart. MyFit Income Rider® <ul style="list-style-type: none">7% PAR compounded for up to 10 years.Optional 10-year restart.Choice of level or lifestyle payout option when payouts begin.The lifestyle payout option provides increased payouts followed by lower, level payouts. The increased benefit period is based on attained age when payouts start.Payouts can start after Year 1 and age 50.1.15% annual charge. MyFit Income Rider With Booster* <ul style="list-style-type: none">Same as MyFit Income Rider, plus double payouts for impairment in 2 of 6 activities of daily living (ADLs).1.25% annual charge.	Vesting Premium Bonus* Select Plus: <ul style="list-style-type: none">6%. LT Plus: <ul style="list-style-type: none">4%.2% (CA, IN, and MO). 10-Year Vesting Schedule* (% vested at end of year) Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100% LT Plus: 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100% Vested <i>and</i> non-vested values are included in the death benefit.	<table><tr><th rowspan="2">AV:</th><th colspan="2">Standard Band \$0-\$199,999</th><th colspan="2">Upgraded Band \$200,000+</th></tr><tr><th>No Fee</th><th>Fee†</th><th>No Fee</th><th>Fee†</th></tr><tr><td>S&P 500® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>6.00%</td><td>7.95%</td><td>6.35%</td><td>8.30%</td></tr><tr><td>Plus and LT Plus:</td><td>5.55%</td><td>7.45%</td><td>5.85%</td><td>7.80%</td></tr><tr><td>Russell 2000® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>6.95%</td><td>9.25%</td><td>7.10%</td><td>9.50%</td></tr><tr><td>Plus and LT Plus:</td><td>6.50%</td><td>8.65%</td><td>6.65%</td><td>8.90%</td></tr><tr><td>BNPP Momentum 5 Index[§] 1Y PTP w/ Par. Rate:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>140%</td><td>185%</td><td>150%</td><td>190%</td></tr><tr><td>Plus and LT Plus:</td><td>130%</td><td>175%</td><td>140%</td><td>180%</td></tr><tr><td>US Innovative Leaders 5 Index[§] 1Y PTP w/ Par. Rate:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>130%</td><td>170%</td><td>140%</td><td>175%</td></tr><tr><td>Plus and LT Plus:</td><td>120%</td><td>160%</td><td>130%</td><td>165%</td></tr><tr><td>S&P 500 2Y PTP w/ Par. Rate*:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>48%</td><td>61%</td><td>50%</td><td>63%</td></tr><tr><td>Plus and LT Plus:</td><td>45%</td><td>58%</td><td>47%</td><td>60%</td></tr><tr><td>BNPP Momentum 5 Index[§] 2Y PTP w/ Par. Rate*:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>180%</td><td>225%</td><td>185%</td><td>240%</td></tr><tr><td>Plus and LT Plus:</td><td>165%</td><td>210%</td><td>170%</td><td>225%</td></tr><tr><td>US Innovative Leaders 5 Index[§] 2Y PTP w/ Par. Rate*:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>180%</td><td>225%</td><td>185%</td><td>235%</td></tr><tr><td>Plus and LT Plus:</td><td>165%</td><td>210%</td><td>170%</td><td>220%</td></tr><tr><td>1-Year Fixed Account:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>3.55%</td><td></td><td>3.70%</td><td></td></tr><tr><td>Plus and LT Plus:</td><td>3.30%</td><td></td><td>3.45%</td><td></td></tr></table> Rates effective 12/5/2025, and subject to change. Check LegacyNet® for updates.	AV:	Standard Band \$0-\$199,999		Upgraded Band \$200,000+		No Fee	Fee†	No Fee	Fee†	S&P 500® 1Y PTP w/ Cap:					Select and LT:	6.00%	7.95%	6.35%	8.30%	Plus and LT Plus:	5.55%	7.45%	5.85%	7.80%	Russell 2000® 1Y PTP w/ Cap:					Select and LT:	6.95%	9.25%	7.10%	9.50%	Plus and LT Plus:	6.50%	8.65%	6.65%	8.90%	BNPP Momentum 5 Index[§] 1Y PTP w/ Par. Rate:					Select and LT:	140%	185%	150%	190%	Plus and LT Plus:	130%	175%	140%	180%	US Innovative Leaders 5 Index[§] 1Y PTP w/ Par. Rate:					Select and LT:	130%	170%	140%	175%	Plus and LT Plus:	120%	160%	130%	165%	S&P 500 2Y PTP w/ Par. Rate*:					Select and LT:	48%	61%	50%	63%	Plus and LT Plus:	45%	58%	47%	60%	BNPP Momentum 5 Index[§] 2Y PTP w/ Par. Rate*:					Select and LT:	180%	225%	185%	240%	Plus and LT Plus:	165%	210%	170%	225%	US Innovative Leaders 5 Index[§] 2Y PTP w/ Par. Rate*:					Select and LT:	180%	225%	185%	235%	Plus and LT Plus:	165%	210%	170%	220%	1-Year Fixed Account:					Select and LT:	3.55%		3.70%		Plus and LT Plus:	3.30%		3.45%		Penalty-Free Withdrawals Years 2-10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy. Additional Emergency Access* Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1. Surrender Schedule (+/- MVA)* Select and Plus: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0% LT and LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% LT and LT Plus (CA, IN, and MO): 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0% Waiver of Surrender Charge Riders* <ul style="list-style-type: none">Confinement.Terminal Illness.Home Health Care.	Select and Plus: AL, AR, AZ, CO, DC, FL ¹ (0-64), GA, IA, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY LT and LT Plus: AK, CA ^{1,2,3,4,5,6,7} , CT, DE, FL ¹ (65+), HI, ID, IN ³ , MA ^{1,5} , MN ⁸ , MO ³ , NH ⁹ , NJ ⁹ , NM, NV, OH, OK, OR ⁸ , PA ⁸ , SC, TX, UT ⁸ , WA ⁸ 1. No Home Health Care Waiver. 2. No Income Booster. 3. 2% bonus and 9-year surrender schedule apply. 4. No MVA. 5. No Confinement Waiver. 6. No Terminal Illness Waiver. 7. No extra 10% emergency w/d. 8. Fee interest crediting options not available. 9. No 2-year strategies.
AV:	Standard Band \$0-\$199,999		Upgraded Band \$200,000+																																																																																																																																					
	No Fee	Fee†	No Fee	Fee†																																																																																																																																				
S&P 500® 1Y PTP w/ Cap:																																																																																																																																								
Select and LT:	6.00%	7.95%	6.35%	8.30%																																																																																																																																				
Plus and LT Plus:	5.55%	7.45%	5.85%	7.80%																																																																																																																																				
Russell 2000® 1Y PTP w/ Cap:																																																																																																																																								
Select and LT:	6.95%	9.25%	7.10%	9.50%																																																																																																																																				
Plus and LT Plus:	6.50%	8.65%	6.65%	8.90%																																																																																																																																				
BNPP Momentum 5 Index[§] 1Y PTP w/ Par. Rate:																																																																																																																																								
Select and LT:	140%	185%	150%	190%																																																																																																																																				
Plus and LT Plus:	130%	175%	140%	180%																																																																																																																																				
US Innovative Leaders 5 Index[§] 1Y PTP w/ Par. Rate:																																																																																																																																								
Select and LT:	130%	170%	140%	175%																																																																																																																																				
Plus and LT Plus:	120%	160%	130%	165%																																																																																																																																				
S&P 500 2Y PTP w/ Par. Rate*:																																																																																																																																								
Select and LT:	48%	61%	50%	63%																																																																																																																																				
Plus and LT Plus:	45%	58%	47%	60%																																																																																																																																				
BNPP Momentum 5 Index[§] 2Y PTP w/ Par. Rate*:																																																																																																																																								
Select and LT:	180%	225%	185%	240%																																																																																																																																				
Plus and LT Plus:	165%	210%	170%	225%																																																																																																																																				
US Innovative Leaders 5 Index[§] 2Y PTP w/ Par. Rate*:																																																																																																																																								
Select and LT:	180%	225%	185%	235%																																																																																																																																				
Plus and LT Plus:	165%	210%	170%	220%																																																																																																																																				
1-Year Fixed Account:																																																																																																																																								
Select and LT:	3.55%		3.70%																																																																																																																																					
Plus and LT Plus:	3.30%		3.45%																																																																																																																																					

In approved states, FlexMark Select Index Annuities (Form 2705 with 2705-SCH or 2705-SCH-L) 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. FlexMark Select Index Annuities are 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. FlexMark Select and MyFit Income Rider are registered service marks of Legacy Marketing Group. Ameritas® is a registered service mark of Ameritas Life Insurance Corp. Unless otherwise specified, any person or entity referenced herein is not an affiliate of Ameritas or any of its affiliates.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Ameritas Life Insurance Corp. and its affiliates. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Ameritas Life Insurance Corp. The Ameritas fixed index annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

The BNP Paribas Momentum Multi-Asset 5 Index and the US Innovative Leaders 5 Index (the "Indexes"), and related trademarks and service marks, are the exclusive property of BNP Paribas or its affiliates ("BNPP") and have been licensed by Ameritas Life Insurance Corp. for use in an insurance product (the "Product"). The Product is not sponsored, endorsed, priced, sold, or promoted by BNPP, and BNPP bears no liability, representation, or warranty regarding the Product. Visit www.legacy.net/disclosure/Ameritas for complete disclosure.

AL1001v1225

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.

The Ameritas index annuities have been developed solely by Ameritas Life Insurance Corp. The Ameritas index annuities are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the Russell 2000® (the "Index") vest in the relevant LSE Group company which owns the Index. The Index is a trademark of the relevant LSE Group company and are used by any other LSE Group company under license. The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Ameritas index annuities. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Ameritas index annuities or the suitability of the Index for the purpose to which it is being put by Ameritas Life Insurance Corp. and its affiliates. The Ameritas index annuities are not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). The LSE Group does not accept any liability whatsoever to any person arising out of the use of Ameritas index annuities or the underlying data.

* May vary by state and may not be available in all states. Check current State Approval Matrix.

** GLWB income riders are not available with all tax-qualified plan types. See Income Riders column for cost.

† Fee and multi-year options are not available in all states. On the 1-year fee options, a 1% fee is deducted at the beginning of each 1-year index period. On the 2-year fee options, a 2% fee is deducted at the beginning of each 2-year index period. Indexes not in existence for at least 10 years may not be illustrated in some states.

†† The minimum participation rate is 15% for all index options; the minimum guaranteed cap is 1% for index options without a fee and 1.50% for index options with a fee; the guaranteed minimum interest rate (GMIR) for the fixed account is 2.00%.

§ The BNP Paribas Momentum Multi-Asset 5 Index, also known as the BNP Momentum 5 Index, launched on 1/27/2017. The US Innovative Leaders 5 Index launched on 1/28/2020. They are new indexes with limited historical information. For index information, visit <https://momentum5index.bnpparibas.com> and <https://innovativeleaders.bnpparibas.com>.