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May 3, 2023

ApexAdvantage℠ and FlexMark Select® Rates Are Changing After 5/4/2023

Ameritas Life Insurance Corp. has announced that it will change rates on ApexAdvantage and FlexMark Select fixed index annuities, effective 5/5/2023. Refer to the table for new rates. Any decreases are shown below in **red**.

New ApexAdvantage Rates, Effective 5/5/2023

Interest Crediting Option	
One-Year S&P 500® Point-to-Point With Participation Rate	**40%**
One-Year S&P MARC 5% Index Point-to-Point With Participation Rate	**155%**
Two-Year S&P MARC 5% Index Point-to-Point With Participation Rate	**215%**
One-Year BNPP US Governance Multi Asset Index Point-to-Point With Participation Rate	**170%**
Two-Year BNPP US Governance Multi Asset Index Point-to-Point With Participation Rate	**245%**
One-Year Fixed Account	**3.85%**
Guaranteed Rates	
Fixed Account Guaranteed Minimum Interest Rate	2.00%
Standard Non-Forfeiture Interest Rate	2.75%
FutureNow Rider℠ and FutureNow Rider With Booster Guaranteed Lifetime Withdrawal Benefit*	
Benefit Base Bonus Rate (applied to all premium)	40%
Roll-up Rate (applied throughout the roll-up period)	6%

New FlexMark Select Series Rates, Effective 5/5/2023

Product	Standard Band		Upgraded Band	
	S&P 500 One-Year Point-to-Point With Cap			
	No Fee	1% Fee**	No Fee	1% Fee**
FlexMark Select and Select LT	**7.50%**	**9.35%**	**7.85%**	**9.70%**
FlexMark Select Plus and LT Plus	**7.05%**	**8.85%**	**7.35%**	**9.20%**

	Russell 2000® One-Year Point-to-Point With Cap			
	No Fee	1% Fee**	No Fee	1% Fee**
FlexMark Select and Select LT	7.10%	9.45%	7.25%	9.70%
FlexMark Select Plus and LT Plus	6.65%	8.85%	6.80%	9.10%
	BNPP Momentum 5 Index One-Year Point-to-Point With Participation Rate			
	No Fee	1% Fee**	No Fee	1% Fee**
FlexMark Select and Select LT	160%	205%	170%	210%
FlexMark Select Plus and LT Plus	150%	195%	160%	200%
	US Innovative Leaders 5 Index One-Year Point-to-Point With Participation Rate			
	No Fee	1% Fee**	No Fee	1% Fee**
FlexMark Select and Select LT	150%	195%	160%	200%
FlexMark Select Plus and LT Plus	140%	185%	150%	190%
	S&P 500 Two-Year Point-to-Point With Participation Rate†			
	No Fee	2% Fee**	No Fee	2% Fee**
FlexMark Select and Select LT	54%	68%	56%	70%
FlexMark Select Plus and LT Plus	51%	65%	53%	67%
	BNPP Momentum 5 Index Two-Year Point-to-Point With Participation Rate†			
	No Fee	2% Fee**	No Fee	2% Fee**
FlexMark Select and Select LT	215%	260%	220%	275%
FlexMark Select Plus and LT Plus	200%	245%	205%	260%
	US Innovative Leaders 5 Index Two-Year Point-to-Point With Participation Rate†			
	No Fee	2% Fee**	No Fee	2% Fee**
FlexMark Select and Select LT	210%	260%	215%	270%
FlexMark Select Plus and LT Plus	195%	245%	200%	255%
	One-Year Fixed Account			
FlexMark Select and Select LT	3.55%		3.70%	
FlexMark Select Plus and LT Plus	3.30%		3.45%	

Guaranteed Rates	
Fixed Account Guaranteed Minimum Interest Rate	2.00%
Standard Non-Forfeiture Interest Rate	2.75%
Guaranteed Lifetime Withdrawal Benefit (GLWB) Rider††	**Premium Accumulation Rate**
FlexMark Select MyFit Income Rider® and MyFit Income Rider With Booster	7%
FlexMark Select Basic GLWB Income Rider	4%

Rate Lock:

A rate lock applies on each strategy for 45 days from the date the application is signed. On premium received within the 45-day period, **clients will receive the *greater* of** (1) the locked-in rate or (2) the rate in effect on the first index date following the date premium is received. After 45 days, the rate in effect at the time premium is received will apply.

How To Submit Applications

FlexMark Select	ApexAdvantage
• **FireLight® e-app platform** (preferred method): Access through the LegacyNet® Point-of-Sale Materials page. • **Regular mail:** Ameritas New Business, P.O. Box 305086, Nashville, TN 37230-5086. • **Overnight delivery:** Ameritas Life Insurance Corp., Attn: New Business, 100 Centerview Drive, Suite 100, Nashville, TN 37214. • **Fax:** 844-874-5235.	• **FireLight e-app platform** (required method): Access through the LegacyNet Point-of-Sale Materials page.

If you would like us to review an application prior to submitting it to Ameritas, contact the Legacy Marketing Group® Customer Service and Suitability Help Desk at 800-395-1053, Ext. 5819. For sales ideas or more information, call 800-395-1053, Ext. 4002, or visit www.legacynet.com.

We appreciate your business!

In approved states, ApexAdvantage Index Annuity (Form ICC22 2707 with ICC22 2707-SCH or 2707 with 2707-SCH) and 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. ApexAdvantage Index Annuities and 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, and ApexAdvantage and FutureNow Rider are service marks, 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, Legacy Marketing Group, and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

S&P 500 Index and S&P MARC 5% Index

The S&P MARC 5% Index, launched on 3/27/2017, is a new index with limited historical information. For index information, see https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview. The S&P 500® Index and S&P MARC 5% Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have 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.

BNP Paribas Momentum Multi-Asset 5 Index, US Innovative Leaders 5 Index, and BNPP US Governance Multi Asset Index

The BNP Paribas Momentum Multi-Asset 5 Index (launched on 1/27/2017), the US Innovative Leaders 5 Index (launched on 1/28/2020), and the BNPP US Governance Multi Asset Index (launched on 5/25/2022) are new indexes with limited historical information. For index information, visit https://momentum5index.bnpparibas.com, https://innovativeleaders.bnpparibas.com, and

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Russell 2000®

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* A Guaranteed Lifetime Withdrawal Benefit is available for a current annual charge of 1.25% for the FutureNow Rider and 1.35% for the FutureNow Rider With Booster, multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.

** The fee is assessed and deducted from the accumulation value on each beginning index date. Fee options are not available in all states.

† Multi-year options are not available in all states.

†† Available for a current annual charge of 1.15% for the MyFit Income Rider and 1.25% for the MyFit Income Rider With Booster (not available in CA). GLWB income riders are not available with certain tax-qualified plan types.