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October 1, 2025

## ApexAdvantage® Rates Are Changing After 10/4/2025

Ameritas Life Insurance Corp. has announced that it will change rates on ApexAdvantage fixed index annuities, effective 10/5/2025. Refer to the table for new rates. Any decreases are shown in **red**.

### ApexAdvantage New Rates, Effective 10/5/2025

Interest Crediting Option	
One-Year S&P 500® Point-to-Point With Cap	<b>5.95%</b>
One-Year S&P 500 Point-to-Point With Participation Rate	<b>42%</b>
One-Year S&P 500 IQ Index* Point-to-Point With Cap	<b>9.30%</b>
One-Year S&P 500 IQ Index* Point-to-Point With Participation Rate	<b>55%</b>
One-Year BNPP US Governance Multi Asset Index Point-to-Point With Participation Rate	<b>155%</b>
One-Year US Innovative Leaders 5 Index Point-to-Point With Participation Rate	<b>145%</b>
One-Year Fixed Account	<b>3.80%</b>
Guaranteed Rates	
Fixed Account Guaranteed Minimum Interest Rate	2.00%
Standard Non-Forfeiture Interest Rate	<b>2.65%</b>
FutureNow Rider <sup>SM</sup> and FutureNow Rider With Booster Guaranteed Lifetime Withdrawal Benefit**	
Benefit Base Bonus Rate (applied to all premium)	28%
Roll-up Rate (applied throughout the roll-up period)	5%

### 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

**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 Legacy's Marketing Field Support Team at 800-395-1053, Ext. 4002, or visit [www.legacynet.com](http://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 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, Legacy Marketing Group, and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

#### **S&P Dow Jones Indices**

The "S&P 500®" and "S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "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. ("Ameritas"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx®, and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Ameritas Fixed Index Annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, 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 and S&P 500 IQ Index.

#### **BNPP US Governance Multi Asset Index and US Innovative Leaders 5 Index**

**The BNPP US Governance Multi Asset Index (launched on 5/25/2022) and the US Innovative Leaders 5 Index (launched on 1/28/2020) are new indexes with limited historical information.** For index information, visit <https://governance-multi-asset-index.bnpparibas.com> and <https://innovativeleaders.bnpparibas.com>. The BNPP US Governance Multi Asset Index and the US Innovative Leaders 5 Index (each, a "BNPP Index") are the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates are hereinafter referred to as "BNPP"). The BNP Paribas Index is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", "BNPP US Governance Multi Asset Index", and "US Innovative Leaders 5 Index" (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and are licensed by Ameritas Life Insurance Corp. (the "Company") for use in a fixed index annuity (the "Company Product") offered by the Company. The Company Product is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any third party licensor of information to BNPP. BNPP's only relationship to the Company is the licensing of the BNPP Index and the BNPP Marks for certain purposes as well as acting as a hedge provider to the Company with respect to the Company Product. BNPP shall not have any liability with respect to a Company Product, and is not liable for any loss relating to the Company Product, whether arising directly or indirectly from the use of the BNPP Index, its methodology, any third party information used in the BNPP Index or its methodology, any BNPP Mark or otherwise. BNPP and any third party licensor of information to BNPP make no representations or warranties regarding the Company Product.

\* Also known as the S&P 500 IQ 0.5% Decrement Index.

\*\* 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.