

FlexMark Select® Series Annuity Quick Reference

As of 1/5/2026

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options†,††	Liquidity	Available States																																																																							
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p>Financial Strength Ratings</p> <p>AM Best "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 4/22/2022.</p> <p>Standard & Poor's "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 7/26/2022.</p> <p>Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.</p>	<p>FlexMark Select Series 10-year single premium deferred fixed index annuities*</p> <p>Issue Ages 0-85 (Q and NQ)</p> <p>Premium</p> <ul style="list-style-type: none"> • \$25K min. Year 1. • \$5K min. additional (Year 1 only). • \$2M max. per owner without Home Office approval or commission reduction (\$1M on bonus products for issue ages 75+). <p>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.</p>	<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 2.40%. • Death benefit is greater of AV plus any bonus account or MGSV. <p>Basic GLWB Income Rider</p> <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. <p>MyFit Income Rider®</p> <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. <p>MyFit Income Rider With Booster*</p> <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. 	<p>Vesting Premium Bonus*</p> <p>Select Plus:</p> <ul style="list-style-type: none"> • 6%. <p>LT Plus:</p> <ul style="list-style-type: none"> • 4%. • 2% (CA, IN, and MO). <p>10-Year Vesting Schedule* (% vested at end of year)</p> <p>Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100%</p> <p>LT Plus: 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100%</p> <p>Vested and non-vested values are included in the death benefit.</p>	<table border="1"> <thead> <tr> <th colspan="2">Standard Band</th> <th colspan="2">Upgraded Band</th> </tr> <tr> <th>AV:</th> <th>\$0-\$199,999</th> <th>No Fee</th> <th>Fee†</th> </tr> </thead> <tbody> <tr> <td>S&P 500® 1Y PTP w/ Cap:</td> <td>6.00%</td> <td>7.95%</td> <td>6.35% 8.30%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>5.55%</td> <td>7.45%</td> <td>5.85% 7.80%</td> </tr> <tr> <td>Russell 2000® 1Y PTP w/ Cap:</td> <td>6.95%</td> <td>9.25%</td> <td>7.10% 9.50%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>6.50%</td> <td>8.65%</td> <td>6.65% 8.90%</td> </tr> <tr> <td>BNPP Momentum 5 Index® 1Y PTP w/ Par. 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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.</p>
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* 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>.