New money rates for applications submitted on or before 2/13/2026.

FlexMark SELECT®
My Future, My Style

FlexMark Select and FlexMark Select LT

Single Premium Fixed Deferred Index Annuity

	Standard Band Current Rate*		Upgraded Band Current Rate*	
	No Fee	With Fee**	No Fee	With Fee**
One-Year Interest Crediting Options				
Fixed Interest Option	3.55%	NA	3.70%	NA
S&P 500® One-Year Point-to-Point With Cap	6.00%	7.95%	6.35%	8.30%
Russell 2000® One-Year Point-to-Point With Cap	6.95%	9.25%	7.10%	9.50%
BNPP Momentum 5 Index† One-Year Point-to-Point With Participation Rate	140%	185%	150%	190%
US Innovative Leaders 5 Index†† One-Year Point-to-Point With Participation Rate	130%	170%	140%	175%
Two-Year Interest Crediting Options§				
S&P 500 Two-Year Point-to-Point With Participation Rate	48%	61%	50%	63%
BNPP Momentum 5 Index† Two-Year Point-to-Point With Participation Rate	180%	225%	185%	240%
US Innovative Leaders 5 Index†† Two-Year Point-to-Point With Participation Rate	180%	225%	185%	235%
Guaranteed Lifetime Withdrawal Benefit (GLWB) Riders§§	Premium Accumulation Rate			
MyFit Income Rider® and MyFit Income Rider With Booster	7%			
Basic GLWB Income Rider	4%			

Rates are effective 12/5/2026, and subject to change.

* Rates shown apply to new policies for an initial period. Please call Ameritas Client Services at 800-262-2360 for your policy's renewal rates after the initial period. Any additional premium payment that is received by the Ameritas Home Office within 10 days prior to the first policy anniversary will receive the then-current renewal rates.

** Fee options are not available in all states. The fee on the one-year index options is 1% and on the two-year index options is 2%. It is assessed and deducted from the accumulation value on each beginning index date.

† **The BNP Paribas Momentum Multi-Asset 5 Index (also known as the BNPP Momentum 5 Index) has limited historical information.** It is a new index strategy, launched on 1/27/2017. For more information about the BNPP Momentum 5 Index, visit https://momentum5index.bnpparibas.com.

†† **The US Innovative Leaders 5 Index has limited historical information.** It is a new index strategy, launched on 1/28/2020. For more information about the US Innovative Leaders 5 Index, visit https://innovativeleaders.bnpparibas.com.

§ Two-year index options are not available in all states.

§§ GLWB income riders are not available with certain tax-qualified plan types. Upgraded riders are 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 all states).

THIS INSERT MUST BE ACCOMPANIED BY THE FLEXMARK SELECT CONSUMER BROCHURE AND INDEX OPTION INSERTS.

New money rates for applications submitted on or before 2/13/2026.

FlexMark SELECT®
My Future, My Style

FlexMark Select Plus and FlexMark Select LT Plus

Single Premium Fixed Deferred Index Annuity

	Standard Band Current Rate*		Upgraded Band Current Rate*	
	No Fee	With Fee**	No Fee	With Fee**
One-Year Interest Crediting Options				
Fixed Interest Option	3.30%	NA	3.45%	NA
S&P 500 One-Year Point-to-Point With Cap	5.55%	7.45%	5.85%	7.80%
Russell 2000® One-Year Point-to-Point With Cap	6.50%	8.65%	6.65%	8.90%
BNPP Momentum 5 Index† One-Year Point-to-Point With Participation Rate	130%	175%	140%	180%
US Innovative Leaders 5 Index†† One-Year Point-to-Point With Participation Rate	120%	160%	130%	165%
Two-Year Interest Crediting Options§				
S&P 500 Two-Year Point-to-Point With Participation Rate	45%	58%	47%	60%
BNPP Momentum 5 Index† Two-Year Point-to-Point With Participation Rate	165%	210%	170%	225%
US Innovative Leaders 5 Index†† Two-Year Point-to-Point With Participation Rate	165%	210%	170%	220%
Guaranteed Lifetime Withdrawal Benefit (GLWB) Riders§§	Premium Accumulation Rate			
MyFit Income Rider® and MyFit Income Rider With Booster	7%			
Basic GLWB Income Rider	4%			

Rates are effective 12/5/2026, and subject to change.

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