

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 1/5/2026, 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 ACCCOMPANIED BY THE FLEXMARK SELECT CONSUMER BROCHURE AND INDEX OPTION INSERTS.

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 1/5/2026, 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 ACCCOMPANIED BY THE FLEXMARK SELECT CONSUMER BROCHURE AND INDEX OPTION INSERTS.

S&P 500

The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P 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") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The Ameritas fixed index annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, 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.

Russell 2000

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.

BNP Paribas Indexes

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

The BNP Paribas Momentum Multi-Asset 5 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 BNPP Index is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", "US Innovative Leaders 5 Index", "BNP Paribas Momentum Multi-Asset 5 Index", and "BNPIMOMA" (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 indexed 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 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.

No purchaser, seller or holder of the Company Product, or any other person or entity, should use or refer any BNPP Mark or other BNPP trade name to sponsor, endorse, market or promote the Company Product without first contacting BNPP. Under no circumstances may any person or entity claim any affiliation with BNPP without the prior written permission of BNPP.

In calculating the level of the BNPP Index, BNPP deducts an annual fee of 0.50% per annum, calculated on a daily basis which reduces the performance of the Index in the same way as a cost. In addition, the BNPP Index methodology embeds certain costs, which cover among other things, rebalancing and replication costs. Such costs (if any) may vary over time with market conditions. These costs reduce the potential positive change in the BNPP Index and thus the amount of interest that will be credited to the Company Product that includes the BNPP Index.

The volatility control applied by BNPP may reduce the potential positive or negative change in the BNPP Index and thus the amount of interest that will be credited to the Company Product that includes the BNPP Index.

The level of the BNPP Index includes the deduction of fees, which may be variable and will reduce the performance of the BNPP Index. Such fees may vary over time and may be significant. These fees reduce the potential performance of the Index and thus the amount of interest that will be credited to the Company Product that references or is linked to the BNPP Index. The methodology of the BNPP Index may yield different results than an investment in the components of the BNPP Index or any other investment or strategy.

BNPP DOES NOT GUARANTEE THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE BNPP INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN.
BNPP MAKES NO REPRESENTATION OR WARRANTY, AND EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE BNPP INDEX, ANY BNPP MARK, OR THE COMPANY PRODUCT, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, OR THE ADVISABILITY OF ANY PERSON INVESTING IN THE COMPANY PRODUCT.

BNPP shall not have any liability for any modification or change in the methodology of the BNPP Index or connection with the level of the BNPP Index at any given time. BNPP shall not be held liable for any loss whatsoever, directly or indirectly related to the BNPP Index. BNPP does not guarantee the accuracy of the BNPP Index or the calculation methods, or any use thereof. BNPP does not make any representation whatsoever as to the results to be obtained from the use of the BNPP Index. The market data used to calculate the BNPP Index may be furnished by third party sources that are believed to be reliable; however BNPP makes no representation or guarantee with respect to, and is under no obligation to verify, the accuracy and completeness thereof.



In approved states, FlexMark Select Index Annuities (Form ICC16 2705 with ICC17 2705-SCH or 2705 with 2705-SCH or 2705-SCH-L) and riders are issued by Ameritas Life Insurance Corp. (Ameritas). **IN IDAHO and OREGON**—Policy Forms ICC16 2705 11-16 with ICC17 2705-SCH 3-17 and Rider Forms ICC16 PPIR 11-16, ICC16 MVAR 11-16, ICC17 GLWB-B 3-17, ICC17 GLWB-T 3-17, ICC17 GLWB-IB 3-17, ICC16 PBR 11-16, ICC16 FWR 11-16, ICC16 EFWR 11-16, ICC16 WSC-CR 11-16, ICC16 WSC-TIR 11-16, ICC16 WSC-HHC 11-16. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®. Ameritas and Legacy Marketing Group are separate, independent entities. Policies, index strategies, and riders may vary and may not be available in all states. Optional riders may have limitations, restrictions, and additional charges. Guarantees are based on the claims-paying ability 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.

FlexMark Select Index Annuities are single premium deferred annuities that offer a fixed interest option and index interest options. Annuities with an index option may be referred to as equity index annuities. The index options are not securities; you are not investing in stocks or in the indexes themselves. Therefore credited interest does not include dividends paid by companies included in the relevant index. The credited interest is linked, in part, to gains in any combination of indexes. Keep in mind, you are not actually participating in the market or investing in any stock or bond. Past performance is not an indication of future results.

Withdrawals may be taxable and, if taken prior to age 59½, a 10% penalty tax may also apply. The information presented here is not intended as tax or other legal advice. For application of this information to your specific situation, you should consult an attorney.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company. FlexMark Select and MyFit Income Rider are registered service marks of Legacy Marketing Group.

Not a deposit. • May go down in value. • Not insured by FDIC or any federal government agency. • Not guaranteed by any bank or savings associations.