LEGACY
Your future is our business.

800-395-1053, Ext. 4002

ApexAdvantage® Annuity Quick Reference

As of 11/5/2026

Insurance Carrier

Ameritas Life Insurance Corp., Lincoln, NE

Financial Strength Ratings

AM Best:
"A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 6/25/2026.

S&P Global Ratings:
"A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 4/8/2026.

Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

Product

10-year modified single premium deferred fixed index annuity*

Issue Ages
0–85 (Q and NQ)

Premium Amounts
- $25K minimum Year 1.
- $5K minimum additional (Year 1 only).
- $2M maximum per owner without Home Office approval or commission reduction.

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.

Features

- Competitive, income-focused FIA designed to rank among the top products for guaranteed immediate income.
- Income payouts can begin after just one month, starting at age 50.
- Choice of level or increasing income and covered lives when income begins, not at issue.
- Spousal income designed to top the charts.
- Optional booster upgrade that provides double income upon impairment—no confinement required.
- Diverse interest crediting options, including the S&P 500® IQ Index,** a "smart" path to The 500® for use in FIAs, and two options powered by BNP Paribas.
- Death benefit equal to greater of accumulation value or MGSV.
- Fast policy issue—under three business days on most cash with apps in good order.

Income Riders

Choice of an optional Guaranteed Lifetime Withdrawal Benefit (GLWB): FutureNow Rider℠ or FutureNow Rider With Booster.

FutureNow Rider
- Competitive early income for clients who want to start enjoying their future now.
- Powered by:
  - **45%** benefit base bonus.
  - 5% roll-up rate for up to three years.
- Choice of single or spousal and level or increasing income payouts upon income election:
  - **Level**—Consistent, predictable payouts for life.
  - **Increasing**—Benefit base increases by 100% of policy earnings.
- Payouts available after the first contract month, starting at age 50.
- 1.25% annual charge.†

FutureNow Rider With Booster
- Same as FutureNow Rider, plus **double payouts** for impairment in two of six ADLs.
- Double payouts available upon qualification after Year 2.
- 1.35% annual charge.†

Interest Crediting Options††

One-Year **S&P 500** Point-to-Point w/ Cap	**5.85%**
One-Year **S&P 500** Point-to-Point w/ Par. Rate	37%
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Cap	**8.25%**
One-Year **S&P 500 IQ Index**** Point-to-Point w/ Par. Rate	**52%**
One-Year **BNPP US Governance Multi Asset Index** Point-to-Point w/ Par. Rate	**150%**
One-Year **US Innovative Leaders 5 Index** Point-to-Point w/ Par. Rate *(Powered by BNP Paribas)*	**140%**
One-Year **Fixed Account**	**3.70%**

Rates effective 11/5/2026, and subject to change. Check LegacyNet® for updates.

Liquidity

Penalty-Free Withdrawals
10% of account value annually after Year 1 or required minimum distribution (RMD) associated with the policy.

Surrender Schedule

Most States (+/- MVA):
9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%

California Only (No MVA):
8.00, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%

Waiver of Surrender Charge Riders*
Included at no additional cost:
- Confinement.
- Terminal Illness.
- Home Health Care.

Minimum Guaranteed Surrender Value (MGSV)
87.50% of premium less withdrawals plus interest credited at the nonforfeiture interest rate, currently **3.00%**.

Available States

Available in all states *except* NY.

ApexAdvantage:

AK, AL, AR, AZ, CA[1], CO, CT, DC, DE, FL[2], GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

1. No Market Value Adjustment and 9-year surrender schedule applies.
2. Waiver for Home Health Care not approved.

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 and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

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®, SPX®, SPY®, 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 or sold 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.

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.

* May vary by state and may not be available in all states. Check current State Approval Matrix.
** Also known as the S&P 500 IQ 0.5% Decrement Index.
† Multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.
†† The minimum participation rate is 10% for all index options; the minimum cap is 1%; the guaranteed minimum interest rate (GMIR) for the fixed account is 2.50%.

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