

ApexAdvantage® Annuity Quick Reference

As of 7/5/2025

Insurance Carrier	Product	Features	Income Riders	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>10-year modified single premium deferred fixed index annuity*</p> <p>Issue Ages 0–85 (Q and NQ)</p> <p>Premium Amounts</p> <ul style="list-style-type: none">\$25K minimum Year 1.\$5K minimum additional (Year 1 only).\$2M maximum per owner without Home Office approval or commission reduction. <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">Highly competitive, income-focused FIA designed to rank among the top products for guaranteed income in the first three years.Income payouts can begin in as soon as 30 days, 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 a BNP Paribas index option based on performance of a governance-focused index.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.	<p>Choice of an optional Guaranteed Lifetime Withdrawal Benefit (GLWB): FutureNow RiderSM or FutureNow Rider With Booster.</p> <p>FutureNow Rider</p> <ul style="list-style-type: none">Competitive early income for clients who want to start enjoying their future now.Powered by:<ul style="list-style-type: none">43% benefit base bonus.6% roll-up rate for up to three years.Choice of single or spousal and level or increasing income payouts upon income election:<ul style="list-style-type: none">Level—Consistent, predictable payouts for life.Increasing—Benefit base increases by 100% of policy earnings.Payouts available after 30 days, starting at age 50.1.25% annual charge.** <p>FutureNow Rider With Booster</p> <ul style="list-style-type: none">Same as FutureNow Rider, plus double payouts for impairment in two of six a ADLs.Double payouts available upon qualification after Year 2.1.35% annual charge.**	<table><tr><td>One-Year S&P 500® Point-to-Point w/ Par. Rate</td><td>42%</td></tr><tr><td>One-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate</td><td>155%</td></tr><tr><td>Two-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate</td><td>210%</td></tr><tr><td>One-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate</td><td>165%</td></tr><tr><td>Two-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate</td><td>230%</td></tr><tr><td>One-Year Fixed Account</td><td>4.05%</td></tr></table> <p>Rates effective 7/5/2025, and subject to change. Check LegacyNet® for updates.</p>	One-Year S&P 500® Point-to-Point w/ Par. Rate	42%	One-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate	155%	Two-Year S&P MARC 5% Index Point-to-Point w/ Par. Rate	210%	One-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate	165%	Two-Year BNPP US Governance Multi Asset Index Point-to-Point w/ Par. Rate	230%	One-Year Fixed Account	4.05%	<p>Penalty-Free Withdrawals 10% of account value annually after Year 1 or required minimum distribution (RMD) associated with the policy.</p> <p>Surrender Schedule</p> <p><u>Most States (+/- MVA):</u> 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p><u>California Only (No MVA):</u> 8.00, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%</p> <p>Waiver of Surrender Charge Riders* Included at no additional cost:</p> <ul style="list-style-type: none">Confinement.Terminal Illness.Home Health Care. <p>Minimum Guaranteed Surrender Value (MGSV) 87.50% of premium less withdrawals plus interest credited at the nonforfeiture interest rate, currently 2.75%.</p>	<p>Available in all states <i>except</i> CA and NY.</p> <p><u>ApexAdvantage:</u></p> <p>AK, AL, AR, AZ, CA¹, CO, CT, DC, DE, FL², 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</p> <ol style="list-style-type: none">No Market Value Adjustment or Waiver of Surrender Charge Riders.Waiver for Home Health Care not approved.
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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 MARC 5% Index, launched on 3/27/2017, is a new index with limited historical information. For index information, see <https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview>. The S&P 500® Index and S&P MARC 5% 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. 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").

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The BNPP US Governance Multi Asset Index, launched on 5/25/2022, is a new index with limited historical information. For index information, visit <https://governance-multi-asset-index.bnpparibas.com>. This product is not sponsored, endorsed, sold or promoted by BNP Paribas or any of its affiliates (collectively, "BNP Paribas"). Neither BNP Paribas nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. BNPP US Governance Multi Asset Index (the "Index") is the exclusive property of BNP Paribas. BNP Paribas and the Index are service marks of BNP Paribas and have been licensed for use for certain purposes by Ameritas Life Insurance Corp. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

* May vary by state and may not be available in all states. Check current State Approval Matrix.

** 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 guaranteed minimum interest rate (GMIR) for the fixed account is **2.00%**.