

# MULTI-DIMENSIONAL **ACCUMULATION** OPPORTUNITIES

Respond to every client need.

- ✓ Simple yet powerful S&P 500® IQ Index options.
- ✓ Choice of fee and no-fee index options.
- ✓ 7% upfront premium bonus option (6% in CA).
- ✓ Issued by "A" rated Americo.\*

LIBERTY MARK  
FREEDOM.

- ✓ Simple yet powerful S&P 500 IQ Index options.
- ✓ Issues through age 90.
- ✓ 10% first-year withdrawals.
- ✓ No mandatory fees.
- ✓ Issued by "A" rated Americo.\*

CLASSICMARK®

Accumulation

JOURNEYMARTK®

- ✓ Excels at inherited IRA, NQ stretch, and entity ownership opportunities.
- ✓ Issues through age 90.
- ✓ Issued by 96 Comdex ranked Integrity Life.\*\*

FlexMark SELECT®

- ✓ Built-in, no-cost income rider.
- ✓ Choice of fee and no-fee index options.
- ✓ Higher rates and caps for AV of \$200,000 or more.
- ✓ Issued by "A" rated Ameritas.†

\* Rating for Americo Financial Life and Annuity Insurance Company (Americo), October 2023. Americo Financial Life and Annuity Insurance Company has a financial strength rating of A (Excellent, 3rd out of 15 rating categories). AM Best's rating is assigned after a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance, and business profile. AM Best uses a scale of 15 ratings, ranging from "A++" to "F."

\*\* Integrity Life Insurance Company ratings are correct as of 4/26/2024, and are subject to change. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scales.

**The Comdex Ranking**—The Comdex Ranking is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, AM Best, and Fitch ratings. It ranks insurers on a scale of 1 to 100 (where 1 is the lowest) in an effort to reduce confusion over ratings because each rating agency uses a different scale.

† A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings. Rating as of 5/4/2023. Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

# MULTI-DIMENSIONAL **INCOME** OPPORTUNITIES

Respond to every client need.

- ✓ Immediate guaranteed income.
- ✓ Sweet spot: 30-day to 3-year wait.
- ✓ Level or increasing payouts.
- ✓ Income doubler upgrade for 2 of 6 ADL impairment.



FutureNow Rider<sup>SM\*</sup>

- ✓ Guaranteed income.
- ✓ Sweet spot: 7–10-year wait.
- ✓ Level or lifestyle payouts.
- ✓ Income doubler upgrade for 2 of 6 ADL impairment.

 FlexMark SELECT<sup>®</sup>

MyFit Income Rider<sup>®\*\*</sup>

Income



JOURNEYMARK<sup>®</sup>

With Expanse Rider<sup>SM†</sup>

- ✓ Performance-driven income available in first year.
- ✓ Included income doubler for 2 of 6 ADL impairment.
- ✓ 110% enhanced death benefit.<sup>††</sup>

 FlexMark SELECT<sup>®</sup>

Basic GLWB

- ✓ Free income rider, embedded in the product.
- ✓ Guaranteed payouts.
- ✓ 4% compound roll-up.

\* Available for a current annual charge of 1.25% for the FutureNow Rider and 1.35% for the FutureNow Rider With Booster, multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.

\*\* 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 CA).


† Available for an annual charge of 1% assessed annually at the end of the index year based on the beginning-of-year GLWB benefit base.

†† Available if income is not triggered.


## HELPFUL INFORMATION:

[Legacy Honors® Program](#) | [Funding Acceptance Chart](#) | [All Quick References](#)

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Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.