

My **FIT** Income Rider®

Guaranteed Lifetime
Withdrawal Benefit Rider



 **FlexMark SELECT**®
My Future, My Style

Maximize Social Security While Enjoying Early Retirement

Retiring early but don't want to live off reduced Social Security benefits for the rest of your life? Bridge the income gap with the FlexMark Select fixed index annuity from Ameritas Life Insurance Corp.!



The FlexMark Select MyFit Income Rider** guaranteed lifetime withdrawal benefit offers an innovative lifestyle payout option that can help you bridge the income gap.

1. **Receive increased income payments for 5–7 years.†**
2. **Use the extra income to delay the start of Social Security benefits.**
3. **After the increased payment period,† receive lower, level MyFit Income Rider payments for life, plus enjoy a maximized Social Security benefit.**

Never run out of income!

To learn more, or to discuss your retirement strategy, contact me today!

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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.

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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.

* Kat Tretina, "The Average Age of Retirement in the U.S.," Forbes Advisor (January 26, 2024), <https://www.forbes.com/advisor/retirement/average-retirement-age/>.

** 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). Income rider not available with certain tax-qualified plan types.

† The increased payment period varies by age when income begins (seven years for ages 50–65; five years for ages 66–70; not available for ages 71+).