

# FlexMark Select® Series Annuity Quick Reference

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options††	Liquidity	GA-Level Commission	Available States																																																																																				
<p>Ameritas Life Insurance Corp., Lincoln, NE</p> <p><b>Financial Strength Ratings</b></p> <p>AM Best "A" (Excellent) for insurer financial strength. Third highest of 13 ratings. Rating as of 4/22/2022.</p> <p>Standard &amp; 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>FlexMark Select Series 10-year single premium deferred fixed index annuities*</p> <p><b>Issue Ages</b> 0-85 (Q and NQ)</p> <p><b>Premium</b></p> <ul style="list-style-type: none"> <li>\$25K min. Year 1.</li> <li>\$5K min. additional (Year 1 only).</li> <li>\$2M max. per owner without Home Office approval or commission reduction (\$1M on bonus products for issue ages 75+).</li> </ul> <p><b>Sweep (Allocation) Dates</b> 5<sup>th</sup>, 15<sup>th</sup>, and 25<sup>th</sup> 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"> <li>No-cost income rider (guaranteed lifetime withdrawal benefit rider).**</li> <li>Optional upgraded income rider** with: <ul style="list-style-type: none"> <li>Level or lifestyle payout.</li> <li>Income booster for declining health.*</li> </ul> </li> <li>Vesting premium bonus on "Plus" products.*</li> <li>Rate banding offers upgraded rates for larger Accumulation Values (AV).</li> <li>Choice to "buy up" the rates on fee strategies.†</li> <li>Two proprietary indices allow for broad diversification and limited volatility.</li> <li>Extra one-time 10% emergency withdrawal after Year 1.*</li> <li>Minimum Guaranteed Surrender Value (MGSV) is 87.50% of premium (90% in NJ) less withdrawals, plus interest credited at the Standard Non-Forfeiture Interest Rate, currently 3.00%.</li> <li>Death benefit is greater of AV plus any bonus account or MGSV.</li> </ul>	<p>Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue:</p> <p><b>Basic GLWB Income Rider</b></p> <ul style="list-style-type: none"> <li>Automatically included at no cost!</li> <li>4% Premium Accumulation Rate (PAR) compounded for up to 10 years.</li> <li>Payouts can start after Year 1 and age 50.</li> <li>No restart.</li> </ul> <p><b>MyFit Income Rider®</b></p> <ul style="list-style-type: none"> <li>7% PAR compounded for up to 10 years.</li> <li>Optional 10-year restart.</li> <li>Choice of level or lifestyle payout option when payouts begin.</li> <li>The lifestyle payout option provides increased payouts followed by lower, level payouts. The increased benefit period is based on attained age when payouts start.</li> <li>Payouts can start after Year 1 and age 50.</li> <li>1.15% annual charge.</li> </ul> <p><b>MyFit Income Rider With Booster*</b></p> <ul style="list-style-type: none"> <li>Same as MyFit Income Rider, plus <b>double payouts</b> for impairment in 2 of 6 activities of daily living (ADLs).</li> <li>1.25% annual charge.</li> </ul>	<p><b>Vesting Premium Bonus*</b></p> <p><b>Select Plus:</b></p> <ul style="list-style-type: none"> <li>6%.</li> </ul> <p><b>LT Plus:</b></p> <ul style="list-style-type: none"> <li>4%.</li> <li>2% (CA, IN, and MO).</li> </ul> <p><b>10-Year Vesting Schedule*</b> (% vested at end of year)</p> <p><b>Select Plus:</b> 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100%</p> <p><b>LT Plus:</b> 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100%</p> <p>Vested and non-vested values are included in the death benefit.</p>	<p><b>AV:</b></p> <table border="1"> <tr> <th colspan="2">Standard Band \$0-\$199,999</th> <th colspan="2">Upgraded Band \$200,000+</th> </tr> <tr> <th>No Fee</th> <th>Fee†</th> <th>No Fee</th> <th>Fee†</th> </tr> </table> <p><b>S&amp;P 500® 1Y PTP w/ Cap:</b></p> <table border="1"> <tr> <td>Select and LT:</td> <td>7.90%</td> <td>10.10%</td> <td>8.25%</td> <td>10.45%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>7.45%</td> <td>9.60%</td> <td>7.75%</td> <td>9.95%</td> </tr> </table> <p><b>Russell 2000® 1Y PTP w/ Cap:</b></p> <table border="1"> <tr> <td>Select and LT:</td> <td>7.60%</td> <td>9.95%</td> <td>7.75%</td> <td>10.20%</td> </tr> <tr> <td>Plus and LT Plus:</td> <td>7.15%</td> <td>9.35%</td> <td>7.30%</td> <td>9.60%</td> </tr> </table> <p><b>BNPP Momentum 5 Index® 1Y PTP w/ Par. 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Check LegacyNet® for updates.</p>	Standard Band \$0-\$199,999		Upgraded Band \$200,000+		No Fee	Fee†	No Fee	Fee†	Select and LT:	7.90%	10.10%	8.25%	10.45%	Plus and LT Plus:	7.45%	9.60%	7.75%	9.95%	Select and LT:	7.60%	9.95%	7.75%	10.20%	Plus and LT Plus:	7.15%	9.35%	7.30%	9.60%	Select and LT:	180%	225%	190%	230%	Plus and LT Plus:	170%	215%	180%	220%	Select and LT:	170%	215%	180%	220%	Plus and LT Plus:	160%	205%	170%	210%	Select and LT:	60%	74%	62%	76%	Plus and LT Plus:	57%	71%	59%	73%	Select and LT:	240%	285%	245%	300%	Plus and LT Plus:	225%	270%	230%	285%	Select and LT:	235%	285%	240%	295%	Plus and LT Plus:	220%	270%	225%	280%	Select and LT:	4.40%	4.55%	Plus and LT Plus:	4.15%	4.30%	<p><b>Penalty-Free Withdrawals</b> Years 2-10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy.</p> <p><b>Additional Emergency Access*</b> Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1.</p> <p><b>Surrender Schedule (+/- MVA)*</b></p> <p><b>Select and Plus:</b> 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0%</p> <p><b>LT and LT Plus:</b> 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p><b>LT and LT Plus (CA, IN, and MO):</b> 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0%</p> <p><b>Waiver of Surrender Charge Riders*</b></p> <ul style="list-style-type: none"> <li>Confinement.</li> <li>Terminal Illness.</li> <li>Home Health Care.</li> </ul>	<p><b>Select and LT:</b> 7.00% (0-75) 5.00% (76-85)</p> <p><b>Plus and LT Plus:</b> 6.00% (0-75) 4.00% (76-85)</p> <p><b>Chargebacks:</b> 100% chargeback Year 1 for death, surrender, and withdrawals (including RMDs).</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p><b>Select and Plus:</b> AL, AR, AZ, CO, DC, FL<sup>1</sup> (0-64), GA, IA, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY</p> <p><b>LT and LT Plus:</b> AK, CA<sup>1,2,3,4,5,6,7</sup>, CT, DE, FL<sup>1</sup> (65+), HI, ID, IN<sup>2</sup>, MA<sup>1,5</sup>, MN<sup>8</sup>, MO<sup>3</sup>, NH<sup>9</sup>, NJ<sup>9</sup>, NM, NV, OH, OK, OR<sup>8</sup>, PA<sup>8</sup>, SC, TX, UT<sup>8</sup>, WA<sup>8</sup></p> <ol style="list-style-type: none"> <li>No Home Health Care Waiver.</li> <li>No Income Booster.</li> <li>2% bonus and 9-year surrender schedule apply.</li> <li>No MVA.</li> <li>No Confinement Waiver.</li> <li>No Terminal Illness Waiver.</li> <li>No extra 10% emergency w/d.</li> <li>Fee interest crediting options not available.</li> <li>No 2-year strategies.</li> </ol>
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\* May vary by state and may not be available in all states. Check current State Approval Matrix.

\*\* GLWB income riders are not available with all tax-qualified plan types. See Income Riders column for cost.

† Fee and multi-year options are not available in all states. On the 1-year fee options, a 1% fee is deducted at the beginning of each 1-year index period. On the 2-year fee options, a 2% fee is deducted at the beginning of each 2-year index period. Indexes not in existence for at least 10 years may not be illustrated in some states.

†† The minimum participation rate is 15% for all index options; the minimum guaranteed cap is 1% for index options without a fee and 1.50% for index options with a fee; the guaranteed minimum interest rate (GMIR) for the fixed account is 2.50%.

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