

FlexMark Select® Series Annuity Quick Reference

As of 10/5/2025

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options†:††	Liquidity	Available States																																																																																																																																	
Ameritas Life Insurance Corp., Lincoln, NE	FlexMark Select Series 10-year single premium deferred fixed index annuities*	<ul style="list-style-type: none">No-cost income rider (guaranteed lifetime withdrawal benefit rider).**Optional upgraded income rider** with:<ul style="list-style-type: none">Level or lifestyle payout.Income booster for declining health.*Vesting premium bonus on "Plus" products.*Rate banding offers upgraded rates for larger Accumulation Values (AV).Choice to "buy up" the rates on fee strategies.†Two proprietary indices allow for broad diversification and limited volatility.Extra one-time 10% emergency withdrawal after Year 1.*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 2.65%.Death benefit is greater of AV plus any bonus account or MGSV.	Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue: Basic GLWB Income Rider <ul style="list-style-type: none">Automatically included at no cost!4% Premium Accumulation Rate (PAR) compounded for up to 10 years.Payouts can start after Year 1 and age 50.No restart. MyFit Income Rider® <ul style="list-style-type: none">7% PAR compounded for up to 10 years.Optional 10-year restart.Choice of level or lifestyle payout option when payouts begin.The lifestyle payout option provides increased payouts followed by lower, level payouts. The increased benefit period is based on attained age when payouts start.Payouts can start after Year 1 and age 50.1.15% annual charge. MyFit Income Rider With Booster* <ul style="list-style-type: none">Same as MyFit Income Rider, plus double payouts for impairment in 2 of 6 activities of daily living (ADLs).1.25% annual charge.	Vesting Premium Bonus* Select Plus: <ul style="list-style-type: none">6%. LT Plus: <ul style="list-style-type: none">4%.2% (CA, IN, and MO). 10-Year Vesting Schedule* (% vested at end of year) Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100% LT Plus: 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100% Vested <i>and</i> non-vested values are included in the death benefit.	<table><tr><th rowspan="2">AV:</th><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><tr><td>S&P 500® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>6.25%</td><td>8.30%</td><td>6.60%</td><td>8.65%</td></tr><tr><td>Plus and LT Plus:</td><td>5.80%</td><td>7.80%</td><td>6.10%</td><td>8.15%</td></tr><tr><td>Russell 2000® 1Y PTP w/ Cap:</td><td></td><td></td><td></td><td></td></tr><tr><td>Select and LT:</td><td>7.30%</td><td>9.70%</td><td>7.45%</td><td>9.95%</td></tr><tr><td>Plus and LT Plus:</td><td>6.85%</td><td>9.10%</td><td>7.00%</td><td>9.35%</td></tr><tr><td>BNPP Momentum 5 Index® 1Y PTP w/ Par. 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AV:	Standard Band \$0-\$199,999		Upgraded Band \$200,000+		No Fee	Fee†	No Fee	Fee†	S&P 500® 1Y PTP w/ Cap:					Select and LT:	6.25%	8.30%	6.60%	8.65%	Plus and LT Plus:	5.80%	7.80%	6.10%	8.15%	Russell 2000® 1Y PTP w/ Cap:					Select and LT:	7.30%	9.70%	7.45%	9.95%	Plus and LT Plus:	6.85%	9.10%	7.00%	9.35%	BNPP Momentum 5 Index® 1Y PTP w/ Par. Rate:					Select and LT:	145%	190%	155%	195%	Plus and LT Plus:	135%	180%	145%	185%	US Innovative Leaders 5 Index® 1Y PTP w/ Par. Rate:					Select and LT:	140%	180%	150%	185%	Plus and LT Plus:	130%	170%	140%	175%	S&P 500 2Y PTP w/ Par. Rate*:					Select and LT:	53%	67%	55%	69%	Plus and LT Plus:	50%	64%	52%	66%	BNPP Momentum 5 Index® 2Y PTP w/ Par. Rate*:					Select and LT:	190%	235%	195%	250%	Plus and LT Plus:	175%	220%	180%	235%	US Innovative Leaders 5 Index® 2Y PTP w/ Par. Rate*:					Select and LT:	190%	235%	195%	245%	Plus and LT Plus:	175%	220%	180%	230%	1-Year Fixed Account:					Select and LT:	3.70%		3.85%		Plus and LT Plus:	3.45%		3.60%		Penalty-Free Withdrawals Years 2-10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy. Additional Emergency Access* Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1. Surrender Schedule (+/- MVA)* Select and Plus: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0% LT and LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% LT and LT Plus (CA, IN, and MO): 8, 7.75, 6.75, 5.75, 4.70, 3.65, 2.60, 1.50, 0.60, 0% Waiver of Surrender Charge Riders* <ul style="list-style-type: none">Confinement.Terminal Illness.Home Health Care.	Select and Plus: AL, AR, AZ, CO, DC, FL ¹ (0-64), GA, IA, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY LT and LT Plus: AK, CA ^{1,2,3,4,5,6,7} , CT, DE, FL ¹ (65+), HI, ID, IN ³ , MA ^{1,5} , MN ⁸ , MO ³ , NH ⁹ , NJ ⁹ , NM, NV, OH, OK, OR ⁸ , PA ⁸ , SC, TX, UT ⁸ , WA ⁸ <ol style="list-style-type: none">No Home Health Care Waiver.No Income Booster.2% bonus and 9-year surrender schedule apply.No MVA.No Confinement Waiver.No Terminal Illness Waiver.No extra 10% emergency w/d.Fee interest crediting options not available.No 2-year strategies.
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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 2.00%.

§ 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>.