

FlexMark Select® Series Annuity Quick Reference

| Insurance Carrier | Product | Product Features | Income Riders** | Premium Bonus | Interest Crediting Options†† | Liquidity | GA-Level Commission | Available States | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <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 5/4/2023.</p> <p>Standard & Poor's "A+" (Strong) for insurer financial strength. Fifth highest of 21 ratings. Rating as of 2/28/2024.</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>Issue Ages 0-85 (Q and NQ)</p> <p>Premium</p> <ul style="list-style-type: none"> \$25K min. Year 1. \$5K min. additional (Year 1 only). \$2M max. per owner without Home Office approval or commission reduction (\$1M on bonus products for issue ages 75+). <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"> 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 3.00%. Death benefit is greater of AV plus any bonus account or MGSV. | <p>Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at policy issue:</p> <p>Basic GLWB Income Rider</p> <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. <p>MyFit Income Rider®</p> <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. <p>MyFit Income Rider With Booster*</p> <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. | <p>Vesting Premium Bonus*</p> <p>Select Plus:</p> <ul style="list-style-type: none"> 6%. <p>LT Plus:</p> <ul style="list-style-type: none"> 4%. 2% (CA, IN, and MO). <p>10-Year Vesting Schedule* (% vested at end of year)</p> <p>Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100%</p> <p>LT Plus: 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> | <table border="1"> <thead> <tr> <th rowspan="2">AV:</th> <th colspan="2">Standard Band</th> <th colspan="2">Upgraded Band</th> </tr> <tr> <th>No Fee</th> <th>Fee†</th> <th>No Fee</th> <th>Fee†</th> </tr> </thead> <tbody> <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>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> <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>7.60%</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> <tr> <td>BNPP Momentum 5 Index® 1Y PTP w/ Par. 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Check LegacyNet® for updates.</p> | AV: | Standard Band | | Upgraded Band | | No Fee | Fee† | No Fee | Fee† | S&P 500® 1Y PTP w/ Cap: | | | | | Select and LT: | 7.90% | 10.10% | 8.25% | 10.45% | Plus and LT Plus: | 7.45% | 9.60% | 7.75% | 9.95% | Russell 2000® 1Y PTP w/ Cap: | | | | | Select and LT: | 7.60% | 9.95% | 7.75% | 10.20% | Plus and LT Plus: | 7.15% | 9.35% | 7.30% | 9.60% | BNPP Momentum 5 Index® 1Y PTP w/ Par. Rate: | | | | | Select and LT: | 180% | 225% | 190% | 230% | Plus and LT Plus: | 170% | 215% | 180% | 220% | US Innovative Leaders 5 Index® 1Y PTP w/ Par. Rate: | | | | | Select and LT: | 170% | 215% | 180% | 220% | Plus and LT Plus: | 160% | 205% | 170% | 210% | S&P 500 2Y PTP w/ Par. Rate*: | | | | | Select and LT: | 60% | 74% | 62% | 76% | Plus and LT Plus: | 57% | 71% | 59% | 73% | BNPP Momentum 5 Index® 2Y PTP w/ Par. Rate*: | | | | | Select and LT: | 240% | 285% | 245% | 300% | Plus and LT Plus: | 225% | 270% | 230% | 285% | US Innovative Leaders 5 Index® 2Y PTP w/ Par. Rate*: | | | | | Select and LT: | 235% | 285% | 240% | 295% | Plus and LT Plus: | 220% | 270% | 225% | 280% | 1-Year Fixed Account: | | | | | Select and LT: | | 4.40% | 4.55% | | Plus and LT Plus: | | 4.15% | 4.30% | | <p>Penalty-Free Withdrawals Years 2-10: 10% of vested account value annually or required minimum distribution (RMD) associated with the policy.</p> <p>Additional Emergency Access* Extra one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1.</p> <p>Surrender Schedule (+/- MVA)*</p> <p>Select and Plus: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0%</p> <p>LT and LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>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%</p> <p>Waiver of Surrender Charge Riders*</p> <ul style="list-style-type: none"> Confinement. Terminal Illness. Home Health Care. | <p>Select and LT: 7.00% (0-75) 5.00% (76-85)</p> <p>Plus and LT Plus: 6.00% (0-75) 4.00% (76-85)</p> <p>Chargebacks: 100% chargeback Year 1 for death, surrender, and withdrawals (including RMDs).</p> <p>See <i>Compensation Schedule</i> for details.</p> | <p>Select and Plus: AL, AR, AZ, CO, DC, FL¹ (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>LT and LT Plus: AK, CA^{1,2,3,4,5,6,7}, CT, DE, FL¹ (65+), HI, ID, IN², MA^{1,5}, MN⁸, MO³, NH⁹, NJ⁹, NM, NV, OH, OK, OR⁸, PA⁸, SC, TX, UT⁸, WA⁸</p> <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. |
| AV: | Standard Band | | Upgraded Band | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | No Fee | Fee† | No Fee | Fee† | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500® 1Y PTP w/ Cap: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Select and LT: | 7.90% | 10.10% | 8.25% | 10.45% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plus and LT Plus: | 7.45% | 9.60% | 7.75% | 9.95% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Russell 2000® 1Y PTP w/ Cap: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Select and LT: | 7.60% | 9.95% | 7.75% | 10.20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plus and LT Plus: | 7.15% | 9.35% | 7.30% | 9.60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BNPP Momentum 5 Index® 1Y PTP w/ Par. Rate: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Select and LT: | 180% | 225% | 190% | 230% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plus and LT Plus: | 170% | 215% | 180% | 220% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| US Innovative Leaders 5 Index® 1Y PTP w/ Par. Rate: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Select and LT: | 170% | 215% | 180% | 220% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plus and LT Plus: | 160% | 205% | 170% | 210% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S&P 500 2Y PTP w/ Par. Rate*: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Select and LT: | 60% | 74% | 62% | 76% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plus and LT Plus: | 57% | 71% | 59% | 73% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BNPP Momentum 5 Index® 2Y PTP w/ Par. Rate*: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Select and LT: | 240% | 285% | 245% | 300% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plus and LT Plus: | 225% | 270% | 230% | 285% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Select and LT: | 235% | 285% | 240% | 295% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plus and LT Plus: | 220% | 270% | 225% | 280% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1-Year Fixed Account: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Select and LT: | | 4.40% | 4.55% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plus and LT Plus: | | 4.15% | 4.30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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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>.