



MyFit Income Rider[®]

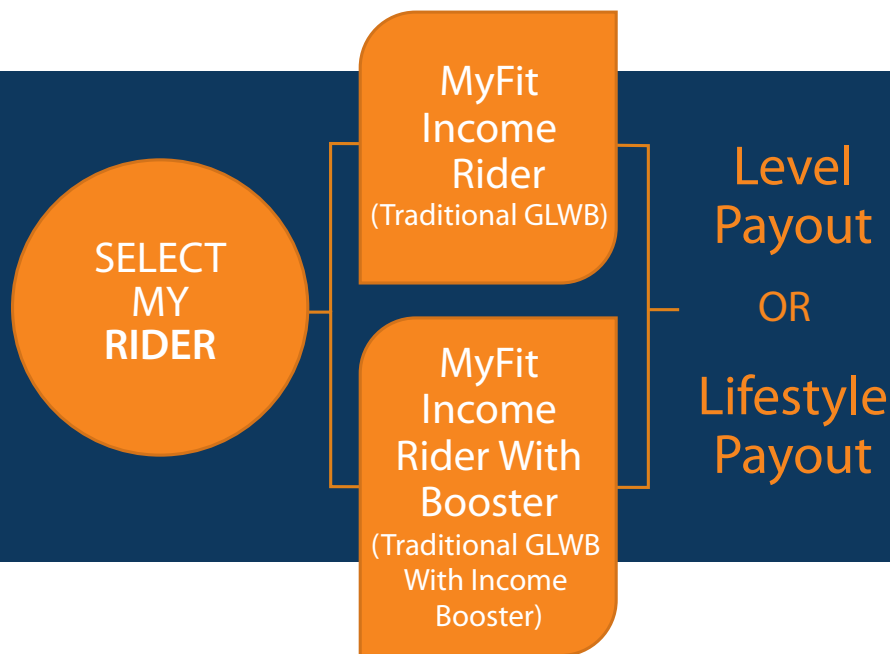
Guaranteed Lifetime
Withdrawal Benefit Riders

Issued by
Ameritas Life Insurance Corp.
Lincoln, NE

What does life in retirement look like to you?

Is it a continuation of your current lifestyle, minus the job? Do you expect your expenses to rise, especially in the early years of your retirement as you indulge in the trips and leisure activities you dreamed about during your working years? Or do you simply want the flexibility to adapt to whatever life brings your way?

Whatever future you envision, upgrading your guaranteed lifetime withdrawal benefit (GLWB) rider* to the MyFit Income Rider (Traditional GLWB) or MyFit Income Rider With Booster (Traditional GLWB With Income Booster)** gives you the opportunity to choose the features that fit your lifestyle and financial needs.



Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

* GLWB riders are not available with certain tax-qualified plan types.

** MyFit Income Rider With Booster is not available in all states. Check with your insurance professional.

Available for an extra charge when you purchase your FlexMark Select index annuity, the MyFit income riders offer these advantages over the Basic GLWB Income Rider included with your policy:*

- A higher **Premium Accumulation Rate**, which equates to larger lifetime paychecks.
- The option to elect **lifestyle payments** to receive increased payments for an initial period.
- The **ability to restart** your Premium Accumulation Period for an additional 10 years and give your benefit base more time to grow.

Payments under the MyFit income riders as well as the Basic GLWB Income Rider may begin as early as Year 2, provided you are at least 50 years old.

The **MyFit Income Rider With Booster** offers the added advantage of a “booster benefit” if you can no longer perform two of six activities of daily living (ADLs)—bathing, dressing, transferring, toileting, continence, and eating. This benefit, available once the policy has been in force for at least two years and is in the withdrawal phase, does not require confinement to a care facility. To qualify, a letter from your physician specifying that you are impaired in performing at least two of six ADLs is required. Qualification must be provided each policy year. The booster benefit amount is determined by multiplying your Lifetime Withdrawal Benefit Amount (LWBA) by a booster factor—currently 2, which doubles your payments. Once you qualify for the booster benefit, it continues until:

- You return to health or do not provide annual qualification.
- Your policy’s accumulation value reaches zero.

If either event happens, your payments would revert to the regularly scheduled amount. Once qualification is no longer met you will be unable to qualify again for the boosted amount.



My Path:

“I’m concerned about health care costs derailing my retirement. Choosing the rider with a booster helps to put my mind at ease.”

If you and your spouse are joint owners or joint annuitants, each of you may exercise the booster benefit once (provided the accumulation value has not reached zero) and receive double payments; however, you and your spouse may not exercise it concurrently.

* Once you select the MyFit Income Rider or MyFit Income Rider With Booster at policy issue, the rider can’t be exchanged for one of the other riders.



My Path:

"I can't WAIT to retire and start traveling! The lifestyle option sounds perfect for me."

Premium Accumulation Rate

The Premium Accumulation Rate (PAR) is the rate by which the Premium Accumulation Value (PAV) grows. This rate is an important factor in helping to determine future Lifetime Withdrawal Benefit Amounts. The higher the PAV grows, the greater your income payments will be.

The PAR, which compounds annually, is established when your MyFit Income Rider is issued and remains constant throughout the Premium Accumulation Period. If you choose to restart the Premium Accumulation Period, the PAR would change to the then-current rate, which will never be lower than the guaranteed minimum interest rate shown on your policy. The PAR that applies to your MyFit income rider is shown on your rider schedule. For the current rate, please ask your insurance professional for a rate sheet.

Lifestyle Payout Option

The lifestyle payout option, available with both MyFit income riders, allows you to receive increased payments for an initial period and then lower, secondary payments for the rest of your lifetime. Available to policy owners age 70 or younger, this option allows you, among other things, to:

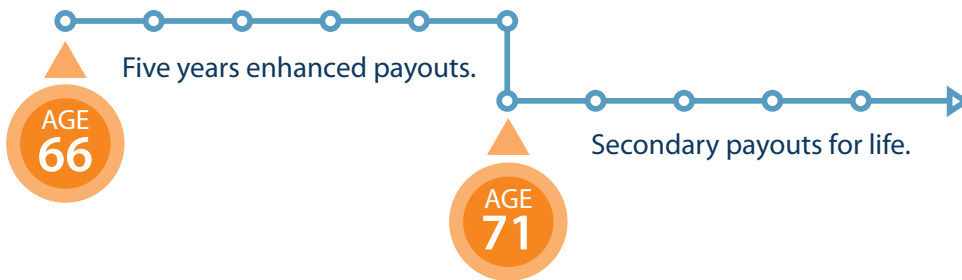
- Support your specific lifestyle choices (e.g., pay for trips and leisure activities).
- Help bridge the income gap between retirement and the start of Social Security benefits.
- Help address concerns about longevity.

Under the lifestyle option, which can be elected when you begin taking withdrawals, the LWBA is enhanced for the first five to seven years, depending on your age at the beginning of the withdrawal phase.

| Age | Enhanced Payment Period |
|-------|-------------------------|
| 50–65 | 7 years |
| 66–70 | 5 years |
| 71+ | NA |

After the enhanced payment period, a lower, secondary payment amount applies. With the MyFit Income Rider With Booster, the secondary payment amount is used to determine the "booster."

Enhanced payments are determined by multiplying your benefit base by the primary factor. The secondary payments are determined by applying the secondary factor. For the primary and secondary factors applicable to your situation, refer to your policy or ask your insurance professional.



Level Payout Option

A level payout option is also available with both riders and can be elected when you begin taking withdrawals. This option allows you to receive level payments throughout your life. Like the level payout option available with the Basic GLWB Income Rider, the benefit base is multiplied by your lifetime distribution factor to determine your payments. Refer to your policy for the lifetime distribution factor applicable to your situation or check with your insurance professional.

My Path:

"I need some certainty in my life. The level payout option allows me to plan for payments that won't change."



Restart

If you find you don't need to begin income payments during the initial 10-year Premium Accumulation Period, the MyFit Income Rider and MyFit Income Rider With Booster give you the flexibility to "restart" a new 10-year Premium Accumulation Period at the end of the initial Premium Accumulation Period. A new Premium Accumulation Rate and rider charge rate may be declared when restart is elected. For current rates, please ask your insurance professional for a rate sheet.



Rider Charge Rate

The rider charge is deducted monthly from the policy's accumulation value and equals the annual rider charge rate (see table below) multiplied by the rider charge base and divided by 12. During the rider accumulation phase, the rider charge base is established on each anniversary as the greater of your policy's accumulation value and vested bonus account or Premium Accumulation Value. During the withdrawal phase, it is equal to your benefit base.

The rider charge rate may change at the end of the Premium Accumulation Period but will never be greater than the maximum rate shown below. You will be notified at least 30 days prior to any rider charge rate increase. If the policy's accumulation value reaches zero, rider charges will no longer be applied.

| CURRENT ANNUAL RIDER CHARGE RATE | | | |
|----------------------------------|--------------------|---------------------------------|----------------------------------|
| Rider Category | MyFit Income Rider | MyFit Income Rider With Booster | Maximum Annual Rider Charge Rate |
| Single Life—Male | 1.15% | 1.25% | 2.00% |
| Single Life—Female | 1.15% | 1.25% | 2.00% |
| Joint Spousal | 1.15% | 1.25% | 2.50% |



To Learn More

This brochure describes features specific to the MyFit Income Rider and MyFit Income Rider With Booster. For a description of limitations and restrictions generally applicable to FlexMark Select index annuities and riders, please see the FlexMark Select brochure.

For additional information, we recommend you contact your insurance professional. Before purchasing an annuity or rider, consider your financial situation and alternatives available to you. Your insurance professional can help you determine the best alternatives for your goals and needs.



Policies issued by Ameritas Life Insurance Corp., Lincoln, NE.

Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®.



dba: Legacy Marketing Insurance Services (CA Only)
5341 Old Redwood Highway, Suite 400, Petaluma, CA 94954

MyFit Income Rider is the marketing name for Guaranteed Lifetime Withdrawal Benefit Riders available with FlexMark Select Single Premium Deferred Index Annuities. MyFit Income Rider is also known as the Traditional GLWB. MyFit Income Rider With Booster is also known as the Traditional GLWB With Income Booster.

GLWB riders are not available with certain tax-qualified plan types. MyFit Income Rider is available for a current annual charge of 1.15% and 1.25% for the MyFit Income Rider With Booster (not available in all states).

In approved states, FlexMark Select Index Annuities (Form ICC16 2705 with ICC17 2705-SCH or 2705 with 2705-SCH or 2705-SCH-L) and riders are issued by Ameritas Life Insurance Corp. (Ameritas). **IN IDAHO and OREGON**—Policy Forms ICC16 2705 11-16 with ICC17 2705-SCH 3-17 and Rider Forms ICC16 PPIR 11-16, ICC16 MVAR 11-16, ICC17 GLWB-B 3-17, ICC17 GLWB-T 3-17, ICC17 GLWB-IB 3-17, ICC16 PBR 11-16, ICC16 FWR 11-16, ICC16 EFWR 11-16, ICC16 WSC-CR 11-16, ICC16 WSC-TIR 11-16, ICC16 WSC-HHC 11-16. Ameritas and Legacy Marketing Group are separate, independent entities. Policies, index strategies, and riders may vary and may not be available in all states. Optional riders may have limitations, restrictions, and additional charges. Guarantees are based on the claims-paying ability of Ameritas Life

Insurance Corp. Unless otherwise specified, any person or entity referenced herein is not an affiliate of Ameritas or any of its affiliates.

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.

This brochure must be accompanied by the FlexMark Select product brochure. See product brochure for definitions of product terminology.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company. FlexMark Select and MyFit Income Rider are registered service marks of Legacy Marketing Group.

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.