

# FlexMark SELECT

Single Premium Deferred Index Annuity

## Product-Specific Features

### Surrender Charges

Your FlexMark Select annuity is designed to help provide you with long-term, tax-deferred growth along with protection of your principal, upside potential, income for life, and other benefits. In exchange for this combination of product features, a surrender charge may apply in your policy's first 10 years to withdrawals and surrenders that are greater than the penalty-free amount.

The surrender charge is applied by policy year as a percentage of the accumulation value withdrawn or surrendered:

Surrender Charge Schedule											
Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	10%	10%	10%	9%	9%	8%	7%	6%	4%	2%	0%

A market value adjustment also applies. (State variations may apply. Ask your insurance professional for details.)

To learn about ways you can access your accumulation value without incurring surrender charges, refer to the FlexMark Select brochure.

*This insert describes features specific to FlexMark Select. Please see the accompanying brochure for limitations and restrictions generally applicable to the FlexMark Select Series.*

In approved states, FlexMark Select Index Annuities (Form 2705) and riders are issued by Ameritas Life Insurance Corp. (Ameritas), located at 5900 O Street, Lincoln, NE 68510. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®. Ameritas and Legacy Marketing Group are separate, independent entities. FlexMark Select Index Annuities are single premium deferred annuities that offer a fixed interest option and index interest options. Annuities with index options 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 rate 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. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Refer to brochures for additional details. Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.



Product distributed by



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

Withdrawals of policy earnings are 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. Ameritas, Legacy Marketing Group, and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp., 5900 O Street, Lincoln, Nebraska 68510; Ameritas Life Insurance Corp. of New York (licensed in New York), 1350 Broadway, Suite 2201, New York, New York 10018. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

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 is a registered service mark of Legacy Marketing Group.