

FlexMark SELECT Plus

Single Premium Deferred Index Annuity

Product-Specific Features

Premium Bonus and Vesting

To advance your earnings potential, FlexMark Select Plus offers a 6% bonus on all premiums received in the first policy year. The bonus is calculated as a percentage of your premium and is placed into a bonus account. Interest on the bonus begins accruing immediately and is also held in the bonus account. The bonus account vests into your annuity over a period of 10 years, according to the schedule below. Both the vested and non-vested bonus account is included in your FlexMark Select Plus death benefit.

| Premium Bonus Vesting Schedule | | | | | | | | | | | |
|--------------------------------|----|----|-----|-----|-----|-----|-----|-----|-----|-----|------|
| End of Policy Year | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10+ |
| Vesting Percentage | 0% | 5% | 10% | 15% | 20% | 30% | 45% | 60% | 75% | 90% | 100% |

Surrender Charges

Your FlexMark Select Plus 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The surrender charge is applied by policy year as a percentage of the accumulation value withdrawn or surrendered: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 Plus. 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



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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.

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