

FlexMark SELECT LT

Single Premium Deferred Index Annuity

Product-Specific Features

Surrender Charges

Your FlexMark Select LT 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The surrender charge is applied by policy year as a percentage of the accumulation value withdrawn or surrendered: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	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	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 LT. Please see the accompanying brochure for limitations and restrictions generally applicable to the FlexMark Select Series.

Policies are 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

In approved states, FlexMark Select Index Annuities (Form 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.

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