

FlexMark SELECT LT Plus

Single Premium Deferred Index Annuity

Product-Specific Features

Premium Bonus and Vesting

To advance your earnings potential, FlexMark Select LT Plus offers a 2% 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 LT 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%	15%	25%	35%	45%	55%	65%	80%	90%	100%

Surrender Charges

Your FlexMark Select LT 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 nine 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The surrender charge is applied by policy year as a percentage of the accumulation value withdrawn or surrendered: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+	
Surrender Charge	8%	7.75%	6.75%	5.75%	4.70%	3.65%	2.60%	1.50%	0.60%	0%	

A market value adjustment also applies in Indiana and Missouri. 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 Plus in California, Indiana, and Missouri. 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)
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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). 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.

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