

# SELECT MY **PRODUCT**

#### Bonus

FlexMark Select Plus FlexMark Select LT Plus

#### No Bonus

FlexMark Select FlexMark Select LT

#### Upgraded Band

Accumulation Value \$200,000 or more. (Offers higher interest crediting rates, giving your money opportunity for greater earnings.)

### Standard Band

Accumulation Value less than \$200,000.

Not all products are available in all states.

## SELECT MY **STRATEGIES**

### Interest Crediting Strategies

- S&P 500<sup>®</sup> One-Year Point-to-Point With Cap.
- S&P 500 Two-Year\* Point-to-Point With Participation Rate and Cap.
- BNP Paribas Momentum Multi-Asset 5 Index\*\* One-Year Point-to-Point With Participation Rate.
- BNP Paribas Momentum Multi-Asset 5 Index\*\* Two-Year\* Point-to-Point With Participation Rate.
- US Innovative Leaders 5 Index\*\* One-Year Point-to-Point With Participation Rate.
- US Innovative Leaders 5 Index\*\* Two-Year\* Point-to-Point With Participation Rate.
- Russell 2000<sup>®</sup> One-Year Point-to-Point With Cap.
- One-Year Fixed Account.

## Fee\* or No Fee

In most states, each strategy except the Fixed Account offers a fee or no-fee option. In exchange for paying a fee, you will receive higher caps and/or participation rates than are available on the no-fee option. On the one-year strategies, a1% fee is deducted at the beginning of each 1-year index period; on the two-year strategies, a 2% fee is deducted at the beginning of each 2-year index period.

# SELECT MY RIDER

#### Basic Income Rider<sup>+</sup>

Guaranteed lifetime withdrawal benefit (GLWB) included with your policy at no cost.

### MyFit Income Rider<sup>+</sup>

GLWB, which provides upgraded benefits, including an optional lifestyle payout with enhanced payments for an initial period, a higher premium accumulation rate, and a shorter benefit waiting period.

### MyFit Income Rider With **Booster**<sup>+</sup>

GLWB, which offers the same benefits as the MyFit Income Rider but includes a "booster benefit" that can enhance your payments if you can no longer perform two of six activities of daily living. *Please see the MyFit Income Rider brochure for details.* 

\* Fee and multi-year options are not available in all states. Fee options are not available in Oregon.

- \*\* The BNP Paribas Momentum Multi-Asset 5 Index (launched on 1/27/2017) and the US Innovative Leaders 5 Index (launched on 1/28/2020) are new indexes with limited historical information. For index information, visit https://momentum5index.bnpparibas.com and https://innovativeleaders.bnpparibas.com.
- † Income rider is not available with certain tax-qualified plan types. Upgraded riders are available for a current annual charge of 1.15% for the MyFit Income Rider and 1.25% for the MyFit Income Rider With Booster (not available in all states).

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

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