

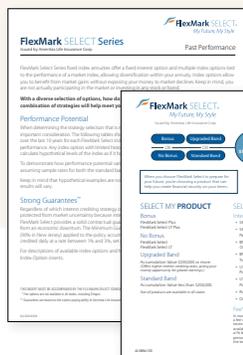
Built on a foundation of flexibility, FlexMark Select Series fixed index annuities issued by Ameritas Life Insurance Corp. provide your clients with an à la carte selection of income, access, and accumulation options that can be customized to help fit multiple needs. Some of the greatest attributes of this product series are its income and accumulation opportunities, with a 2 out of 6 ADL income doubler* that doesn't require confinement, an innovative lifestyle income option, a no-cost income rider, and the ability to upgrade rates for greater accumulation potential.** Offered by "A" rated† Ameritas, FlexMark Select is just one of many powerful products available through Legacy.

Who might FlexMark Select be appropriate for?

- Anyone looking for competitive guaranteed lifetime income.
- Anyone concerned about paying for expenses related to declining health and who may not qualify, or want to pay, for LTC insurance.
- Couples who want joint income that will last as long as either spouse is alive.
- Consumers who are fee averse but may need guaranteed income in the future.
- Anyone seeking an option to "buy up" rates and caps in exchange for greater accumulation potential.**
- Anyone under age 86 looking for accumulation and/or income potential.*
- Clients who would like to receive higher rates on their \$200,000+ accumulation value.

Benefits of FlexMark Select:

- No-cost income rider included with the policy.*
- Ability to upgrade to an income rider that offers a higher roll-up rate and a lifestyle payout option.*
- Available income booster for declining health that doubles payouts, even for spouses.*
- Index options available with and without a fee.**
- Higher caps and rates for accumulation values of \$200,000 or more.
- Diverse interest crediting strategies, including a fixed option and index options that allow for diversification and limited volatility.
- Annual penalty-free withdrawals of 10% after the first year.††
- Extra one-time emergency access to 10% of accumulation value after the first contract year.§



Marketing materials and ready-to-use client ads



Marketing Support: At Legacy Marketing Group®, we believe in a **TEAM** approach: **Together Everyone Achieves More.** That's why we are dedicated to providing you with the sales tools and marketing support you need to succeed. Call Legacy's Marketing Field Support Team today to find out how we can help.

For more information, visit www.legacy.net.com or call 800-395-1053, Ext. 4002.

Sample Case #1

Tom: Age 50



Tom is 50 years old and single. He hopes to retire in his late 60s but is concerned that his \$200,000 in retirement savings will not catch up quickly enough for him to achieve his goal. He wants his money to grow as much as possible, without risking it to market loss, and he prefers not to pay for anything extra such as an income rider.

▶ **FlexMark Select with the no-cost Basic Guaranteed Lifetime Withdrawal Benefit Rider might be suitable for Tom's situation.**

WHY? With \$200,000 in premium, Tom receives upgraded rates, which he can buy up even further to maximize his accumulation potential.** With a FlexMark Select FIA, should he need income in the future, Tom can enjoy the income potential of the no-cost Basic GLWB income rider with its competitive guaranteed roll-up and annual step-up opportunity.*

Sample Case #2 Joe and Tracy: Ages 57 & 56



57-year-old Joe and his 56-year-old wife Tracy have \$300,000 saved that they wish to use to secure income for life. Joe plans to retire at 67 and wants maximum guaranteed payouts for both their lives. Additionally, he and Tracy anticipate spending extra at the start of retirement, less in the middle, and more in later years to cover increased health-care costs.

▶ **FlexMark Select with the MyFit Income Rider® With Booster might be suitable for this couple.***

WHY? Upgraded rates for their \$300,000 premium will help them build their accumulation value, and the rider's lifestyle payout option can help maximize their retirement income during the early years, with five years of enhanced payouts if initiated at age 67 (seven years if initiated by age 65). Plus, with the booster, they can receive doubled income should their health decline.*

Things to **remember:**

! **With no confinement required and payouts that truly double for joint annuitants, MyFit Income Rider With Booster helps clients age in place and cover increased health-care costs. [Run an illustration today!](#)**

! **Boosted payouts with the rider continue as long as the covered person continues to qualify or until the accumulation value reaches \$0.**

We're **here to help.**

- Call or email the Marketing Field Support Team with product or sales questions: 800-395-1053, Ext. 4002, or marketing@legacynet.com.
- Visit LegacyNet® today for access to product training, carrier-approved advertisements, easy-to-use illustration software, and more!
- Call the Suitability Help Desk for support with application scrubbing or suitability: 800-395-1053, Ext. 5819.



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) 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. The index options are not securities. Keep in mind, your clients are not 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. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Refer to brochures for additional details. FlexMark Select and MyFit Income Rider are registered service marks of Legacy Marketing Group. Ameritas® is a registered service mark of Ameritas Life Insurance Corp.

* Income rider not available with certain tax-qualified plan types. The MyFit Income Rider® is available for a current annual charge of 1.15%, and the MyFit Income Rider With Booster is available for a current annual charge of 1.25% (not available in CA).

** Fee options not available in all states.

† A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings. Rating as of 5/4/2023. Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

†† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Ameritas, Legacy Marketing Group, and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

§ Not available in CA.