

# FlexMark SELECT Series

Issued by Ameritas Life Insurance Corp.

## Past Performance

FlexMark Select Series fixed index annuities offer a fixed interest option and multiple index options tied to the performance of a market index, allowing diversification within your annuity. Index options allow you to benefit from market gains without exposing your money to market declines. Keep in mind, you are not actually participating in the market or investing in any stock or bond.

**With a diverse selection of options, how do you know which interest crediting strategy or combination of strategies will help meet your retirement goals?**

## Performance Potential

When determining the strategy selection that is right for you, performance potential may be an important consideration. The following tables show hypothetical average annualized index returns over the last 10 years for each FlexMark Select index option, assuming historical or back-tested index performance. Any index option with limited historical information uses simulated information in order to calculate hypothetical levels of the index as if it had actually existed during this period of time.

To demonstrate how performance potential varies depending on interest crediting rates, we are assuming sample rates for both the standard band and the upgraded band without and with a fee.\*

Keep in mind that hypothetical examples are not reflective of actual annuity performance, and actual results will vary.

## Strong Guarantees\*\*

Regardless of which interest crediting strategy or combination of strategies you choose, your money is protected from market uncertainty because interest credited will never be less than 0%. Additionally, FlexMark Select provides a solid contractual guarantee over the life of the contract to shield your funds from an economic downturn. The Minimum Guaranteed Surrender Value is equal to 87.5% of premium (90% in New Jersey) applied to the policy accumulation value; less partial withdrawals; plus interest credited daily at a rate between 1% and 3%, set at policy issue.

For descriptions of available index options and how interest is credited, refer to the FlexMark Select Index Option inserts.

THIS INSERT MUST BE ACCOMPANIED BY THE FLEXMARK SELECT CONSUMER BROCHURE AND INDEX OPTION INSERTS.

\* Fee options are not available in all states, including Oregon.

\*\* Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

# Hypothetical Interest Crediting Rate\*

**NO-FEE OPTIONS** • Last 10 Years (1/1/2014–12/31/2023)

STANDARD BAND												
Interest Crediting Strategy**	Assumed Rate†	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Average Annual Return*
<b>S&amp;P 500®</b> One-Year Point-to-Point	7.75% Cap	7.75%	0.00%	7.75%	7.75%	0.00%	7.75%	7.75%	7.75%	0.00%	7.75%	<b>5.36%</b>
<b>Russell 2000®</b> One-Year Point-to-Point	7.60% Cap	3.53%	0.00%	7.60%	7.60%	0.00%	7.60%	7.60%	7.60%	0.00%	7.60%	<b>4.86%</b>
<b>BNPP Momentum 5 Index††</b> One-Year Point-to-Point	170% Participation	18.89%	0.00%	10.58%	8.98%	0.00%	14.94%	0.00%	0.40%	0.00%	0.51%	<b>5.21%</b>
<b>US Innovative Leaders 5 Index§</b> One-Year Point-to-Point	160% Participation	10.30%	0.58%	8.92%	21.94%	0.00%	16.73%	11.38%	2.28%	0.00%	5.44%	<b>7.52%</b>
<b>S&amp;P 500</b> Two-Year Point-to-Point	61% Participation	0.00%	6.45%	0.00%	18.80%	0.00%	12.72%	0.00%	28.99%	0.00%	0.05%	<b>6.28%</b>
<b>BNPP Momentum 5 Index††</b> Two-Year Point-to-Point	230% Participation	0.00%	17.64%	0.00%	27.21%	0.00%	17.93%	0.00%	0.00%	0.00%	0.00%	<b>5.84%</b>
<b>US Innovative Leaders 5 Index§</b> Two-Year Point-to-Point	225% Participation	0.00%	15.35%	0.00%	45.12%	0.00%	21.61%	0.00%	19.43%	0.00%	0.00%	<b>9.29%</b>

UPGRADED BAND												
Interest Crediting Strategy**	Assumed Rate†	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Average Annual Return*
<b>S&amp;P 500</b> One-Year Point-to-Point	8.10% Cap	8.10%	0.00%	8.10%	8.10%	0.00%	8.10%	8.10%	8.10%	0.00%	8.10%	<b>5.60%</b>
<b>Russell 2000</b> One-Year Point-to-Point	7.75% Cap	3.53%	0.00%	7.75%	7.75%	0.00%	7.75%	7.75%	7.75%	0.00%	7.75%	<b>4.94%</b>
<b>BNPP Momentum 5 Index††</b> One-Year Point-to-Point	180% Participation	20.01%	0.00%	11.20%	9.51%	0.00%	15.81%	0.00%	0.43%	0.00%	0.54%	<b>5.50%</b>
<b>US Innovative Leaders 5 Index§</b> One-Year Point-to-Point	170% Participation	10.95%	0.61%	9.48%	23.31%	0.00%	17.77%	12.09%	2.42%	0.00%	5.77%	<b>7.98%</b>
<b>S&amp;P 500</b> Two-Year Point-to-Point	63% Participation	0.00%	6.67%	0.00%	19.41%	0.00%	13.13%	0.00%	29.94%	0.00%	0.05%	<b>6.48%</b>
<b>BNPP Momentum 5 Index††</b> Two-Year Point-to-Point	235% Participation	0.00%	18.02%	0.00%	27.80%	0.00%	18.31%	0.00%	0.00%	0.00%	0.00%	<b>5.96%</b>
<b>US Innovative Leaders 5 Index§</b> Two-Year Point-to-Point	230% Participation	0.00%	15.70%	0.00%	46.13%	0.00%	22.09%	0.00%	19.86%	0.00%	0.00%	<b>9.48%</b>

\* Yearly index rates reflect the interest crediting rate based on index value changes over the term period. "Average Annual Return" reflects the 10-year average annualized return. Examples assume election of the Basic GLWB Income Rider, included with FlexMark Select at no cost. Keep in mind that past performance, whether actual or back-tested, is no guarantee of future results. Any such hypothetical example must not be regarded as guaranteed or as an estimate of future performance.

\*\* Two-year index options are not available in all states.

† Reflects rates on FlexMark Select and FlexMark Select LT effective March 5, 2024, and subject to change. Rates differ by product version and can change for each index period. The minimum guaranteed cap is 1% for index options without a fee and 1.50% for index options with a fee. The minimum guaranteed participation rate is 15% for all index options.

†† **The BNP Paribas Momentum Multi-Asset 5 Index (also known as the BNPP Momentum 5 Index) has limited historical information.** It is a new index, launched on 1/27/2017. For more information about the BNPP Momentum 5 Index, visit <https://momentum5index.bnpparibas.com>.

§ **The US Innovative Leaders 5 Index has limited historical information.** It is a new index, launched on 1/28/2020. For more information about the US Innovative Leaders 5 Index, visit <https://innovativeleaders.bnpparibas.com>.

# Hypothetical Interest Crediting Rate\*

FEE OPTIONS\*\* • Last 10 Years (1/1/2014–12/31/2023)

STANDARD BAND												
Interest Crediting Strategy**	Assumed Rate†	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Average Annual Net Return*
<b>S&amp;P 500</b> One-Year Point-to-Point	9.50% Cap	9.50%	0.00%	9.50%	9.50%	0.00%	9.50%	9.50%	9.50%	0.00%	9.50%	<b>5.49%</b>
<b>Russell 2000</b> One-Year Point-to-Point	9.95% Cap	3.53%	0.00%	9.95%	9.95%	0.00%	9.95%	9.95%	9.95%	0.00%	9.95%	<b>5.16%</b>
<b>BNPP Momentum 5 Index††</b> One-Year Point-to-Point	215% Participation	23.90%	0.00%	13.38%	11.35%	0.00%	18.89%	0.00%	0.51%	0.00%	0.65%	<b>5.46%</b>
<b>US Innovative Leaders 5 Index§</b> One-Year Point-to-Point	205% Participation	13.20%	0.74%	11.43%	28.11%	0.00%	21.43%	14.58%	2.92%	0.00%	6.96%	<b>8.47%</b>
<b>S&amp;P 500</b> Two-Year Point-to-Point	75% Participation	0.00%	7.94%	0.00%	23.11%	0.00%	15.63%	0.00%	35.64%	0.00%	0.06%	<b>6.54%</b>
<b>BNPP Momentum 5 Index††</b> Two-Year Point-to-Point	275% Participation	0.00%	21.09%	0.00%	32.54%	0.00%	21.43%	0.00%	0.00%	0.00%	0.00%	<b>5.83%</b>
<b>US Innovative Leaders 5 Index§</b> Two-Year Point-to-Point	275% Participation	0.00%	18.76%	0.00%	55.15%	0.00%	26.41%	0.00%	23.75%	0.00%	0.00%	<b>10.05%</b>

UPGRADED BAND												
Interest Crediting Strategy**	Assumed Rate†	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Average Annual Net Return*
<b>S&amp;P 500</b> One-Year Point-to-Point	9.85% Cap	9.85%	0.00%	9.54%	9.85%	0.00%	9.85%	9.85%	9.85%	0.00%	9.85%	<b>5.70%</b>
<b>Russell 2000</b> One-Year Point-to-Point	10.20% Cap	3.53%	0.00%	10.20%	10.20%	0.00%	10.20%	10.20%	10.20%	0.00%	10.20%	<b>5.31%</b>
<b>BNPP Momentum 5 Index††</b> One-Year Point-to-Point	220% Participation	24.45%	0.00%	13.69%	11.62%	0.00%	19.33%	0.00%	0.52%	0.00%	0.66%	<b>5.60%</b>
<b>US Innovative Leaders 5 Index§</b> One-Year Point-to-Point	210% Participation	13.52%	0.76%	11.71%	28.80%	0.00%	21.95%	14.93%	2.99%	0.00%	7.13%	<b>8.69%</b>
<b>S&amp;P 500</b> Two-Year Point-to-Point	77% Participation	0.00%	8.15%	0.00%	23.72%	0.00%	16.05%	0.00%	36.59%	0.00%	0.06%	<b>6.73%</b>
<b>BNPP Momentum 5 Index††</b> Two-Year Point-to-Point	290% Participation	0.00%	22.24%	0.00%	34.31%	0.00%	22.60%	0.00%	0.00%	0.00%	0.00%	<b>6.17%</b>
<b>US Innovative Leaders 5 Index§</b> Two-Year Point-to-Point	285% Participation	0.00%	19.45%	0.00%	57.15%	0.00%	27.37%	0.00%	24.61%	0.00%	0.00%	<b>10.41%</b>

\* Yearly index rates reflect the interest crediting rate based on index value changes over the term period. "Average Annual Net Return" reflects the 10-year average annualized return, net of the applicable fee. Examples assume election of the Basic GLWB Income Rider, included with FlexMark Select at no cost. Keep in mind that past performance, whether actual or back-tested, is no guarantee of future results. Any such hypothetical example must not be regarded as guaranteed or as an estimate of future performance.

\*\* Two-year and fee index options are not available in all states. Fee options are not available in Oregon. On one-year fee options, the 1% fee is deducted once at the beginning of each one-year index period. On two-year fee options, the 2% fee is deducted once at the beginning of each two-year index period.

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# Talk to your insurance professional to help determine which interest crediting strategies may be right for you.

## S&P 500 Index

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