



ApexAdvantage Rate Sheet

Modified Single Premium Deferred Fixed Index Annuity

Rates are effective 05/05/2025, and subject to change.

Interest Crediting Option	Current Rate*
One-Year S&P 500® Point-to-Point With Participation Rate	36%
One-Year S&P MARC 5% Index** Point-to-Point With Participation Rate	145%
Two-Year S&P MARC 5% Index** Point-to-Point With Participation Rate	200%
One-Year BNPP US Governance Multi Asset Index† Point-to-Point With Participation Rate	160%
Two-Year BNPP US Governance Multi Asset Index† Point-to-Point With Participation Rate	225%
One-Year Fixed Account	3.95%
FutureNow RiderSM and FutureNow Rider With Booster Guaranteed Lifetime Withdrawal Benefit	Current Rate^{††}
Benefit Base Bonus Rate (applied to all premium)	43%
Roll-up Rate (applied throughout the roll-up period)	6.00%

* Rates shown apply to new policies for an initial period. Please call Ameritas Client Services at 800-262-2360 for your policy's renewal rates after the initial period. Any additional premium payment that is received by the Ameritas Home Office within 10 days prior to the first policy anniversary will receive the then-current renewal rates.

** The S&P MARC 5% Index (launched on 3/27/2017) has limited historical information. For more information about the index, visit <https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#data>.

† The BNPP US Governance Multi Asset Index (launched on 5/25/2022) has limited historical information. For more information about the index, visit <https://governance-multi-asset-index.bnpparibas.com>.

†† Rates shown apply to new policies and are guaranteed not to change for the life of the policy.

Policies are issued by Ameritas Life Insurance Corp., Lincoln, NE.



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ApexAdvantage Index Annuities are modified single premium deferred annuities that offer a fixed interest option and index interest options. Annuities with an index
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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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