



ApexAdvantage® Rate Sheet

Modified Single Premium Deferred Fixed Index Annuity

YOUR FUTURE ELEVATED

Rates are effective 2/5/2026, and subject to change.

Interest Crediting Option	Current Rate*
One-Year S&P 500® Point-to-Point With Cap	5.95%
One-Year S&P 500 Point-to-Point With Participation Rate	40%
One-Year S&P 500 IQ Index** Point-to-Point With Cap	8.75%
One-Year S&P 500 IQ Index** Point-to-Point With Participation Rate	53%
One-Year BNPP US Governance Multi Asset Index† Point-to-Point With Participation Rate	150%
One-Year US Innovative Leaders 5 Index†† Point-to-Point With Participation Rate	140%
One-Year Fixed Account	3.70%
FutureNow RiderSM and FutureNow Rider With Booster Guaranteed Lifetime Withdrawal Benefit	Current Rate[§]
Benefit Base Bonus Rate (applied to all premium)	28%
Roll-up Rate (applied throughout the roll-up period)	5.00%

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



In approved states, ApexAdvantage Index Annuity (Form ICC22 2707 with ICC22 2707-SCH or 2707 with 2707-SCH) and riders are issued by Ameritas Life Insurance Corp. (Ameritas). **IN IDAHO AND OREGON**—Policy Forms ICC22 2707 1-22 with ICC22 2707-SCH 1-22 and Rider Forms ICC22 IOR-100 1-22, ICC16 MVAR 11-16, ICC22 GLWB-100 1-22, ICC GLWB-101 1-22, ICC16 FWR 11-16, ICC16 WSC-CR 11-16, ICC16 WSC-TIR 11-16, ICC16 WSC-HHC 11-16. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®. 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.

ApexAdvantage Index Annuities are modified 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.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company. ApexAdvantage is a registered service mark, and FutureNow Rider is a service mark, of Legacy Marketing Group.

* 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 500 IQ 0.5% Decrement Index (launched on 7/12/2023) has limited historical information. For index information, visit <https://www.spglobal.com/spdji/en/indices/multi-asset/sp-500-iq-05-decrement-index#overview>.

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

†† The US Innovative Leaders 5 Index (launched on 1/28/2020) has limited historical information. For index information, visit <https://marketing-indx.bnpparibas.com/innovativeleaders/>.

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

Not a deposit. • May go down in value. • Not insured by FDIC or any federal government agency. • Not guaranteed by any bank or savings associations.

S&P Dow Jones Indices

The "S&P 500®" and "S&P 500 IQ 0.5% Decrement Index" ("S&P 500 IQ Index" or the "Index") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by Ameritas Life Insurance Corp. ("Ameritas"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). It is not possible to invest directly in an index. Ameritas Fixed Index Annuities ("FIAs") are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of Ameritas FIAs or any member of the public regarding the advisability of investing in securities generally or in Ameritas FIAs particularly or the ability of the S&P 500® and S&P 500 IQ Index to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P Dow Jones Indices' only relationship to Ameritas with respect to the S&P 500® and S&P 500 IQ Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The S&P 500® and S&P 500 IQ Index are determined, composed and calculated by S&P Dow Jones Indices without regard to Ameritas or Ameritas FIAs. S&P Dow Jones Indices has no obligation to take the needs of Ameritas or the owners of Ameritas FIAs into consideration in determining, composing or calculating the S&P 500® and S&P 500 IQ Index. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of Ameritas FIAs. There is no assurance that investment products based on the S&P 500® and S&P 500 IQ Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an "investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, or promoter" (as defined in the Investment Company Act of 1940, as amended), "expert" as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P 500® AND S&P 500 IQ INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY AMERITAS, OWNERS OF AMERITAS FIAs, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® AND S&P 500 IQ INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND AMERITAS, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

BNPP US Governance Multi Asset Index and US Innovative Leaders 5 Index

The BNPP US Governance Multi Asset Index and the US Innovative Leaders 5 Index (each, a "BNPP Index") are the exclusive property of BNP Paribas or one of its affiliates (BNP Paribas and its affiliates are hereinafter referred to as "BNPP"). The BNPP Index is determined, composed and calculated by BNPP. "BNP", "BNPP", "BNP Paribas", the "BNPP US Governance Multi Asset Index", and the US Innovative Leaders 5 Index (collectively, the "BNPP Marks") are trademarks or service marks of BNPP and are licensed by Ameritas Life Insurance Corp. (the "Company") for use in a fixed index annuity (the "Company Product") offered by the Company. The Company Product is not, in whole or in part, sponsored, structured, priced, endorsed, offered, sold, issued or promoted by BNPP or any third party licensor of information to BNPP. BNPP's only relationship to the Company is the licensing of the BNPP Index and the BNPP Marks for certain purposes as well as acting as a hedge provider to the Company with respect to the Company Product. BNPP shall not have any liability with respect to a Company Product, and is not liable for any loss relating to the Company Product, whether arising directly or indirectly from the use of the BNPP Index, its methodology, any third party information used in the Index or its methodology, any BNPP Mark or otherwise. BNPP and any third party licensor of information to BNPP make no representations or warranties regarding the Company Product.

No purchaser, seller or holder of the Company Product, or any other person or entity, should use or refer any BNPP Mark or other BNPP trade name to sponsor, endorse, market or promote the Company Product without first contacting BNPP. Under no circumstances may any person or entity claim any affiliation with BNPP without the prior written permission of BNPP.

In calculating the level of the BNPP Index, BNPP deducts an annual fee of 0.50% per annum, calculated on a daily basis, which reduces the performance of the Index in the same way as a cost. In addition, the BNPP Index methodology embeds certain costs, which cover among other things, rebalancing and replication costs. Such costs (if any) may vary over time with market conditions. These costs reduce the potential positive change in the BNPP Index and thus the amount of interest that will be credited to the Company Product that includes the BNPP Index.

The volatility control applied by BNPP may reduce the potential positive or negative change in the BNPP Index and thus the amount of interest that will be credited to the Company Product that includes the BNPP Index.

The level of the BNPP Index includes the deduction of fees, which may be variable and will reduce the performance of the BNPP Index. Such fees may vary over time and may be significant. These fees reduce the potential performance of the Index and thus the amount of interest that will be credited to the Company Product that references or is linked to the BNPP Index. The methodology of the BNPP Index may yield different results than an investment in the components of the BNPP Index or any other investment or strategy.

BNPP DOES NOT GUARANTEE THE ACCURACY, ADEQUACY, TIMELINESS, COMPLETENESS OR AVAILABILITY OF THE BNPP INDEX OR ANY COMPONENT THEREOF OR DATA INCLUDED THEREIN, OR THAT NO ERROR, OMISSION, DELAY OR INTERRUPTION WILL EXIST THEREIN. BNPP MAKES NO REPRESENTATION OR WARRANTY, AND EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE BNPP INDEX, ANY BNPP MARK, OR THE COMPANY PRODUCT, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, OR THE ADVISABILITY OF ANY PERSON INVESTING IN THE COMPANY PRODUCT.

BNPP shall not have any liability for any modification or change in the methodology of the BNPP Index or connection with the level of the BNPP Index at any given time. BNPP shall not be held liable for any loss whatsoever, directly or indirectly related to the BNPP Index. BNPP does not guarantee the accuracy of the BNPP Index or the calculation methods, or any use thereof. BNPP does not make any representation whatsoever as to the results to be obtained from the use of the BNPP Index. The market data used to calculate the BNPP Index may be furnished by third party sources that are believed to be reliable; however BNPP makes no representation or guarantee with respect to, and is under no obligation to verify, the accuracy and completeness thereof.