ApexAdvantage® Rate Sheet

Modified Single Premium Deferred Fixed Index Annuity

Rates are effective 10/5/2026, and subject to change.

Interest Crediting Option	Current Rate*
One-Year **S&P 500®** Point-to-Point With Cap	5.45%
One-Year **S&P 500** Point-to-Point With Participation Rate	37%
One-Year **S&P 500 IQ Index**** Point-to-Point With Cap	8.00%
One-Year **S&P 500 IQ Index**** Point-to-Point With Participation Rate	50%
One-Year **BNPP US Governance Multi Asset Index**† Point-to-Point With Participation Rate	145%
One-Year **US Innovative Leaders 5 Index**†† Point-to-Point With Participation Rate	130%
One-Year **Fixed Account**	3.45%
FutureNow RiderSM and **FutureNow Rider With Booster** Guaranteed Lifetime Withdrawal Benefit	**Current Rate**§
Benefit Base Bonus Rate (applied to all premium)	40%
Roll-up Rate (applied throughout the roll-up period)	5.00%

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

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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.

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* 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.

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