



YOUR FUTURE ELEVATED

Modified Single Premium Deferred Index Annuity  
Issued by Ameritas Life Insurance Corp. (Ameritas), Lincoln, NE

# Apex Advantage

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## PAST PERFORMANCE

The Apex Advantage fixed index annuity from Ameritas Life Insurance Corp. offers a wide selection of interest crediting options. Options include a fixed account that credits a fixed interest rate and index options that credit interest based on the performance of a specific market index.

For descriptions of available index options, how interest is credited, and how index options might help you further your retirement goals, refer to the Apex Advantage Interest Crediting Options brochure.

## Choosing Interest Crediting Options That Meet Your Goals

How the interest crediting options may have performed in the past can be an important factor when deciding which options may best meet your retirement goals. On the following page, you'll find a chart showing hypothetical interest crediting rates over the last 10 years for index options available with Apex Advantage. These examples draw on historical or back-tested index performance and are not guarantees of future results. However, they are a great way to help understand how interest crediting might look with each option.

## Backed by Guarantees

Apex Advantage offers guarantees to ensure your money is protected from market downturns. The fixed account offers a competitive interest rate that is guaranteed\* for a one-year period. Interest accrues daily and is credited monthly rather than at the end of the one-year period, making the fixed account a valid option for a share of your money if you anticipate making periodic withdrawals.

The index options allow you to benefit from market gains without exposing your money to market declines. These options are protected by a floor, so your earned interest will never be less than 0%. In exchange for this built-in protection, earnings within the index options are limited to a percentage of market increases, known as a participation rate. The minimum participation rate is 10% for all index options.

\* Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. The current Guaranteed Minimum Interest Rate for the Fixed Account is shown on your policy schedule.

THIS INSERT SHOULD ONLY BE USED IN CONJUNCTION WITH THE APEXADVANTAGE PRODUCT BROCHURE AND INTEREST CREDITING OPTIONS BROCHURE.

# Hypothetical Interest Crediting Rate\*

Last 10 Years (1/1/2014–12/31/2023)

Interest Crediting Option	Assumed Rate*	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Average Annual Return*
One-Year S&P 500® Point-to-Point	48% Participation	5.47%	0.00%	4.58%	9.32%	0.00%	13.86%	7.80%	12.91%	0.00%	11.63%	<b>6.43%</b>
One-Year S&P MARC 5% Index Point-to-Point	165% Participation	10.70%	0.00%	7.13%	17.68%	0.00%	22.61%	13.67%	0.46%	0.00%	5.71%	<b>7.52%</b>
One-Year BNPP US Governance Multi Asset Index Point-to-Point	185% Participation	25.82%	4.48%	15.10%	7.25%	0.00%	20.03%	11.25%	10.59%	0.00%	0.00%	<b>9.13%</b>
Two-Year S&P MARC 5% Index Point-to-Point	230% Participation	0.00%	7.75%	0.00%	35.64%	0.00%	22.88%	0.00%	19.75%	0.00%	0.00%	<b>7.96%</b>
Two-Year BNPP US Governance Multi Asset Index Point-to-Point	260% Participation	0.00%	43.46%	0.00%	32.24%	0.00%	16.89%	0.00%	31.59%	0.00%	0.00%	<b>11.30%</b>

Hypothetical examples are based on index performance for the last 10 calendar years (1/1/2014–12/31/2023). 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. Keep in mind that past performance, whether actual or back-tested, is no guarantee of future results. Any such example must not be regarded as guaranteed or as an estimate of future performance.

**The S&P MARC 5% Index, launched on 3/27/2017, is a new index with limited historical information. For index information, see**

<https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#overview>.

**The BNPP US Governance Multi Asset Index, launched on 5/25/2022, is a new index with limited historical information. For index information, visit**

<https://governance-multi-asset-index.bnpparibas.com>.

\* Reflects rates effective March 5, 2024, and subject to change. Rates can change for each index period. The guaranteed minimum participation rate is 10% for all index options.

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



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



Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®.



dba: Legacy Marketing Insurance Services (CA Only)  
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