



YOUR FUTURE ELEVATED

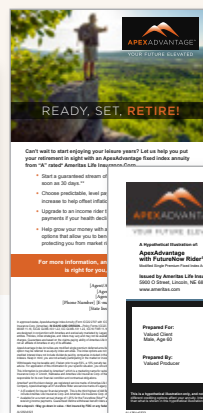
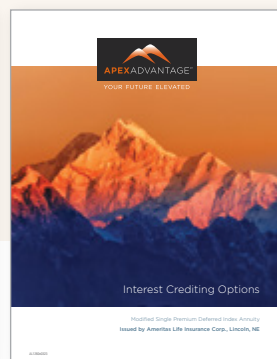
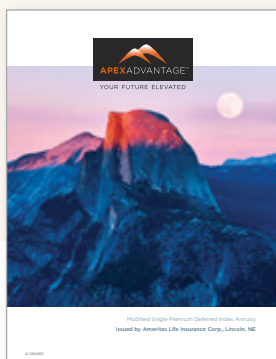
**The ApexAdvantage fixed index annuity is designed to provide competitive early income\*** for clients who want the opportunity to start enjoying their future now. With a benefit base driven by an immediate benefit base bonus and strong roll-up, payouts that can begin in as soon as 30 days,\*\* and an optional 200% income booster after only two years upon loss of 2 of 6 activities of daily living (ADLs), ApexAdvantage with a FutureNow Rider<sup>SM</sup> offers clients a very strong early income opportunity. Backed by "A" rated<sup>†</sup> Ameritas Life Insurance Corp., this immediate income FIA is just one of many powerful products available through Legacy Marketing Group<sup>®</sup>.

## Who might ApexAdvantage be appropriate for?

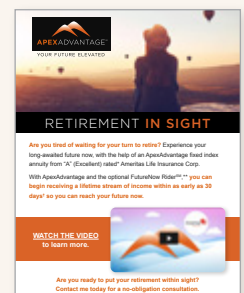
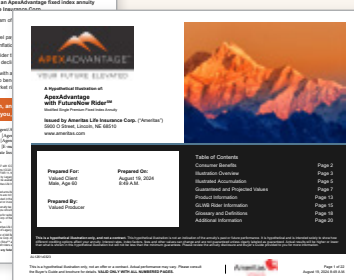
- Clients ages 50+ who plan to begin income payouts in as soon as 30 days.
- Income-focused clients who want to start enjoying their future now.
- Pre-retirees who want competitive, guaranteed income within three years.
- Spouses looking for strong joint income payouts.
- Clients who are concerned about health care costs knocking them off their retirement path.
- Anyone who wants the choice of level or increasing payouts when income begins.
- Those seeking tax-deferred growth until payments begin.
- Clients who want an increasing income opportunity to help offset inflation.

## Benefits of ApexAdvantage:

- Designed to rank among the top products for guaranteed income in the first three years.
- Allows for income payouts to begin in as soon as 30 days, starting at age 50.
- Offers a choice of level or increasing income and covered lives when income begins, not at issue.
- Provides spousal income designed to top the charts.
- Includes an optional booster upgrade that provides double income upon impairment in 2 of 6 ADLs—no confinement required.
- Backed by a carrier that delivers some of the best New Business turnaround times in the industry.



Marketing materials and ready-to-use client ads



**Marketing Support:** At Legacy Marketing Group<sup>®</sup>, we believe in a **TEAM** approach: **Together Everyone Achieves More.** That's why we are dedicated to providing you with the sales tools and marketing support you need to succeed. Call Legacy's Marketing Field Support Team today to find out how we can help.

For more information, visit [www.legacynet.com](http://www.legacynet.com) or call 800-395-1053, Ext. 4002.



Sample Case #1 Lisa and Michael: Ages 67 & 68



Lisa and Michael are seeking a strong, reliable income stream with their \$350,000 savings. Michael recently retired from his job as an engineer, and Lisa is still working as a schoolteacher. Although she has a pension, she plans to wait until age 70 to retire so she can

maximize her Social Security benefits. This will help the couple have the funds to maintain their current lifestyle. Michael and Lisa are particularly interested in finding a financial product that will not only provide them with competitive early income but also offer protection against inflation to ensure their purchasing power remains strong throughout retirement.

ApexAdvantage with the FutureNow Rider increasing payout option could be a great solution for this couple.

WHY? With its ability to provide strong early income payouts in the first three years, ApexAdvantage with the FutureNow Rider meets Lisa and Michael's retirement timeline. Additionally, the option for increasing payouts can help protect against inflation and allow their income to keep pace with the rising cost of living. ApexAdvantage offers a secure and immediate solution that aligns with Lisa and Michael's goals of maximizing lifetime income and maintaining their purchasing power throughout their retirement.

Sample Case #2 Mark: Age 72



Having recently witnessed his mother's health struggles and her strong desire to be cared for at home, Mark, a single 72-year-old, wants to ensure he has a reliable income stream that can help him age in place and pay for care costs if his health

deteriorates. He plans to retire within the next two months and doesn't have the time to defer income for a long period. He would benefit from a financial product that offers both competitive immediate income and access to greater payouts in case of health impairments. Also important to Mark is the carrier's strength and stability; he only wants to work with an "A" rated insurance company.

The ApexAdvantage FutureNow Rider With Booster could be a great fit for Mark.

WHY? With income that can begin in as soon as 30 days, the ApexAdvantage FutureNow Rider With Booster includes a 200% income booster that, after two years, activates upon impairment in 2 of 6 activities of daily living, providing a significant boost to Mark's income if his health declines. This feature ensures that Mark will have additional funds to cover rising health care costs without compromising his standard of living or requiring confinement, allowing him to age in place. The income doubler offers Mark the peace of mind that his future income and health-related expenses will be well managed, and it's available from "A" rated Ameritas, addressing Mark's concern about carrier strength and stability.

We're here to help.

- Call or email the Marketing Field Support Team with product or sales questions: 800-395-1053, Ext. 4002, or marketing@legacynet.com.
Visit LegacyNet today for access to product training, carrier-approved advertisements, easy-to-use illustration software, and more!
Call the Suitability Help Desk for support with application scrubbing or suitability: 800-395-1053, Ext. 5819.

Things to remember:
ApexAdvantage is the product to compare for immediate guaranteed income.
Clients can upgrade to the FutureNow Rider With Booster for double income after only two years upon loss of 2 of 6 ADLs.



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) located at 5900 O Street, Lincoln, NE 68510. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group. Ameritas and Legacy Marketing Group are separate, independent entities. ApexAdvantage Index Annuities are modified single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Refer to brochures for additional details. ApexAdvantage is a registered service mark, and FutureNow Rider is a service mark, of Legacy Marketing Group. Ameritas is a registered service mark of Ameritas Life Insurance Corp.

\* A Guaranteed Lifetime Withdrawal Benefit is available for a current annual charge of 1.25% for the FutureNow Rider and 1.35% for the FutureNow Rider With Booster, multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.
\*\* Stating at age 50.
† A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings. Rating as of 5/4/2023. Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.