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February 26, 2020

## FlexMark Select<sup>®</sup> Rates Are Changing After 3/4/2020

Ameritas Life Insurance Corp. has announced that it will change rates on FlexMark Select fixed index annuities, effective March 5, 2020. Refer to the below table for new rates. Decreases are shown below in **red**.

New FlexMark Select Series Rates, Effective 3/5/2020

Product	Standard Band		Upgraded Band	
<b>S&amp;P 500<sup>®</sup> One-Year Point-to-Point With Cap</b>				
	<u>1% Fee*</u>	<u>No Fee</u>	<u>1% Fee*</u>	<u>No Fee</u>
FlexMark Select	<b>5.60%</b>	<b>3.60%</b>	<b>6.00%</b>	<b>4.00%</b>
FlexMark Select Plus	<b>4.90%</b>	<b>2.90%</b>	<b>5.10%</b>	<b>3.10%</b>
FlexMark Select LT	<b>5.15%</b>	<b>3.15%</b>	<b>5.50%</b>	<b>3.75%</b>
FlexMark Select LT Plus	<b>4.65%</b>	<b>2.90%</b>	<b>4.80%</b>	<b>3.05%</b>
<b>Russell 2000<sup>®</sup> One-Year Point-to-Point With Cap</b>				
	<u>1% Fee*</u>	<u>No Fee</u>	<u>1% Fee*</u>	<u>No Fee</u>
FlexMark Select	<b>3.85%</b>	<b>1.75%</b>	<b>4.10%</b>	<b>2.00%</b>
FlexMark Select Plus	<b>3.10%</b>	<b>1.00%</b>	<b>3.30%</b>	<b>1.20%</b>
FlexMark Select LT	<b>3.30%</b>	<b>1.20%</b>	<b>3.60%</b>	<b>1.50%</b>
FlexMark Select LT Plus	<b>2.80%</b>	1.00%	<b>2.90%</b>	<b>1.05%</b>
<b>BNPP Momentum 5** One-Year Point-to-Point With Participation Rate</b>				
	<u>1% Fee*</u>	<u>No Fee</u>	<u>1% Fee*</u>	<u>No Fee</u>
FlexMark Select	<b>85%</b>	<b>50%</b>	<b>90%</b>	<b>60%</b>
FlexMark Select Plus	<b>65%</b>	<b>35%</b>	<b>70%</b>	<b>40%</b>
FlexMark Select LT	<b>85%</b>	<b>50%</b>	<b>90%</b>	<b>55%</b>
FlexMark Select LT Plus	<b>60%</b>	<b>30%</b>	<b>70%</b>	<b>40%</b>
<b>BNPP Momentum 5** Two-Year Point-to-Point With Participation Rate</b>				
	<u>2% Fee*</u>	<u>No Fee*</u>	<u>2% Fee*</u>	<u>No Fee*</u>

FlexMark Select	<b>105%</b>	<b>65%</b>	<b>115%</b>	<b>75%</b>
FlexMark Select Plus	<b>80%</b>	<b>45%</b>	<b>90%</b>	<b>55%</b>
FlexMark Select LT	<b>105%</b>	<b>65%</b>	<b>110%</b>	<b>70%</b>
FlexMark Select LT Plus	<b>80%</b>	<b>45%</b>	<b>85%</b>	<b>50%</b>
<b>S&amp;P 500 Two-Year Point-to-Point With Participation Rate</b>				
	<u>2% Fee*</u>	<u>No Fee*</u>	<u>2% Fee*</u>	<u>No Fee*</u>
FlexMark Select	<b>35%</b>	<b>15%</b>	<b>40%</b>	<b>20%</b>
FlexMark Select Plus	<b>25%</b>	15%	<b>30%</b>	<b>15%</b>
FlexMark Select LT	<b>30%</b>	15%	<b>35%</b>	<b>15%</b>
FlexMark Select LT Plus	<b>25%</b>	15%	<b>30%</b>	<b>15%</b>
<b>One-Year Fixed Account</b>				
FlexMark Select	<b>1.00%</b>		<b>1.15%</b>	
FlexMark Select Plus	<b>1.00%</b>		<b>1.00%</b>	
FlexMark Select LT	<b>1.00%</b>		<b>1.00%</b>	
FlexMark Select LT Plus	<b>1.00%</b>		<b>1.00%</b>	

### Rate Lock:

A rate lock applies on each strategy for 45 days from the date the application is signed. On premium received within the 45-day period, **clients will receive the greater of** (1) the locked-in rate or (2) the rate in effect on the first index date following the date premium is received. After 45 days, the rates in effect at the time premium is received will apply.

### Submit applications via:

- **FireLight® e-app platform** (preferred method): Access through the LegacyNet® [Point-of-Sale Materials page](#).
- **Regular mail:** Ameritas New Business, P.O. Box 305086, Nashville, TN 37230-5086.
- **Overnight delivery:** Ameritas Life Insurance Corp., Attn: New Business, 100 Centerview Drive, Suite 100, Nashville, TN 37214.
- **Fax:** 844-874-5235.

**If you would like us to review an application prior to submitting it to Ameritas, contact Legacy's Customer Service and Suitability Help Desk at 800-395-1053, Ext. 5819.** For sales ideas or more information, call 800-395-1053, Ext. 4002, or visit [www.legacynet.com](http://www.legacynet.com).

**We appreciate your business!**

In approved states, FlexMark Select Index Annuities (Form 2705) 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. FlexMark Select Index Annuities are 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. FlexMark Select is a registered service mark of Legacy Marketing Group.

Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Ameritas, Legacy Marketing Group, and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

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\* Fee and multi-year options not available in all states. Check current State Approval Matrix. 1% fee is deducted at the beginning of each 1-year index period; 2% fee is deducted at the beginning of each 2-year index period.

\*\* Also known as the BNP Paribas Momentum Multi-Asset 5 Index. Fee and multi-year options not available in all states.

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