

Keeping you in the know with information you can use.

March 27, 2020

IncomeMark SelectSM and FlexMark Select[®] Rates Are Changing After 4/4/2020

Ameritas Life Insurance Corp. has announced that it will change rates on IncomeMark Select and FlexMark Select fixed index annuities, effective April 5, 2020. Refer to the table for new rates.

New IncomeMark Select and FlexMark Select Series Rates, Effective 4/5/2020

Product	Standard Band		Upgraded Band	
IncomeMark Select and Select LT FlexMark Select and Select LT FlexMark Select Plus and LT Plus	S&P 500® One-Year Point-to-Point With Cap			
	<u>No Fee</u>	<u>1% Fee*</u>	<u>No Fee</u>	<u>1% Fee*</u>
	1.85%	N/A	N/A	N/A
	2.90%	4.90%	3.40%	5.25%
	2.40%	4.30%	2.60%	4.45%
	Russell 2000® One-Year Point-to-Point With Cap			
	<u>No Fee</u>	<u>1% Fee*</u>	<u>No Fee</u>	<u>1% Fee*</u>
	1.15%	N/A	N/A	N/A
	1.15%	3.10%	1.30%	3.35%
1.00%	2.45%	1.05%	2.65%	
IncomeMark Select and Select LT FlexMark Select and Select LT FlexMark Select Plus and LT Plus	BNPP Momentum 5 Index One-Year Point-to-Point With Participation Rate			
	<u>No Fee</u>	<u>1% Fee*</u>	<u>No Fee</u>	<u>1% Fee*</u>
	60%	N/A	N/A	N/A
	50%	85%	60%	90%
	30%	60%	40%	70%
	US Innovative Leaders 5 Index One-Year Point-to-Point With Participation Rate**			
	<u>No Fee</u>	<u>1% Fee*</u>	<u>No Fee</u>	<u>1% Fee*</u>
	60%	N/A	N/A	N/A
	50%	85%	60%	90%

FlexMark Select Plus and LT Plus	30%	60%	40%	70%
S&P 500 Two-Year Point-to-Point With Participation Rate**				
	<u>No Fee</u>	<u>2% Fee*</u>	<u>No Fee</u>	<u>2% Fee*</u>
IncomeMark Select and Select LT	15%	N/A	N/A	N/A
FlexMark Select and Select LT	15%	30%	15%	35%
FlexMark Select Plus and LT Plus	15%	20%	15%	25%
BNPP Momentum 5 Index Two-Year Point-to-Point With Participation Rate**				
	<u>No Fee</u>	<u>2% Fee*</u>	<u>No Fee</u>	<u>2% Fee*</u>
IncomeMark Select and Select LT	70%	N/A	N/A	N/A
FlexMark Select and Select LT	65%	105%	75%	115%
FlexMark Select Plus and LT Plus	45%	80%	55%	90%
US Innovative Leaders 5 Index Two-Year Point-to-Point With Participation Rate**				
	<u>No Fee</u>	<u>2% Fee*</u>	<u>No Fee</u>	<u>2% Fee*</u>
IncomeMark Select and Select LT	70%	N/A	N/A	N/A
FlexMark Select and Select LT	70%	110%	80%	120%
FlexMark Select Plus and LT Plus	50%	85%	60%	95%
One-Year Fixed Account				
IncomeMark Select and Select LT	1.00%		N/A	
FlexMark Select and Select LT	1.00%		1.00%	
FlexMark Select Plus and LT Plus	1.00%		1.00%	

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.

We appreciate your business!

In approved states, IncomeMark Select Index Annuities (Form 2705 with 2705-B-IMS-SCH or 2705-L-IMS-SCH) and FlexMark Select Index Annuities (Form 2705 with 2705-SCH or 2705-SCH-L) 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. IncomeMark Select and 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, and IncomeMark Select is a 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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The BNP Paribas Momentum Multi-Asset 5 Index, also known as the BNPP Momentum 5 Index, launched on 1/27/2017. The US Innovative Leaders 5 Index launched on 1/28/2020. They are new indexes with limited historical information. For index information, visit <https://momentum5index.bnpparibas.com> and <https://innovativeleaders.bnpparibas.com>. The BNP Paribas Momentum Multi-Asset 5 Index and the US Innovative Leaders 5 Index (the "Indexes"), and related trademarks and service marks, are the exclusive property of BNP Paribas or its affiliates ("BNPP") and have been licensed by Ameritas Life Insurance Corp. for use in an insurance product (the "Product"). The Product is not sponsored, endorsed, priced, sold, or promoted by BNPP, and BNPP bears no liability, representation, or warranty regarding the Product. Visit www.legacynet.com/disclosure/Ameritas for complete disclosure.

* The fee is assessed and deducted from the accumulation value on each beginning index date. Fee options are not available in all states.

** Multi-year options are not available in all states.

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