LEGACYGRAM



Need-to-know information critical to your business.

June 5, 2020

Ameritas Fixed Account Guaranteed Minimum Interest Rate Changing After July 5, 2020

Effective with contracts issued on or after July 6, 2020, the guaranteed minimum interest rate (GMIR) on the Fixed Account for FlexMark Select[®] and IncomeMark Select[™] fixed index annuities from Ameritas Life Insurance Corp. will never be less than 0.25%. This change will apply in all states except Florida, Illinois, Vermont, and Virginia (which will continue to provide a 1% GMIR) and does *not* impact contracts issued before July 6, 2020, or any product features.

To receive the current Fixed Account GMIR rate, all premium and requirements must be received by Ameritas Life Insurance Corp. **by 5 p.m., Central time, Friday, July 3, 2020**.

- FireLight[®] e-app platform (preferred method): Access through the LegacyNet[®] <u>Point-of-Sale Materials</u> 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.

Remember that Legacy business submitted via FireLight can qualify you for a 12-month Pro subscription to the Zoom video conferencing service, valued at \$180! <u>Click for rules and details</u>.

Please note: Any illustrations run on or after Monday, June 29, 2020, will reflect the lower Fixed Account GMIR.

For sales ideas or more information, call 800-395-1053, Ext. 4002, or visit <u>www.legacynet.com</u>.

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. Unless otherwise specified, any person or entity referenced herein is not an affiliate of Ameritas or any of its affiliates.

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