



Ameritas Advisor No-Load VA

Low cost, tax-deferred accumulation

Ameritas Life Insurance Corp.

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Ameritas 
fulfilling life



Advisor No-Load VA provides:

- Tax-deferred accumulation potential.
- Low cost investment options.
- Immediate 100% liquidity.
- Options for future income.
- Guaranteed death benefit.

A variable annuity that provides tax-deferred accumulation potential at a low cost when compared to other annuities.

The Ameritas Advisor No-Load VA offers top features of variable annuities by eliminating sales loads and keeping other policy charges to a minimum.

Tax-deferred accumulation potential

Combining the growth potential of a variety of investment options and tax-deferral as key features of the annuity, you can keep more of what you earn. In addition to tax-deferred investing, the Ameritas Advisor No-Load VA offers tax-free transfers among investment options. Transfers between options (and even between portfolio companies) are quick, convenient and free of tax consequences.

Low cost investment options

The Ameritas Advisor No-Load VA features a line-up of more than 70 investment options from some of the most respected portfolio companies in the industry. And with the Ameritas Advisor No-Load VA, there's no additional "platform" charge for using low-cost investment options, like Vanguard or DFA. This gives you the freedom and flexibility to choose from a broad array of investment options – all within the convenience of one product.

A variable annuity can be an integral part of your long-term retirement planning strategy to help protect your financial future. Variable annuities provide a tax-deferral benefit that can work well with your goal of investing for long-term retirement. Variable annuities offer professionally managed investment options, guaranteed death benefits and payment options to help meet your needs. You should always read the prospectus before investing in a variable annuity to make sure you understand the risks and charges involved.



Immediate 100% liquidity

Many variable annuities carry surrender or withdrawal charges, which means that if you cancel the contract early you forfeit a percentage of your money. By eliminating the sales load from the Ameritas Advisor No-Load VA, 100% of your account value is available from day 1. This provides you with full access to your money and the extra flexibility should your needs change.

Annuities are designed as long-term retirement planning tools and any gains are taxed as ordinary income, and a tax penalty may apply to withdrawals before age 59½.

Options for future income

You can turn your annuity into a regular stream of income that can be guaranteed to last a lifetime. Choose from six available options on the Ameritas Advisor No-Load VA for the annuity assets to be distributed by Ameritas Life Insurance Corp. (Ameritas®) and converted to a regular stream of income to you.

Interest payment – while proceeds remain on deposit, we annually credit interest to the proceeds. The interest may be paid to the designated payee or added to the deposit amount.

Designated amount annuity – proceeds are paid in monthly installments of a specified amount over at least a 5-year period until proceeds, with interest, have been fully paid.

Designated period annuity – proceeds are paid in monthly installments for the specified period chosen.

Lifetime income annuity – proceeds are paid as monthly income during the annuitant's life. Variations provide for guaranteed payments for a specified period.

Joint and last survivor lifetime income annuity – proceeds are paid as monthly income during the joint annuitants' lives and until the last death.

Lump sum – proceeds are paid in one sum.



Guaranteed death benefit

At no additional cost, the Ameritas Advisor No-Load VA ensures that if you die while accumulating money in your annuity, your beneficiaries will receive at least the amount you originally invested adjusted for any withdrawals you have taken.

Leaving a legacy for loved ones is often very important. Doing so without taking into consideration the tax implications associated with certain distributions can result in expensive consequences to the heirs.

A deferred annuity can be a powerful accumulation tool. However, the manner in which the beneficiaries are designated and how the proceeds are distributed can have an impact on the amount your beneficiaries actually receive.

Beneficiaries of an annuity have several options for payout available to them, including:

Lump sum payout – the beneficiary receives the death benefit immediately in addition to incurring the entire tax liability.

Annuitization – this option provides for a longer time frame to distribute the account, can provide for guaranteed lifetime income, and each payment is partly a return of principal and part taxable income. This option can help diminish the tax impact but lacks flexibility.

Payout within 5 years – required if the beneficiary is a non-natural entity such as a trust or if distributions for an individual do not begin within one year of the date of death of the owner. Taxes are incurred as distributions are made.

Nonqualified ‘stretch’ or ‘beneficiary’ annuity – this option is often overlooked but is usually available to the beneficiary in addition to the other distribution options. This option permits beneficiaries of nonqualified annuities to ‘stretch’ distributions over a period of time while offering flexibility, liquidity and control.

Product overview

Issue Ages	0 to 85, Joint Annuitants & Joint Owners Available
Policy Charges	No withdrawal charge M&E 0.45% current (0.80% maximum) Annual policy fee \$40 (waived if account value is greater than \$50,000 as of policy anniversary)
Death Benefit	Return of premium guarantee at no additional charge. Beneficiary receives the greater of the policy value or premiums paid adjusted for any withdrawals that have been taken.

Managing your investments

By visiting our website, ameritas.com, you can access additional tools you and your financial professional may need to manage your policy:

Online performance: View current investment results of the various investment options, including results arranged by asset class or investment firm.

Online trading: The online trading platform is available to request tax-free transfers between investment options. You can reallocate the money currently in your policy or redirect future contributions within a secure transaction tool. You will receive confirmation of the trade via email. Trades placed while the stock market is closed will be executed on the next business day.

Online account access: To access specific information about your policy, select Account Access where you can check your policy values, request service forms and more.

Who should invest?

A variable annuity is most suitable for someone who:

- Is investing for the long-term.
- Wants to take full advantage of tax-deferred investment options.
- Does not plan to withdraw funds before age 59½.
- Wants to control when income is received.
- Is comfortable directing the investments inside the contract.
- Understands the inherent risks of market volatility.
- Wants to name a specific beneficiary to receive assets.

Getting started

To purchase an Ameritas Advisor No-Load VA, please contact your financial professional or an Ameritas representative to determine the next steps.

An annuity can also be a form of income during retirement.

The payout provides a steady, scheduled income that you will keep receiving for as long as you live.

Source: annuity.org, *Retirement Annuity*, 10/23¹





The Ameritas mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 130 years.

While we're proud of our ratings* from Standard & Poor's® and AM Best, we measure our success by how many people we've helped. By how many promises we've kept. That's the true measure of who we are.

A

AM Best

A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings assigned.

A+

Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.**



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¹ Source: annuity.org, *Retirement Annuity* [<https://www.annuity.org/annuities/retirement/>]

*Ratings do not apply to assets in the variable investment options.

**Ameritas Mutual Holding Company's ratings by Standard & Poor's include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York. Standard & Poor's, S&P and RatingsDirect are registered trademarks of Standard & Poor's Financial Services LLC.

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Neither Ameritas Life Insurance Corp. nor its representatives provide tax or legal advice. Please consult your attorney or other tax professional for more information.

Withdrawals may be taxable and, if taken prior to age 59½, a 10% penalty tax may also apply. The information presented here is not intended as tax or other legal advice.

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This material must be preceded or accompanied by current product and fund prospectuses. Variable products are subject to investment risk, including possible loss of principal. **Before investing, carefully consider the investment objectives, risks, charges, expenses and other important information about the policy issuer and underlying investment options. This information can be found in the policy and investment option prospectuses. Read the prospectuses carefully before investing.**

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