

enjoy your retirement



SPDA 2000

Single Premium Deferred Annuity

Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

Ameritas 
fulfilling life.

retirement income when you need it

You work hard for your money and your money needs to work hard for you. A single premium deferred annuity is designed to help grow your assets over time and provide a potential steady stream of income when you retire.

At Ameritas®, we help protect what is cherished most. Let us help you accumulate your retirement income so you can potentially put worry behind and the future ahead.

With SPDA 2000, you'll get:

- tax-deferred growth
- principal guarantee
- potential income for life

Get tax-deferred growth for long term accumulation, and a steady stream of income when you retire with SPDA 2000 issued by Ameritas Life Insurance Corp. or Ameritas Life Insurance Corp. of New York.¹ Consider SPDA 2000 as part of your personal retirement strategy.

With SPDA 2000, you choose to lock in your initial interest rate for one, three or six years. After the initial rate period, your SPDA renews at competitive interest rates based on current economic conditions. The more money you deposit into this single premium annuity, the higher your interest rate, based on the rate bands listed below.¹ Principal and interest automatically continue to earn interest until distributed.

The available rate bands are as follows:

- Rate Band 1: N/A for new issues
- Rate Band 2: \$10,000 - \$99,999
- Rate Band 3: \$100,000 - \$499,999
- Rate Band 4: \$500,000+

The rate differential applies to initial "lock-in" period only.

the advantages

This flexible financial product adapts to your needs by offering the following advantages.

Principal Guarantee

Your principal is protected with SPDA 2000.¹ If you decide to terminate your policy before the surrender charge period, we guarantee that you will receive every dollar of your initial investment or your cash surrender value, whichever is greater, adjusted for previous withdrawals.

Flexible Access

You have flexible access to the money in your SPDA 2000. You may withdraw up to 10% of the total account balance each policy year with no surrender charge after the first policy year.² Also, in the event of the owner's death, the surrender charge is waived. Six years after the issue date of your annuity, you may withdraw any amount without surrender charge.

Diminishing surrender charge schedule:²

Policy year	1	2	3	4	5	6	7+
Surrender Charge	7%	6%	5%	4%	3%	2%	0%

Tax-Deferral

Earnings in annuities grow tax-deferred, which means you won't pay taxes on earnings in your SPDA 2000 until you withdraw your money, usually at retirement. If your single premium is an IRA rollover, the premium is also tax-deferred until you withdraw your money.³ You benefit from this tax-deferred compounding because the earnings that would be lost to taxes each year remain in the annuity to generate additional earnings.

¹ Based on the claims paying ability of Ameritas Life Insurance Corp. or Ameritas Life Insurance Corp. of New York.

² Policy surrender charges apply to withdrawals in excess of 10% of the account balance just before the first withdrawal of the policy year.

³ Withdrawals from tax-deferred annuities are taxed as ordinary income. For individuals under the age of 59 ½, federal tax penalties may apply. IRA and other qualified plans are subject to minimum distribution requirements beginning at age 70 ½.

Guaranteed Minimum Interest Rates

After your initial guaranteed period of 1, 3 or 6 years, depending on which you elect, the SPDA 2000 provides you with annual current interest rates that are guaranteed for one year. Ameritas guarantees that the current interest rate will not be less than 1.00%⁴ for the lifetime of your policy. Your financial representative will provide you with the current interest rate for your policy.

Competitive Interest Rates

Certificates of deposit (CDs) and government securities have been popular conservative savings vehicles. But do they work as hard as they should? When comparing SPDA interest rates to one-year CDs and two-year Treasury Notes over the same period, in most years, SPDA 2000 has credited a higher interest rate than CDs and Treasury Notes. SPDA works harder because of competitive interest rates and smarter by deferring current taxation.⁵

Of course, rates aren't the only factor to consider when deciding between a SPDA, CD and Treasury Note since they have different risks to principal. You should also consider your individual financial situation and investment objectives. CDs are generally issued by banks and each depositor is insured by the Federal Deposit Insurance Corp. (FDIC) to at least \$250,000 per insured bank. There is no deposit insurance on Treasury Notes since they are securities, but they are backed by the full faith and credit of the United States Government. SPDAs are issued by insurance companies and are not FDIC insured but are backed by the financial strength of the issuing insurance company, which offers guaranteed minimum interest rates.

⁴ The Guaranteed Minimum Interest rate is 1.00%.

⁵ Annuities are taxed as ordinary income while other investments may be taxed as capital gains or dividends which may have lower maximum tax rates. You should consider your personal investment horizon and income tax brackets, both current and anticipated, when making an investment decision. It is likely your tax bracket will change over time.

Think About This...

Balancing safety and interest rates makes sense, even if the trade-off for that safety is a lower rate. But how low is too low when considering your options? A Single Premium Deferred Annuity (SPDA) may actually give you a better rate than a CD, and offer you more than what CDs can provide.

features and options

A steady stream of income will be available when you annuitize your SPDA 2000.

Income for Life

When you are ready to start receiving payments from your SPDA 2000, usually at retirement, you have some options. We can automatically deposit current interest earnings each month into your checking account or you may decide to annuitize as soon as five years after you open your policy, or wait as long as age 95. You can choose from a range of payment schedules, including income for life. By receiving annuitized payments, you also spread any income tax liability over a longer period of time.

If you die before annuitizing, your named beneficiary can choose to withdraw all the money at once or turn the annuity into a guaranteed income stream. As with other arrangements that avoid probate, annuity benefits go directly to your beneficiary allowing your assets to bypass the expense, delay and publicity of probate. If no beneficiary is named, the annuity has to be paid out within 5 years. Please note that your beneficiary may owe income tax, but may be allowed a deduction for federal estate tax that results from this annuity.

Additional Features and Options

- No up-front sales charge
- No annual charges and fees
- Issue ages: 0 – 85
- Minimum Premium: \$10,000 (Qualified or Nonqualified)

The following are available in most states without extra charge.

- A terminal illness/confinement benefit provides access to your money. If you are diagnosed with a terminal illness or confined to a nursing home, you may surrender your policy without penalty. See your Ameritas representative for details. Available in all states except California.
- A bailout endorsement is available, at your election, regarding the one-year guaranteed initial current interest rate. You may surrender your policy without a surrender charge the first time the renewal current interest rate is

more than one percent below the initial current interest rate. Your initial current interest rate will be lower if you elect this option.

- A 30-day interest lock is applied to transfers from 1035 exchanges, except for New York. For New York Regulation 60, a 45-day interest lock is applied to transfers from 1035 exchanges. A 1035 exchange is an exchange of a portion of an annuity policy or an entire annuity policy into another annuity policy, which is treated as a tax-free exchange.
- A 20-day free look period is available in most states.

Contact us today

Trust Ameritas to help you accumulate your retirement income so you can potentially put worry behind and the future ahead. For more information on the SPDA 2000, contact your Ameritas representative.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

In approved states, SPDA 200 (form 2701) is issued by Ameritas Life Insurance Corp. In New York, SPDA 2000 (form 5701) is issued by Ameritas Life Insurance Corp. of New York. Policy features may vary and may not be available in all states.

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