

Guaranteed Investment Account



Account Overview as of 12/31/2025

<u>Insurer</u> Ameritas Life Insurance Corp. Ameritas Life Insurance Corp. of New York	<u>Investment Advisor</u> Ameritas Investment Partners Jay Martin, CFA, Portfolio Manager 5945 R Street Lincoln, NE 68505
Advisor Tenure	29 Yrs.
Inception Date	01/01/1996
Asset Type	Guaranteed/Stable Value
Avg 12 Month Turnover	3.43%

Investment Risk¹



Risk ranking is provided by the Ameritas Investment Products Group.

¹ RISK RANKING: 1) is not investment advice; 2) does not constitute a recommendation; 3) is prepared from sources believed reliable, but is not guaranteed; and 4) may not be accurate.

Ameritas Life and Ameritas Life of New York engage affiliate, Ameritas Investment Partners, to advise on the investment of the general account assets, including those allocated to the Guaranteed Investment Account, using strategies communicated by the insurance companies' actuaries and consistent with Investment Policies, Guidelines and Limitations approved by the Boards of Directors.

Financial Ratings

Ameritas has the following group insurance ratings:

A (Excellent)	A+ (Strong)
AM Best	Standard & Poor's
A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings assigned.	A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.

Type & Diversification of Assets

The investments allocated to the Pool include publicly-traded fixed income securities (such as Investment Grade and High-Yield Corporate Bonds, Mortgage Backed and Asset Backed Securities), Private Placement Corporate Bonds and Commercial Mortgage Loans.

Interest Guarantee

The insurers will declare interest rates prior to the beginning of each calendar quarter. The applicable rate will be credited on all deposits made to the Guaranteed Investment Account during the calendar quarter and will be guaranteed until the end of the 12-month period following the beginning of that calendar quarter. At the end of the guaranteed period, a renewal rate will be declared for the accumulated deposits from that calendar quarter. The applicable renewal rate will be guaranteed for the next 12 months.

Guarantees

Ameritas Life and Ameritas Life of New York provide guarantees of principal and interest. All contributions invested under this option are guaranteed against principal loss as long as they remain invested in the Guaranteed Investment Account. The guarantees are based on the claims paying ability of, and are supported by the general accounts of Ameritas Life and Ameritas Life of New York.

Transfers

Transfers from the Guaranteed Investment Account may be subject to a liquidation charge if the amount of transfer exceeds the greater of \$2,000 or 5% of the participant's Guaranteed Investment Account balance as of the beginning of the applicable calendar year quarter.

The Guaranteed Investment Account is available in the Ameritas Retirement Advantage Series group variable annuity contracts (form AL 64349) and Ameritas Edge group annuity contracts (form PA535 LU, PA 536 LA, PA 537 GU and PA 538 GA) issued by Ameritas Life Insurance Corp. In New York, group variable annuity contracts (form 64349 NY) are issued by Ameritas Life Insurance Corp. of New York. The Guaranteed Investment Account is also available on Ameritas GPS (form 64352) offered by Ameritas Life Insurance Corp. and on ESP group variable annuity contracts (form UC 64347).

The Guaranteed Investment Account is not FDIC Insured. The investment is not a deposit or obligation of, or guaranteed or endorsed by, any bank and is not insured by the Federal Deposit Insurance Corporation, The Federal Reserve Board, or any other U.S. governmental agency.

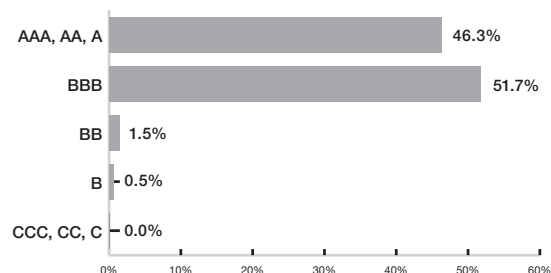
This information is provided by Ameritas[®], which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas[®], visit ameritas.com.

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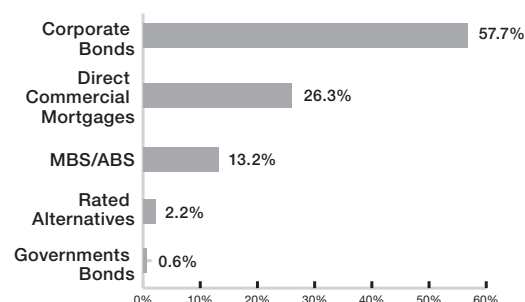
Investment Policy

The Guaranteed Investment Account is an investment option issued by Ameritas Life Insurance Corp. (Ameritas Life) and Ameritas Life Insurance Corp. of New York (Ameritas Life of New York) and serviced by the retirement plans division of Ameritas. Ameritas Life and Ameritas Life of New York each maintain an allocated pool of investments (Pool) within their general account which supports the Guaranteed Investment Account. Actuaries have developed investment strategies for the Pool aligned with Guaranteed Investment Account objectives to provide a level of current income sufficient to support the fixed crediting rate while preserving capital and maintaining expected liquidity.

Credit Quality Breakdown of the Guaranteed Investment Account as of 12/31/2025



Allocation of Invested Assets[‡] as of 12/31/2025



[‡] Account investments change daily. Accordingly, current investment allocations may differ from those shown above, and should not be considered a recommendation to buy or sell securities. The allocation represents the internally segmented pool of assets within the general account that determine the declared interest rates on the Guaranteed Investment Account.