

# Stable Fixed Investment Account



## Account Overview as of 9/30/2025

<b>Insurer</b> Ameritas Life Insurance Corp. (Ameritas) 5900 O Street Lincoln, NE 68510		<b>Investment Advisor</b> Ameritas Investment Partners Rob Scott, CFA, Portfolio Manager 5945 R Street Lincoln, NE 68505	
<b>Advisor Tenure</b>		<b>15 Yrs.</b>	
<b>Inception Date</b>		<b>05/01/2009</b>	
<b>Asset Type</b>		<b>Guaranteed/Stable Value</b>	
<b>Avg 12 Month Turnover</b>		<b>18.11%</b>	

## Investment Risk<sup>1</sup>



Risk ranking is provided by the Ameritas Investment Products Group

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

Ameritas engages its affiliate, Ameritas Investment Partners to advise on the investment of the general account assets, including those allocated to the Stable Fixed Investment Account, using strategies communicated by the insurance company's actuaries and consistent with Investment Policies, Guidelines and Limitations approved by the Ameritas Board of Directors.

## Financial Ratings

Ameritas has the following group insurance ratings:

<b>A (Excellent)</b>	<b>A+ (Strong)</b>
<b>AM Best</b> A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings assigned.	<b>Standard &amp; Poor's</b> 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 insurer will declare interest rates prior to the beginning of each month. Interest accrues on a daily basis. All deposits, new and renewing, receive the same crediting rate of interest during any given month. At no time will the declared interest rate be less than 1.00% (varies by product). The interest rate guarantees are general obligations of the insurer and are backed by the general assets of the insurer.

## Guarantees

Ameritas Life Insurance Corp. provides guarantees of principal and interest. All contributions invested under this option are guaranteed against principal loss as long as they remain invested in the Account. The guarantees are based on the claims paying ability of, and are supported by the general account of the insurer.

## Transfers

There are no restrictions to the amount of transfers into or out of the Stable Fixed Investment Account. However, a 90-day equity wash provision will prevent transfers to those investment options offered within the same retirement plan product that the insurer deems to be a competing investment option, within a 90-day period. Such competing investment options will be identified and communicated to the plan participant prior to subsequent additions or removals of available investment options within the retirement plan product.

The Stable Fixed Investment Account is available in the Ameritas Retirement Advantage Series group variable annuity contracts (form AL 64349) issued by Ameritas Life Insurance Corp. The Stable Fixed Investment Account is also available on Ameritas GPS (form 64352) offered by Ameritas Life Insurance Corp.

The Stable Fixed 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](http://ameritas.com).

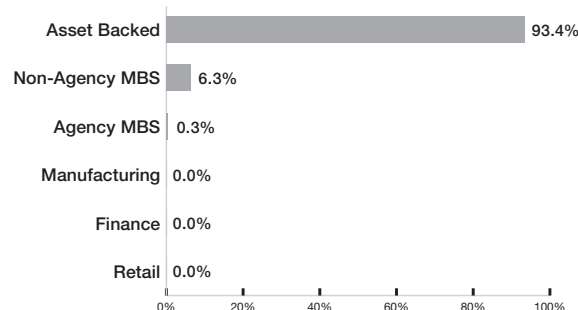
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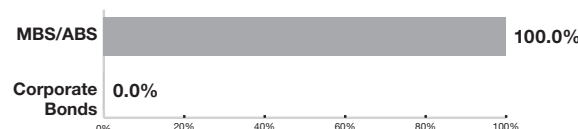
## Investment Policy

The Stable Fixed Investment Account is an investment option issued by Ameritas and serviced by the retirement plans division of Ameritas. Ameritas maintains a pool of investments (Pool) within its general account which supports the Stable Fixed Investment Account. Actuaries have developed investment strategies for the Pool aligned with Account objectives to provide a high level of current income while preserving capital and maintaining expected liquidity.

## Industry Distribution of the Stable Fixed Account as of 9/30/2025



## Allocation of Invested Assets as of 9/30/2025



\* 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 of Ameritas that determine the declared interest rates on the Stable Fixed Investment Account.