

# Ameritas Life of New York

## Financial Strength Highlights



Ameritas Life Insurance Corp. of New York is part of Ameritas Mutual Holding Company (Ameritas), who draws its financial strength and stability from many sources, but its foundation is our insurance companies.<sup>1</sup>

### Delivering on our promises

Our business structure as a mutual-based organization helps us make long-term decisions in our customers' best interest. We have the skills, perspective and flexibility to make smart, well-timed decisions designed to benefit our members and customers for generations to come. Though we're proud of our ratings<sup>2</sup> from Standard & Poor's and AM Best, we measure our success by how many people we've helped and how many promises we've kept.

### High-quality assets

Asset quality is an important factor in managing risk. As of Dec. 31, 2023, the Ameritas Life Insurance Corp. of New York general account invested assets base was \$1.3 billion. This represented approximately 97.1% of the general account admitted assets. Bonds represented 77.6% of the company's invested assets, 97.7% of which were rated strong investment grade versus the industry average of approximately 95.0%.<sup>3</sup> The high-yield portfolio comprised 2.3% of bonds compared to the industry average at 5.0%.<sup>3</sup> This reflects the company's continued focus on maintaining a high-quality investment portfolio. At 16.6% of invested assets, commercial mortgage loans do not include any impaired mortgage loans, reflecting the company's consistent and conservative underwriting standards. Cash and short-term investments represent 0.8% of invested assets, which provide sufficient liquidity for the company's needs.

The Best's Rating Report and Standard & Poor's Full Analysis Report are available in the Financial Strength section of [ameritas.com](https://ameritas.com).

# A+

Standard & Poor's

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

# A

AM Best

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

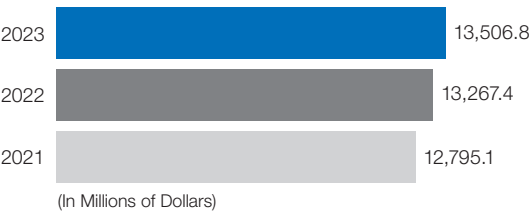
## Regulatory oversight

Ameritas Life of New York is domesticated and only licensed in the state of New York. The 2023 annual independent audit of the company was conducted by Deloitte & Touche, LLP. Ameritas Life of New York’s audited financial statement is available by request by calling toll-free 877-280-6110, and can be sent as a PDF by email or a printed copy can be mailed. The Ameritas Mutual Holding Company 2023 Annual Report, consolidated financial statements and individual insurance company financials are available at [ameritas.com](https://www.ameritas.com).

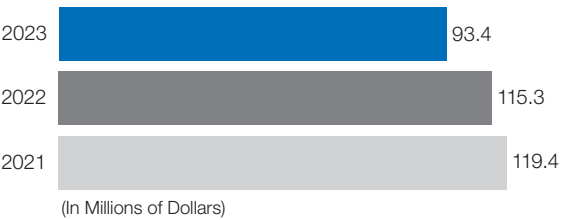
## Reinsurance treaties

Ameritas Life of New York maintains reinsurance treaties with several reinsurance companies for ceding risk as needed for its individual insurance line. Maximum net retention on any one life is \$2,000,000. For disability income insurance, \$7,500 plus 35% of the excess up to a \$10,000 maximum retention of the monthly benefit is retained for non-cancellable and guaranteed renewable policies as well as \$5,000 retention on the Catastrophic (CAT) rider if attached to the policy. Additionally, \$15,000 of the monthly benefit is retained for business overhead expense policies. Business also is ceded for group contracts.

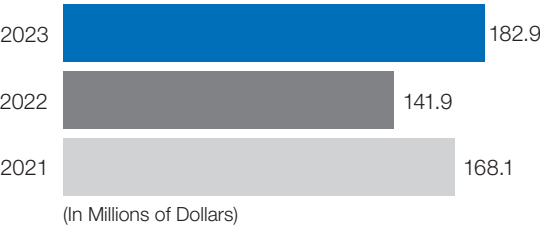
### Life Insurance in Force



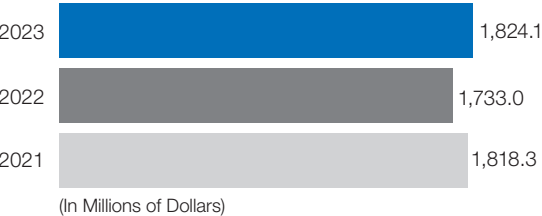
### Statutory Capital and Surplus



### Statutory Premium Income



### Statutory Assets



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

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New York, NY 10018  
[ameritas.com](https://www.ameritas.com)  
877-280-6110

<sup>1</sup> Ameritas Life Insurance Corp. of New York is licensed and operates solely in the state of New York. This allows it to focus on the New York insurance market and to comply with the unique aspects of New York’s insurance laws and regulations. Ameritas Life Insurance Corp. is not licensed in New York.

<sup>2</sup> Ameritas Mutual Holding Company’s ratings by Standard & Poor’s and AM Best include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

<sup>3</sup> S&P Capital IQ Pro, 12/31/23.

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 New York, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit [ameritas.com](https://www.ameritas.com).

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