

Ameritas of New York

Financial Strength Highlights



Ameritas Life Insurance Corp. of New York (Ameritas Life 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.¹

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 ratings² 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

As of Dec. 31, 2022, the Ameritas Life of New York general account invested assets base was \$1.3 billion. This represents approximately 97.3% of the Ameritas Life of New York general account admitted assets. Bonds represent 76.2% of the company's invested assets, with 97.2% of bonds rated strong investment grade versus the industry average of approximately 94.6%.³ The high yield portfolio is 2.8% of bonds, compared to the industry average 5.4%,³ reflecting Ameritas Life of New York's focus on maintaining a higher quality investment portfolio. At 18.1% 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 1.9% of invested assets, which provide sufficient liquidity for Ameritas Life of New York's needs.

The Best's Rating Report and Standard & Poor's Full Analysis Report are available in the Financial Strength section of 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.

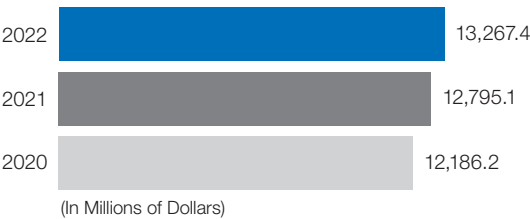
Regulatory oversight

Ameritas Life of New York is domiciled and only licensed in the state of New York. The 2022 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 2022 Annual Report, consolidated financial statements and individual insurance company financials are available at ameritas.com.

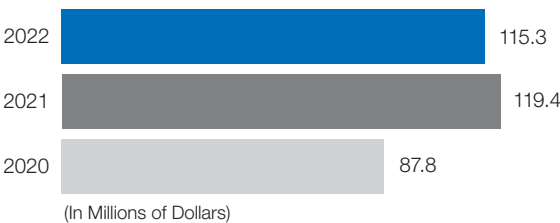
Reinsurance treaties

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



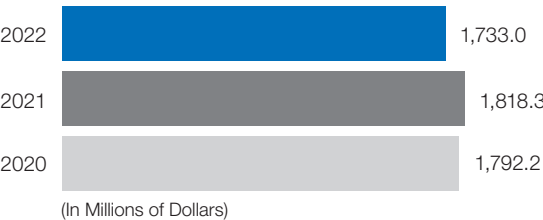
Statutory Capital and Surplus



Statutory Premium Income



Statutory Assets



Ameritas Life Insurance Corp. of New York

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¹ 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.

² 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.

³ American Council of Life Insurers (ACLI) preliminary values, Dec. 31, 2022.

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.

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