

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, whose core financial strength lies within its insurance companies.¹

Delivering on our promises

With our long-standing financial strength, we established a tradition of striving to deliver the very best in products and services generation after generation. Though we're proud of our ratings² from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises we've kept. That's the true measure of who we are.

Our mutual advantage: We put customers first

High-quality assets

As of December 31, 2018, the Ameritas Life of New York general account invested assets base was \$1.2 billion. This represented approximately 96.7 percent of the Ameritas Life of New York general account admitted assets. Bonds represent 77.2 percent of the company's invested assets. As of December 31, 2018, 96.6 percent of bonds rated strong investment grade versus the industry's of approximately 94.5 percent.³ The high yield portfolio at 3.4 percent of bonds, compared to the industry at 5.5 percent,³ reflects Ameritas Life of New York's focus on maintaining a higher quality investment portfolio. At 17.0 percent of invested assets, commercial mortgage loans did not include any impaired mortgage loans as of December 31, 2018, as a result of the company's consistent and conservative underwriting standards. Cash and short-term investments represent 2.1 percent 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 ratings 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

A.M. Best Company

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

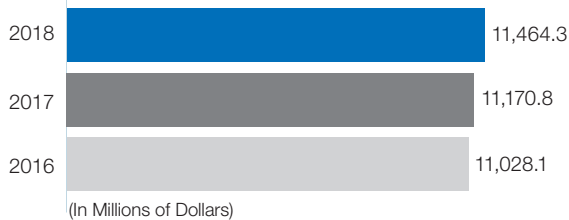
Regulatory oversight

Ameritas Life of New York is domiciled and only licensed in the state of New York. The 2018 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 at toll-free 877-280-6110 and can be sent via email in PDF format or a printed copy can be mailed. Ameritas Mutual Holding Company 2018 Annual Report, consolidated financial statements and individual insurance company financials are available at Ameritas.com.

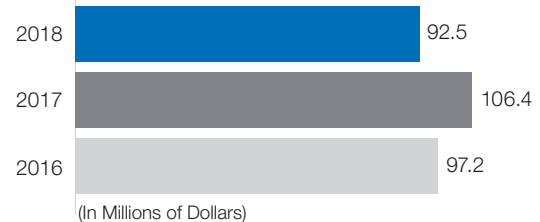
Reinsurance treaties

Ameritas Life of New York maintains reinsurance treaties with several reinsurance companies for ceding excess risks for its individual insurance line. Maximum net retention on any one life is \$2,000,000. For disability income, \$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.

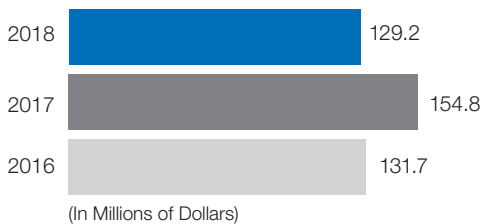
Life Insurance in Force



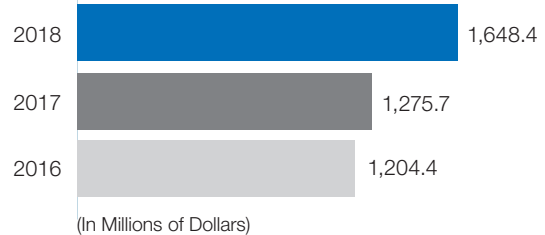
Statutory Capital and Surplus



Statutory Premium Income



Statutory Assets



Note: In 2016, Security Health Insurance Company of America, New York, Inc. merged into Ameritas Life Insurance Corp. of New York. Prior periods have not been restated for the merger.



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 A.M. Best Company include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

³ Source: ACLI, 9/30/18.

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