

**protect your
income**



Compass SPIA

Single Premium Immediate Annuity

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

Ameritas 
fulfilling life.

Compared to previous generations you can expect to live a longer, healthier life—as much as 30 years longer. That means your retirement income needs to last longer too. Imagine the feeling of having money that lasts as long as you do.

with Compass SPIA you'll get a steady income stream that's guaranteed for life or as long as you need it



at Ameritas, we believe it's possible to be prepared for retirement

We'll help you with guaranteed payments to help cover your essential expenses.

Living a long life sounds pretty good, as long as your money lasts as long as you do. How can you make sure you have enough to enjoy the retirement you've dreamed about?

Compass SPIA can help manage your retirement income. By converting a portion of your savings into a payment stream that lasts as long as you live, you can cover your essential expenses such as housing, healthcare and food. Other assets can then be directed to investments with more growth potential to help protect against inflation and market volatility.

Compass SPIA can also provide payments for a specific period of time, such as:

- Filling the income gap between early retirement and receiving Social Security benefits
- Providing extra income during the early, more active years of retirement
- Non-retirement needs, such as providing reliable payments to college students to cover living expenses

Tax benefits

If you purchase your SPIA with money that has already been taxed, the payments you receive will be a combination of a return of principal and earnings. Only the earnings are taxed.

This difference is significant when you are relying on your account to provide a reliable income. You may pay fewer taxes on the periodic payments from an immediate annuity and it can be guaranteed for life. No bank, mutual fund, stock dividend or bond interest can give you that guarantee.

You can also purchase Compass SPIA with pre-tax dollars, such as assets rolled over from an IRA, a tax-sheltered annuity or a qualified retirement plan. You continue to enjoy the benefits of tax-deferral and only pay taxes when income is withdrawn.

We are Ameritas®

Life will never be free from uncertainty. But when uncertainty is minimized, life can be maximized. This is our calling at Ameritas. We offer insurance, retirement and investment products. And we service them in a highly welcoming, ethical and professional manner that builds lasting trust and enduring relationships.

We're here to help customers put worry behind and the future ahead. And to help enable a life that's rich in family, happiness, health and financial security. When lives are fulfilled, our mission is fulfilled.

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

We are Ameritas: proud to say we're in the business of fulfilling life.

Approximately three in five pre-retirees and half of retirees anticipate needing to tap into their savings just to meet basic expenses in retirement.¹

¹ "The Position of Assets in Retirement," LIMRA, 2011

Payments when and how you want them

The payment option you choose, your age and your premium will determine how much you will receive and how long it will last. You have your choice of a payment stream:

- Based on your life expectancy
- Based on your life and the life of another individual, such as your spouse
- Guaranteed for a fixed period of time

contact us today

Trust Ameritas to help you find the right path for your savings and income needs. Like a compass pointing you in the right direction, we'll help you stay on target with your retirement planning goals so you can enjoy life at its very best.

For more information on the Compass SPIA or other annuities for your personal, family or business needs, contact your Ameritas representative.

Payment Option Examples	Benefit to You
Single payment for life	Provides guaranteed lifetime income protection to you
Joint payment for life	Provides guaranteed lifetime income protection to you, your spouse, or other dependent of your choice
Payments for a fixed period	You choose how long you want your income payments to last—between 5-20 years
Payments for life with payments for a fixed period	Provides guaranteed lifetime income protection, with payments guaranteed to last for a specified period
Payments for life with a premium refund guarantee	If you should die before the total payments received equals premiums paid, your beneficiary will receive the balance of your premium



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In approved states, Compass SPIA (form 2703) is issued by Ameritas Life Insurance Corp. In New York, Compass SPIA (form 5703) is issued by Ameritas Life Insurance Corp. of New York. Policy and riders may vary and may not be available in all states.

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