

Annuity Products at a Glance

Fixed Annuity

SPDA 2000 Single premium deferred annuity designed for long-term accumulation with options to provide a potential guaranteed income for retirement. It provides tax-deferred growth, principal guarantee, flexible access to the policy value and potential income for life. Consider it for clients ages 50-60 who prefer safety of principal and long-term growth.

Compass SPIA Single premium immediate annuity designed to provide payments for specific period of time. It can help manage retirement income by converting a portion of savings into a guaranteed payment stream for life. Consider it for clients up to age 85 to fill the income gap in retirement years, spread tax liability of a retirement plan, provide a steady stream of income and non-retirement needs.

Compass FPDA in NY Flexible premium deferred annuity designed to provide safety and growth in the pre-retirement years with options to provide a potential guaranteed income for retirement. It features a guaranteed minimum interest rate, safety of principal and tax-deferral. Consider it for clients ages 50-60 who are looking for stability and tax-deferred growth with flexible access to the policy value.

Index Annuity

Index annuities offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond.

Ameritas Accumulation 7 Index Annuity Flexible premium deferred indexed annuity designed to provide protection of assets along with the ability to take advantage of opportunities in the market allowing your client the potential to safely grow their assets. Consider it for clients ages mid 40s to 60s who are looking for growth potential in the pre-retirement years to mitigate the risk and impact of market volatility on savings, provide retirement income options or the desire to build a legacy for loved ones.

Ameritas Income 10 Index Annuity Flexible premium deferred indexed annuity designed to provide protection of assets while building a foundation for guaranteed lifetime income. Consider it for clients ages 45 and above who are looking for principal protection guarantees, growth potential and the flexibility to control the frequency and amount of their contributions. It provides your client the potential to safely grow their assets while taking advantage of opportunities in the market.

Includes choice of Guaranteed Lifetime Withdrawal Benefit (GLWB) riders to help meet your clients' need for a predictable lifetime income that will enable them to experience the retirement of their choice without running out of money. The GLWB riders are Income Protector Rider and Income Builder Rider. Both riders offer a Plus version. The Plus versions of each provide two times the Lifetime Withdrawal Benefit Amount or LWBA when a covered person is unable to perform two of six Activities of Daily Living (ADLs). GLWB riders are available for a current annual charge of 1.00% for Single Life or Joint Spousal on the Income Protector and Income Builder; and 1.10% for Single Life or Joint Spousal on the Income Protector Plus and Income Builder Plus. Riders may vary and may not be available in all states.

Compass Index Annuity Flexible premium deferred indexed annuity designed to provide safety and growth in the pre-retirement years and help eliminate the risk of outliving retirement income. It has an optional GLWB rider with a 6.25% premium accumulation rate and a Principal Protection Credit. The GLWB rider is available for a current annual charge of 0.75% for Single Life option and 1.00% for Joint Spousal option. Riders may vary and may not be available in all states. Consider it for clients ages 50-60 who are looking for safety of principal, tax-deferred growth potential linked, in part, to the performance of a market index and a potential guaranteed income for retirement.



Variable Annuity

Direction Variable Annuity Variable annuity designed to work best for clients who are looking for long-term growth potential and are willing to accept long-term market risk. It features over 70 investment options, flexible features, a waiver of surrender charge feature and several optional riders. Consider it for clients ages 50-60 who are looking for the ability to build a product that fits well with their investment profile or suits their needs with guaranteed lifetime income.

A variable annuity can be an integral part of your clients' long-term retirement planning strategy to help protect their financial future. Variable annuities provide a tax-deferral benefit that can work well with your clients' goals of investing for long-term retirement. Variable annuities offer professionally managed investment options, guaranteed death benefits and payment options to help meet your clients' needs. They should always read the prospectus before investing in variable annuities to make sure they understand the risks and charges involved.

**For more information, contact your
Ameritas sales development team at 800-319-6903.**



Policy guarantees are based on the claims-paying ability of the issuer. Policy and riders may vary and may not be available in all states.

In approved states, Ameritas Accumulation 7 Index Annuity (form 2706 with 2706-SCH7), Ameritas Income 10 Index Annuity (form 2706 with 2706-SCH10), SPDA 2000 (form 2701), Compass SPIA (form 2703), Compass Index Annuity (form 2704) and riders are issued by Ameritas Life Insurance Corp. In New York, SPDA 2000 (form 5701), Compass SPIA (form 5703) and Compass Flexible Premium Deferred Annuity (form 5704) are issued by Ameritas Life Insurance Corp. of New York.

Direction Variable Annuity (form 6200) and riders are issued by Ameritas Life Insurance Corp. and underwritten by affiliate Ameritas Investment Corp. Variable products are suitable for long term investing and are subject to investment risk, including possible loss of principal. **Before investing, carefully consider the investment objectives, risks, charges, expenses, and other important information about the policy issuer and underlying investment options. This information can be found in the policy and investment option prospectuses. Prospectuses are available online for Ameritas Life at ameritas.com or by calling 800-745-1112. Read the prospectuses carefully before investing.**

Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Refer to product brochures for additional details.

Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Information presented here is not intended as tax or other legal advice. It is recommended that tax advisers be consulted.

Guaranteed lifetime withdrawal riders are not available with certain tax-qualified plan types.

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