

Annuities at a Glance

Our competitive annuities, which include both commission and fee-based options, offer a full range of features and benefits to help your clients achieve their goals.

Indexed annuities

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, a flexible premium deferred indexed annuity, provides the features to help meet your clients' accumulation needs, along with options for them to access their money if they need it.

- Surrender charge options*
- Enhanced death benefit riders*

Ameritas Income 10 Index Annuity, a flexible premium deferred indexed annuity, offers your clients the choice of two Guaranteed Lifetime Withdrawal Benefit*** (GLWB) riders. Income Protector for guarantees. Income Builder for potential growth. (Current annual charge is 1.00% for Single Life or Joint Spousal)

Other key features include:

- Booster option* (Current annual charge is 1.10% for Single Life or Joint Spousal) and Principal Protection Credit for both GLWB riders
- Partial index credit upon death

Index choices

Both of our indexed annuities offer four index choices, including the new S&P 500 Sector Rotator Daily RC2 5% Index**.

Waiver of surrender charges*

Both of our indexed annuities offer a waiver of surrender charges for confinement, terminal illness and home health care.



Variable annuities

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.

Direction Variable Annuity, a flexible premium deferred variable annuity gives your clients low-cost custom design options with a variety of investment options and riders*. It features:

- Over 70 investment options
- Waiver of surrender charges*
- Riders* including the Waypoint Income Rider***, which provides guaranteed income for life and competitive lifetime distribution factors (Current annual charge is 1.00% (max 2.00%) for Single Life or 1.00% (max 2.50%) for Joint Spousal)

The **Ameritas Advisor No-Load VA**, a flexible premium deferred variable annuity that is designed for the fee-based advisor, features one of the industry's lowest M&E charges of just 0.45% and no sales load or withdrawal charges on the base policy. In addition, your clients have the opportunity to invest the cash value in a wide range of investment options advised by well-known fund managers including funds from Vanguard, Dimensional Funds, PIMCO, Fidelity and more. Investment options are subject to change periodically. This variety, along with the ability to move money among the different options without tax liability, makes it easier to diversify an investment.

Fixed annuities

SPDA 2000, a single premium deferred annuity, provides tax-deferred growth, principal guarantee, flexible access to the policy value and potential income for life.

Compass SPIA, a single premium immediate annuity, is 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.

Compass FPDA in NY, a flexible premium deferred annuity, features a guaranteed minimum interest rate, safety of principal and tax-deferral. This product is only available in New York.



*Riders and rider benefits may vary by state and may not be available in all states, or in certain combinations.

****The S&P 500 Sector Rotator Daily RC2 5% Index has limited historical information.** The S&P 500 Sector Rotator Daily RC2 5% Index is a new index strategy, launched on October 19, 2018. For more information about the S&P 500 Sector Rotator Daily RC2 5% Index, visit <https://us.spindices.com/indices/strategy/sp-500-sector-rotator-daily>

***GLWB riders are not available on certain tax-qualified plan types. Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

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) 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.

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. Product guarantees are based on the claims-paying ability of the issuer.

In approved states, Direction Variable Annuity (form 6200) and Ameritas Advisor No-Load VA (form 6150) and riders are issued by Ameritas Life Insurance Corp. and underwritten by affiliate Ameritas Investment Company, LLC.

Variable products 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. Read the prospectuses carefully before investing.**

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.

The S&P 500® Index and the S&P 500 Sector Rotator Daily RC2 5% Index (collectively, "S&P Index") is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ"), and has been licensed for use by Ameritas Life Insurance Corp. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Ameritas Life Insurance Corp. Ameritas Life Insurance Corp.'s Ameritas Income 10 Index Annuity product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, or any of their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P Index.

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