



Ameritas Accumulation 7 Index Annuity

Issued by Ameritas Life Insurance Corp.

Money for the future

Whether you'll need your savings for retirement, an emergency fund or to leave more for loved ones, it takes careful planning to get there. Adding Ameritas Accumulation 7 Index Annuity, a flexible premium deferred annuity, to your plan may help you overcome today's challenges, including low interest rates, market downturns, rising health care expenses and longer life expectancies.

When you want to grow and protect your savings

Accumulation 7 uses an index strategy, which attempts to mimic the performance of a market index while minimizing exposure to volatility by providing protection from downturns in the market. While you're not participating in the market or investing in any stock or bond, earnings are based, in part, on the performance of one or more indexes.

This way, you can capture the upside potential of external market indexes and still be protected from losses because of the guaranteed¹ floor provided in your policy. That means your policy's account value will not decrease due to negative index performance. Keep in mind that policy expenses may reduce your policy's cash value in a down market.

¹ Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.



Ameritas Accumulation 7 Index Annuity, a flexible premium deferred annuity, can be an integral part of your savings strategy. Not only does it give you a place to grow and protect your money, it also provides a foundation for guaranteed income if you should need it.

When you're worried about life's what-ifs

Accumulation 7 gives you access to your money when you need it by waiving surrender charges if you're experiencing declining health or allowing a certain amount to be withdrawn each year without surrender charges, regardless of the reason.

When you want to leave something to loved ones

Accumulation 7 offers several death benefit options if you want your account to grow so you can leave something for your heirs.



Putting it all Together

Accumulation 7 offers you choice and flexibility to help make sure your savings goals are being met.

Determine the amount of money to put in your policy

You can purchase your Accumulation 7 policy with either a one-time payment, or with multiple payments. Having more money in your annuity gives you more potential to earn a higher rate. You can add money to your policy at any time. The rate bands are based on your policy accumulation value:

Minimum Band	Up to \$24,999.99
Low Band	\$25,000 - \$99,999.99
Medium Band	\$100,000 - \$249,999.99
High Band	\$250,000 and above

Select your index options

The interest you earn is linked, in part, to the performance of the indexes you choose. You may choose any combination of four equity indexes. Earnings based on index options are calculated using different methods, depending on the indexes you choose.

You also have the option to allocate all or part of your money to a fixed account, which offers a guaranteed¹ interest rate.



Tax deferral to earn more

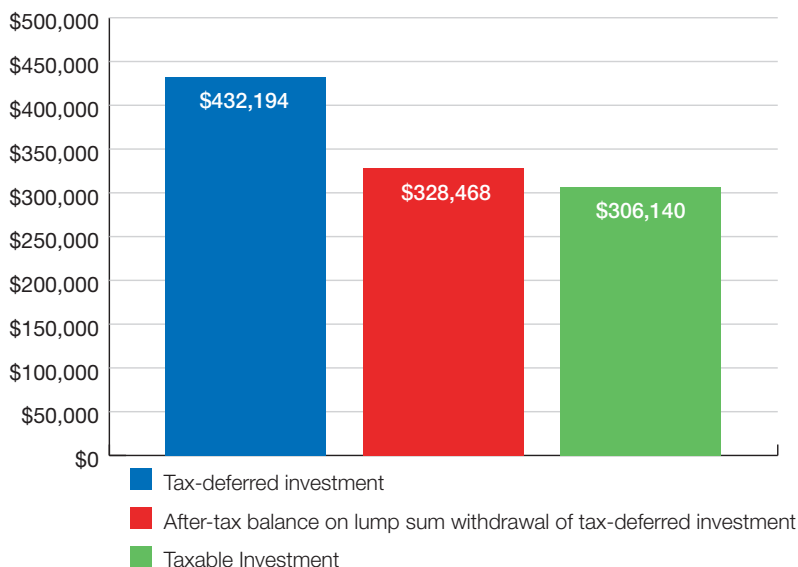
Accumulation 7 is tax-deferred¹, so you don't pay taxes on interest earned within the account until a withdrawal is made. Because you're not paying taxes on the earnings each year, your assets have the potential to continue to grow and benefit from the power of compounded growth, so you get a triple benefit of tax-deferral:

1. Earn interest on your accumulation value.
2. Earn interest on your interest.
3. Earn interest on money not paid in taxes.

See the difference

For example, take a woman whose age 55 and in the 24% tax bracket with \$100,000 to invest. She doesn't plan on withdrawing the money unless something unexpected comes up, so she wants to compare how each account performs over 30 years. She's looking at two options, one that's tax-deferred (taxes are paid on the entire amount when it's withdrawn) and one that's taxable (taxes are paid every year on the earnings). Assume that both options earn 5% interest.

At the end of 30 years, the tax-deferred investment is worth over \$125,000 more than the taxable investment. Even after taxes are paid when the money is withdrawn from the tax-deferred account, it's still worth over \$20,000 more.



In this example, if the investment is part of an IRA or other qualified plan, the after-tax balance on a lump sum withdrawal would be \$324,146, because the entire amount would be taxable when withdrawn. If withdrawals are taken prior to age 59½, tax penalties may apply. Consult an attorney or tax professional.

This hypothetical illustration is not intended to reflect the return on the Ameritas Accumulation 7 Index Annuity. The figures are calculated on a fixed interest rate. Tax-deferred returns shown do not reflect applicable surrender charges or market value adjustment. Assumed rate of 5% is not an estimate or guarantee of future rate. Actual results may vary.

¹ Withdrawals of policy earnings are taxable and, if taken prior to age 59½, a 10% penalty tax may also apply. The information presented here is not intended as tax or other legal advice. For application of this information to your specific situation, you should consult an attorney.

Access to your money

Accumulation 7 offers you the comfort of knowing you have access to your money.

If you choose to access your funds during the policy’s first seven years and you do not qualify under any of the available penalty-free options, surrender charges and a market value adjustment¹ will apply to the amount you take out.

Policy Year	1	2	3	4	5	6	7	8+
Surrender charge	9%	9%	8%	7%	6%	5%	4%	0%

If you choose to have the optional 5-Year surrender charge rider for an added charge, it replaces the 7-year surrender charge schedule.

Policy Year	1	2	3	4	5	6+
Surrender charge	9%	9%	7.75%	6.5%	5.25%	0%

This rider is not available in combination with the Enhanced Death Benefit Plus Rider. These surrender charge schedules may vary by state.

Withdrawals are taxable events, and if taken prior to age 59½, tax penalties may apply. Consult with your attorney or tax professional before taking a withdrawal. In addition, a market value adjustment may also apply.¹

Penalty free options

You can withdraw 10% of your beginning-of-year accumulation value each policy year after the first year without incurring penalties (taxes and tax penalties may still apply).

You can also withdraw your accumulation value in certain situations where you experience declines in your health, such as being confined to a nursing home, requiring home health care and being diagnosed with a terminal illness, without incurring penalties (taxes and tax penalties may still apply). Additional details, terms and conditions can be found in the More About Annuity Riders brochure.

Contractual guarantee

Accumulation 7 provides a solid contractual guarantee to shield your funds from an economic downturn. If you decide to surrender your policy, your surrender value will never be less than the minimum guaranteed surrender value.

¹ The MVA is calculated by comparing the interest rate environment when you buy your contract to the environment when you choose to surrender your contract. Generally, a decrease in market interest rates may result in a somewhat higher net amount payable upon withdrawal; rising interest rates may result in a somewhat lower net payment. The MVA amount may vary by state and may not be applicable in all states. May vary by state and may not be available in all states.

² Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

Ensure your legacy

Accumulation 7 guarantees² that your loved ones will receive the full accumulation value of your policy, including all the interest you've earned.

The Enhanced Death Benefit rider* provides, at no cost, an added amount beginning on the 10th anniversary of your policy. It's equal to 10% of the interest credits that have been received since the policy was issued. The total death benefit is capped at 125% of the surrender value.

The optional Enhanced Death Benefit Plus rider* can be selected at issue for an added charge. It provides an added amount to the normal death benefit beginning on the 10th anniversary equal to 40% of the interest credits that have been received since the policy was issued. The total death benefit is capped at 125% of the surrender value.

* This rider is not available in combination with the 5-Year Surrender Charge Rider.

Guaranteed² income for life

Only an annuity can guarantee an income you can't outlive by turning the value of your policy into a guaranteed income stream. This process is known as annuitization. You may annuitize your policy at any time up to the maturity date shown on your policy schedule. Surrender charges do not apply upon annuitization after the fifth policy year.

Accumulation 7 offers several options for how long and how frequently you receive income from your annuity. You have the choice to receive equal annual, semiannual, quarterly or monthly annuity payments for your lifetime or for the number of years selected, from five to 30 years.



The Ameritas mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 135 years.

While we're proud of our ratings* from Standard & Poor's® and AM Best, 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.

A

AM Best

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

A+

Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.*

* Standard & Poor's rating applies to Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York. Ratings do not apply to assets in the index options.



Ameritas Life Insurance Corp.

In approved states, Ameritas Accumulation 7 Index Annuity (form ICC18 2706 with ICC18 2706-SCH7 or 2706 with 2706-SCH7) and riders are issued by Ameritas Life Insurance Corp.

In Oregon and Idaho, Ameritas Accumulation 7 Index Annuity (form ICC18 2706 8-18 with ICC18 2706-SCH7 8-18), Index Option Rider (form ICC18 IOR 8-18), Market Value Adjustment Rider (form ICC16 MVAR 11-16), Free Withdrawal Rider (form ICC16 FWR 11-16), Waiver of Surrender Charge Rider - Confinement (form ICC16 WSC-CR 11-16), Waiver of Surrender Charge Rider - Home Health Care (form ICC16 WSC-HHC 11-16), Waiver of Surrender Charge Rider - Terminal Illness (form ICC16 WSC-TIR 11-16), 5-Year Surrender Charge Rider (form ICC18 5YSCR 8-18), Enhanced Death Benefit Rider (form ICC18 EDBR 8-18), and Enhanced Death Benefit Plus Rider (form ICC18 EDBPR 8-18) are issued by Ameritas Life Insurance Corp.

Policy, index strategies and riders may vary and may not be available in all states. Optional riders may have limitations, restrictions, and additional charges. Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

Ameritas Accumulation 7 Index Annuity is a flexible premium deferred annuity that offers a fixed interest option and index interest options. Annuities with index options may be referred to as equity index annuities. The index options are not securities; you are not investing in stocks or in the indexes themselves. Therefore, credited interest does not include dividends paid by companies included in the relevant index. The credited interest rate is linked, in part, to gains in any combination of indexes. Keep in mind, you are not actually participating in the market or investing in any stock or bond.

Annuities are not a deposit, not FDIC insured, may go down in value, not insured by any federal government agency and is not guaranteed by any bank of savings associations.

Withdrawals may be taxable and, if taken prior to age 59½, a 10% penalty tax may also apply. The information presented here is not intended as tax or other legal advice. For application of this information to your specific situation, you should consult an attorney.

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