

Ameritas launches new indexed annuity

Ameritas Accumulation 7 Index Annuity offers growth and access

Lincoln, Neb., (November 26, 2018) – Ameritas Life Insurance Corp. this month introduced the Ameritas Accumulation 7 Index Annuity (Accumulation 7 IA), tracking four indices including the new uncapped S&P 500 Sector Rotator Daily RC2 5% Index.

“The new S&P 500[®] index was launched on October 19, 2018 and is designed to measure an uptrend in the sectors that provide the best value and momentum, while reducing the risk of losses in other sectors,” said Ron Kuehn, Ameritas 2nd VP & Associate Actuary – Product Management. “Ameritas is pleased to introduce the first annuity on the market connected to this new index.”

Accumulation 7 IA provides the features to help consumers meet their asset accumulation goals, along with options for them to access their money if needed.

Key features include:

- Four index choices, including the new S&P 500 Sector Rotator Daily RC2 5% Index
- Nine index strategy options
- Competitive rate banding based on account value
- Surrender charge options
- Enhanced death benefit riders
- Waiver of surrender charges for confinement, terminal illness and home health care

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About Ameritas[®]

Ameritas is a marketing name for Ameritas Mutual Holding Company and its affiliated subsidiary companies, including Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York. Founded in 1887, Ameritas offers a wide range of insurance and financial products and services to individuals, families and businesses. These products and services include life insurance; annuities; individual disability income insurance; group dental, vision and hearing care insurance; retirement plans; investments; asset management and public finance. Securities and investment advisory services offered through affiliate Ameritas Investment Corp., member FINRA/SIPC. For more information, visit ameritas.com.

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In approved states, Ameritas Accumulation 7 Index Annuity (form 2706) and riders 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. The index options are not securities. Keep in mind, your client is not actually participating in the market or investing in any stock or bond. Refer to brochures for additional details.

Withdrawals of policy earnings are taxable and, if taken prior to age 59 ½, 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 client's specific situation, your client should consult an attorney.

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. The performance shown before that date is hypothetical past performance, based on criteria applied retroactively by S&P of market conditions at a given moment, which should not be used as an indicator of future performance. This simulated information contains calculations of the hypothetical levels of the S&P 500 Sector Rotator Daily RC2 5% Index as if it had actually existed during this period of time. 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-rc2-5-index-er>.

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