



Ameritas Income 10 Index Annuity

Issued by Ameritas Life Insurance Corp.



Helping plan your retirement with asset growth potential and guaranteed lifetime income

Your vision of retirement

This time can be as exciting as traveling the world, or as relaxing as spending a day on the beach. Whatever your vision of retirement is, it takes careful planning to achieve your goals. To help ensure the retirement lifestyle you want, it's important to find an income strategy to help you overcome today's retirement challenges, including low interest rates, market downturns, rising health care expenses and longer life expectancies.

Protect your retirement savings

The Ameritas Income 10 Index Annuity (Income 10), a flexible premium deferred annuity, combines upside potential and protection from downside market risk. This means you can benefit from the upside potential of the markets without worrying about whether the stock market will crash. You can have both with an annuity designed to give you the potential for growth without the risks associated with investing in the stock market.¹

Building a foundation for guaranteed lifetime income

The Guaranteed Lifetime Withdrawal Benefit (GLWB) riders² for Income 10 create an income you can't outlive, while providing growth potential with market protection. Imagine having the safety of principal with the opportunity to grow your money while building a foundation for guaranteed lifetime income. The guaranteed lifetime income can be based on one life, by using the single life option, or two lives, by using the joint spousal option.

73%

of retirees who own an annuity feel they are able to live the lifestyle they want.

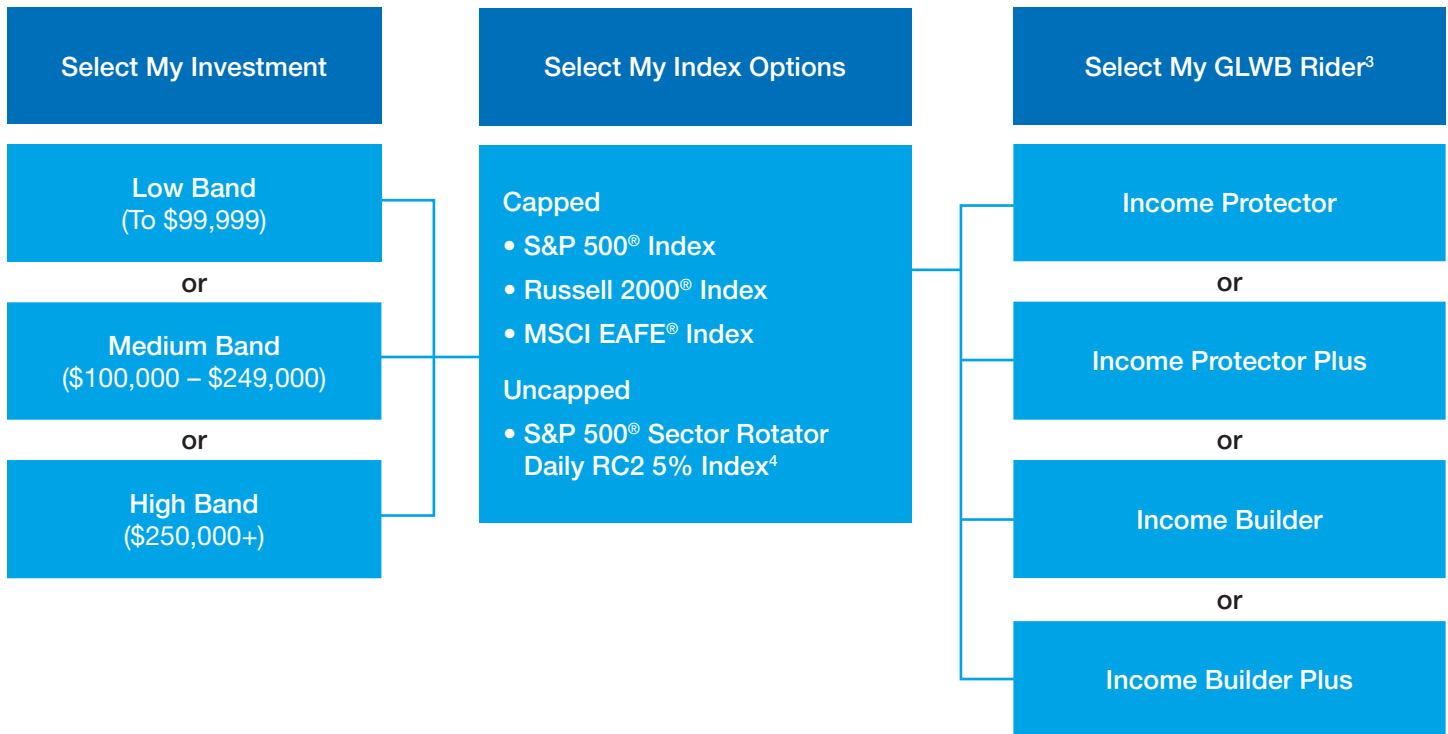
Source: LIMRA Secure Retirement Institute, Study of Retirees. 1/18

¹ Keep in mind you're not actually participating in the market or investing in any stock or bond.

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

Choose your path

Income 10 is built on a foundation of choice and flexibility. It allows you to choose your retirement path. You will have the opportunity to make selections that will allow you to create your own path to retirement success.



³ GLWB riders may vary and may not be available in all states. Income Protector or Income Builder riders are available for a current annual charge of 1.00% (max is 2.00% Single Life, 2.50% Joint Spousal). Income Protector Plus or Income Builder Plus are available for a current annual charge of 1.10% (max is 2.00% Single Life, 2.50% Joint Spousal).

⁴ **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, <https://us.spindices.com/indices/strategy/sp-500-sector-rotator-daily-rc2-5-index-er>.

Guaranteed Lifetime Withdrawal Benefit Riders

Income 10 not only helps you grow your retirement savings with no downside market risk, it includes your choice of a Guaranteed Lifetime Withdrawal Benefit (GLWB)¹ to help meet your need for a predictable lifetime income so you can experience the retirement of your choice without running out of money. With a steady income stream you are guaranteed not to outlive, even if your accumulation value depletes to zero, you can focus on enjoying retirement the way you intended. The GLWB rider allows you to turn on a retirement income stream while your annuity continues to earn interest. You can activate the income any time after age 50. You have a choice of one of the four GLWB riders below to fit your specific needs. The benefit cost varies depending on the option you choose.

All Income 10 GLWB Riders include these features:

- **Principal protection credit (PPC)** – every four years credit the excess of GLWB charges, if any, over the policy earnings
- **Death Benefit in Accumulation Phase** – return of GLWB charges not already covered by PPC
- **Withdrawals in Accumulation Phase** – roll-up of Premium Accumulation Value continues in that year
- **Minimum issue age is 45** – youngest covered person must be at least age 45 (age nearest birthday)
- **Withdrawal Phase** – youngest covered person must be at least age 50 (age near birthday)
- **Single and Joint spousal options** – select single life coverage or joint spousal coverage at issue

In addition to the features above, each rider includes these additional benefits:

Income Protector

- Provides a guaranteed Premium Accumulation Rate (roll-up rate) of 7.00% for first 10 years.
- Premium Accumulation Value grows at 100% of interest credits after year 10.
- Withdrawal phase may begin one month after issue if all covered persons are at least attained age 50.
- Provides a level guaranteed Lifetime Withdrawal Benefit Amount (LWBA) in withdrawal phase assuming no excess withdrawals.
- Benefit Base may increase with additional premium or with step-up on anniversary which will increase the LWBA.
- Fee: Single – 1.00% (current); 2.00% (maximum)
Joint Spousal – 1.00% (current);
2.50% (maximum)

Income Protector Plus¹

This rider is identical to the Income Protector, PLUS:

- Provides two times the LWBA when a covered person is unable to perform two of six activities of daily living (ADLs). Increased LWBA continues with annual requalification until accumulation value is zero.
- Fee: Single – 1.10% (current); 2.00% (maximum)
Joint Spousal – 1.10% (current);
2.50% (maximum)

¹ GLWB riders may vary and may not be available in all states. Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.



Income Builder

- Provides a guaranteed Premium Accumulation Rate (roll-up rate) of 3.00% plus 200% of the interest credits for the first 10 years.
- Premium Accumulation Value grows at 100% of interest credits after year 10.
- Benefit Base will increase during the withdrawal phase by 100% of the interest credits; this will increase the LWBA since the Benefit Base increases.
- Provides a Level guaranteed Lifetime LWBA in withdrawal phase assuming no excess withdrawals.
- Benefit Base may also increase with additional premium or with step-up on anniversary, which will increase the LWBA.
- Withdrawal phase may begin one month after issue if all covered persons are at least attained age 50.
- Fee: Single – 1.00% (current); 2.00% (maximum)
Joint Spousal – 1.00% (current);
2.50% (maximum)

Income Builder Plus¹

This rider is identical to the Income Builder, PLUS:

- Provides two times the LWBA when a covered person is unable to perform two of six ADLs
Increased LWBA continues with annual requalification until accumulation value is zero.
- Fee: Single – 1.10% (current); 2.00% (maximum)
Joint Spousal – 1.10% (current);
2.50% (maximum)

¹ GLWB riders may vary and may not be available in all states. Guarantees are based on the claims-paying ability of Ameeritas Life Insurance Corp.

Index options to help you achieve your goals

Income 10 is a flexible premium deferred index annuity that gives you the potential for growth without the risks associated with investing in the stock market. The interest credited to your Income 10 index annuity is linked, in part, to the performance of the indexes you choose. You may choose the performance of any combination of the following equity indexes:

Capped	Uncapped
S&P 500® Index	S&P 500® Sector Rotator Daily RC2 5% Index ¹
Russell 2000® Index	
MSCI EAFE® Index	

Keep in mind that you're not actually participating in the market or investing in any stock or bond.

More about your index choices

S&P 500® Sector Rotator Daily RC2 5% Index¹:

The index tracks the performance of S&P 500® sectors that have had attractive valuations and higher price appreciation relative to the other S&P 500® sectors. The underlying strategy selects the top five sectors with the best relative valuations and then picks the three sectors with a relatively less volatile price appreciation.

S&P 500® Index:

Generally regarded as the benchmark for broad U.S. stock market performance. Tracks the value of the 500 most widely held large-cap U.S. stocks.

Russell 2000® Index:

Generally regarded as the benchmark for U.S. small-cap funds. Tracks the value of the 2,000 smallest companies listed on the Russell 3000® Index.

MSCI EAFE® Index:

Recognized as the benchmark in the United States to measure international equity performance. Comprised of indexes that represent developed markets outside of North America including Europe, Australasia and the Far East.

The choice is yours

How the Index Account Options Work:

Capped index options have a cap that limits the index rate to a maximum percentage. The index rate can never be less than 0%. For example, if the index returned 7% during the index period and the index option had a cap of 5% for the index period, you receive the cap, a 5% rate of return. If the index had decreased during this index period, no interest would be credited.

Uncapped index options use a participation rate that is applied to the change in the index to determine the index rate. The index rate can never be less than 0%. For example, if the index returned 10% during the index period and the index option had a participation rate of 80% for the index period, you receive a rate of return of 8% (=10% x 80%). If the index had decreased during this index period, no interest would be credited.

¹ 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, <https://us.spindices.com/indices/strategy/sp-500-sector-rotator-daily-rc2-5-index-er>.

Annuities give retirees more confidence in their retirement security.

Annuity owners feel more confident that they are likely to afford their preferred retirement lifestyles, even if they live to age 90, than retirees who do not own annuities.

Source: LIMRA Secure Retirement Institute, Study of Retirees. 1/18



Inside the index options¹

For the capped index options, your interest rate, which is used to determine the interest credited, will mirror the gain in the index up to a point—the cap. How the cap is determined will depend on which crediting method you choose. You have the option to pick any of the following crediting methods. Note that the monthly sum cap is available only on the S&P 500® Index option.

- **Point-to-Point:** The change between the index's starting value and ending value 12 months later;
- **Monthly Average:** The change between the index's starting value and the average of the 12 monthly-ending index values over the index period;
- **Monthly Sum Cap:** The sum of (a) and (b) over the 12-month index period, where (a) is the sum of each monthly positive change in the index, but not greater than the monthly cap, and (b) is the sum of the negative monthly changes in the index.

For the uncapped index options, your interest rate, which is used to determine the interest credited, will be a percentage of the gain in the index over the index period—which is a participation rate applied to the gain in the index. The participation rate will depend on the index period you choose. You have the option to pick one or both of a 1-year or a 2-year index period.

- **Point-to-Point:** The change between the index's starting value and ending value, where the ending value is based on the index period selected (1 year or 2 year).

Which option should I choose?

The choice is up to you. You can allocate your premiums into the fixed account and into the index options. Transfers between the fixed account and between the index options are permitted, without limit, on the renewing index date.

When an index renews, you can choose to:

- allow it to renew according to the same index option (default option); or
- allow it to renew according to your current renewal allocation; or
- choose a completely different allocation.

¹ 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.

² Dollar cost averaging includes continuous investing regardless of price levels. Although its goal is to lower the investor's average portfolio cost, it does not ensure a gain and does not protect against loss.

³ Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

When is the right time to Invest?

The index interest is calculated based on the performance of the index over a 12 or 24-month period. For the point-to-point index options, the index value is recorded on the beginning index date and then again at the end of the index period. For the monthly average and monthly sum cap index options, the index value on the beginning index date and each successive monthly date corresponding to the beginning index date are recorded over the index period. Since performance changes from day to day, no one knows exactly when the right time is to invest. To help alleviate concerns over investing on low performance days, we offer dollar cost averaging.

With dollar cost averaging, when you pay your premiums (or reallocate index option values to the fixed account at renewal), each month a portion of it is allocated to a new index option, based on your renewal allocation instructions. By spreading it out over a period of time, you have a better chance of avoiding an "off" day when the starting index value is relatively high. Remember though that dollar cost averaging does not ensure a gain.²

Fixed account with guarantees³

If you prefer the security of a fixed annuity, coupled with tax deferral, guaranteed interest rates and conservative but consistent growth, consider the Income 10 for your investment choice. The fixed interest rate is declared and guaranteed by Ameritas Life Insurance Corp. for 12 months. The rate reflects current economic conditions and is guaranteed never to be lower than the guaranteed minimum interest rate established in your policy.

Flexibility to achieve more

Income 10 gives you a solid foundation for a retirement savings plan, while providing you with flexibility to control the frequency and amount of your contributions. You determine the right amount of money to put in your annuity to help you best achieve your financial goals.

Income 10 is banded, which means the greater the accumulation value in the policy, the more favorable index cap rates, index participation rates and fixed account interest rates you may receive, giving you more credited interest potential. Premiums are allocated according to your direction and may be changed at any time. The rates are banded according to your policy accumulation value.

Low Band: To \$99,999

Medium Band: \$100,000 - \$ 249,999

High Band: \$250,000 and above

Access to your money

In addition to principal protection guarantees and focus on growth potential, your Income 10 index annuity offers you the comfort in knowing you have access to your money if unforeseen opportunities or issues arise. You may fully surrender your policy at any time before the maturity date for the surrender value, which is equal to the greater of the accumulation value less any surrender charge and any market value adjustment (MVA), if applicable, or the minimum guaranteed surrender value. The Ameritas Income 10 Index Annuity offers several ways to withdraw your accumulation value without incurring penalties, giving you the freedom and flexibility to respond to life's changes. Remember that 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.

Penalty-Free Withdrawals—Each policy year after the first year, you may withdraw up to 10% of your beginning-of-year accumulation value without incurring surrender charges or a market value adjustment. You are free to use this liquidity feature to carry out an income plan or to respond to life's unexpected events. The minimum withdrawal amount is \$500.

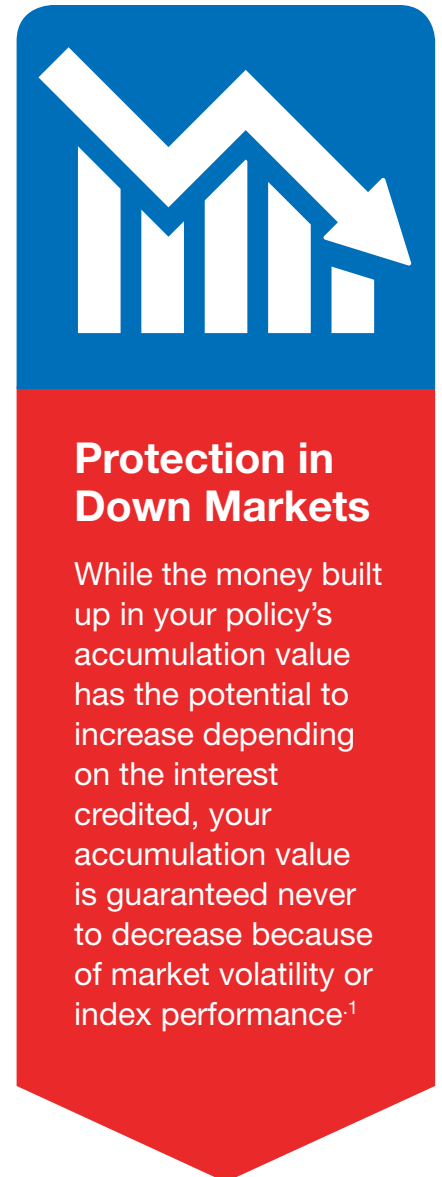
Waiver of Surrender Charge Riders—Provided to you at no additional cost, the waiver of surrender charge riders may allow you to withdraw funds when your health declines without incurring surrender charges or an MVA. To qualify for a waiver, you must have been an owner continuously since the policy date. The annuitant is the qualifying person if the policy is owned by a trust or other legal entity. The waiver of surrender charge riders may vary by state and may not be available in all states.

- **Confinement**—At any time after policy issue, if you become confined for at least 30 consecutive days to a qualified institution and show evidence of such confinement, surrender charges may be waived on withdrawals. To qualify for the waiver, you must not have been confined within one year prior to the policy date.
- **Home Health Care**—At least one year after the policy date, if you need home health care services from a licensed home health care service agency due to impairment in performing at least two of six activities of daily living and show evidence of such services, you may qualify for a waiver of surrender charges. You must not have been confined or required home health care services within one year prior to the policy date.
- **Terminal Illness**—If, after the policy begins, you become diagnosed with a terminal illness that results in a life expectancy of 12 months or less, surrender charges may be waived on withdrawals.

Surrender Charges—If you choose to access your funds during the policy's first ten years, and you do not qualify under any of the available penalty-free options, surrender charges will apply to partial withdrawals or full surrenders.

The surrender charge is a percentage of the amount accessed based on the following surrender charge schedule (may vary by state):

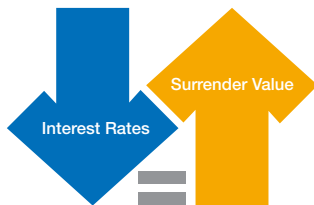
Policy Year	1	2	3	4	5	6	7	8	9	10	11+
% Charge	9	9	8	7	6	5	4	3	2	1	0



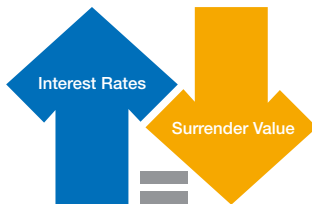
¹ Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

Market Value Adjustment—A market value adjustment (MVA) is a positive or negative adjustment made in response to market conditions. It applies anytime a surrender charge is assessed during the policy's surrender charge period (in addition to the applicable surrender charge). An MVA does not apply when funds are accessed penalty-free; the actual MVA amount may vary by state, and an MVA may not be applicable in all states.

Depending on the change in the interest rate environment since you purchased your annuity, the MVA may increase or decrease the amount of the partial withdrawal or full surrender. 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.



Positive MVA—The MVA will increase your surrender value by no more than the remaining surrender charge if interest rates have fallen since you purchased your annuity.



Negative MVA—The MVA will decrease your surrender value to no less than the minimum guaranteed surrender value if interest rates have risen since you purchased your annuity. Negative MVA will be no more than the amount of the surrender charge.

Enhanced death benefit to ensure your legacy

Income 10 offers an enhancement to the normal death benefit provided by annuities, which is generally the policy's accumulation value. For funds that are within an index option, an additional interest credit is provided on those funds if death occurs at any time other than the ending index date of an index option. The additional credit is determined by applying the policy's guaranteed minimum interest rate for the fixed account to the funds in the index option for the number of days since the beginning index date to the date of death.

Also, the GLWB riders provide a death benefit equal to the return of GLWB charges if death of the last covered person occurs within the accumulation phase of the GLWB rider; the GLWB charges are returned to the extent they have not already been returned through a PPC. Your beneficiary may receive this

money without going through probate, thus helping to preserve your family's privacy and avoid probate costs. If your spouse is your beneficiary upon your death, he or she may choose to take ownership of your policy and GLWB rider and continue to receive the benefits of tax deferral.

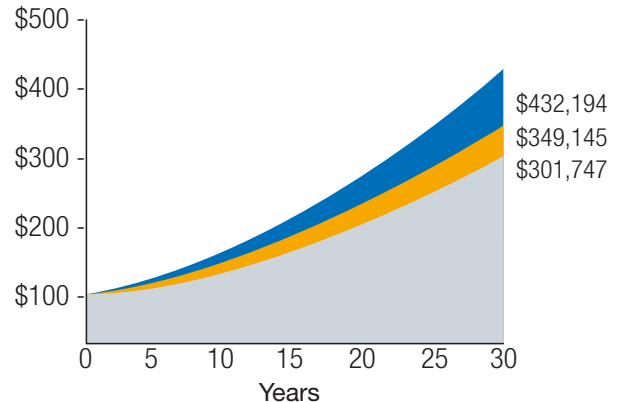
Tax deferral to earn more

Income 10 Index 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. You receive interest on your premium
2. You receive interest on the interest credited to your annuity
3. You receive interest on your money otherwise paid to taxes

This chart illustrates the advantage of tax-deferred growth.

Performance of a tax-deferred vs. taxable investment at 5% return, compounded annually.
Assuming a \$100,000 initial amount and a 25% tax bracket; scale is in thousands.



- Tax-deferred investment (TDI)
- After-tax balance on lump sum withdrawal of TDI
- Taxable investment

Note: 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 ($\$432,194 \times (1 - .25)$), 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 illustration is not intended to reflect the return on the Ameritas Income 10 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.



Protecting your money

Guaranteed Income¹

Only an annuity can guarantee an income you can't outlive. In lieu of the guaranteed LWBA provided by its GLWB riders, Income 10 offers other valuable options for receiving income from your annuity, such as income for your lifetime.

You may turn the value of your policy into a guaranteed income stream. This process is known as annuitization. The value applied to annuitization is the full accumulation value. 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.

Income 10 offers several annuity options for disbursement of your annuity payments, including life income and installment payments. 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). Proceeds applied under any annuity option may not be surrendered or otherwise withdrawn.

Contractual Guarantee¹

Income 10 provides a solid contractual guarantee to shield your funds from an economic downturn. If for any reason you decide to surrender your policy, your surrender value will never be less than the minimum guaranteed surrender value.

61%

of retirees who own an annuity believe their savings and investments won't run out if they live to be 90 years old.

Source: LIMRA Secure Retirement Institute, Study of Retirees. 1/18

Ask your financial professional whether the Ameritas Income 10 Index Annuity may be a good fit for your overall retirement strategy.

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



In approved states, Ameritas Income 10 Index Annuity (form 2706 with 2706-SCH10) 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 Income 10 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.

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 specific situation, you should consult an attorney.

This brochure must be accompanied by the index option inserts.

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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