

Ameritas Income 10 Index Annuity

Issued by Ameritas Life Insurance Corp.

Ameritas Life Insurance Corp.

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Ameritas
fulfilling life

Money that can last for as long as you do

Retirement can be as exciting as traveling the world or as relaxing as spending a day on the beach. Whatever your vision is, it takes careful planning to get there. Adding Ameritas Income 10 Index Annuity, a flexible premium deferred annuity, to your plan may help you overcome today's retirement challenges, including low interest rates, market downturns and longer life expectancies.

Guaranteed[1] income is one way to help provide some assurance that you can cover your essential expenses such as housing, healthcare and food for as long as you live. Guaranteed income comes from investments or benefits that are guaranteed to not run out as you take money from them.

An annuity can turn assets into a steady, guaranteed income stream. This means that no matter how long you live, you can always depend on this money coming in.

Ameritas Income 10 Index Annuity, a flexible premium deferred annuity, can be an integral part of your retirement income strategy. Not only does it give you a place to grow and protect your money as you save for retirement, it also provides a foundation for guaranteed income once you retire.

How does it work?

This hypothetical example helps illustrate how the Income 10 provides money that you can depend on, no matter how long you live.

At age 55, Mary buys an **Income 10 Index Annuity with the Income Protector Plus rider for $250,000**. She chooses the income option that provides a level amount each year once she retires and that will double if certain healthcare is needed. This will provide her with $33,195 every year once she retires. She projects this will be enough to cover her basic living expenses.

Over the next several years, her policy grows in value.



At age 65, Mary retires and decides to begin receiving her guaranteed lifetime income of **$33,195 per year**.

This chart illustrates a hypothetical example of an account that receives an assumed level growth rate of 5.0% and distribution factors as of 5/1/2025. Actual policy growth will be dependent upon the interest crediting methods chosen, actual index performance, and actual fixed account rates and/or index cap rates and index participation rates. Values are hypothetical and do not represent the performance of any product, nor do they reflect any fees or charges that may be applicable. Past performance is not an indication of future results. Actual results may vary.

Grow and protect your retirement savings

Income 10 gives you the potential to earn higher returns with an interest rate that's linked, in part, to the performance of one or more market indexes.[2] Since you're not investing in an actual index, you are protected from market losses. You won't lose money due to negative index performance.

A foundation for guaranteed income

Once you're ready to start taking money out, Income 10 helps protect against running out of money by providing a guaranteed lifetime income stream once you retire.

Income 10 features two Guaranteed Lifetime Withdrawal Benefit riders,[3] available for an additional charge, that define how much money you'll receive from your policy once you retire.

These riders allow you to maintain control of your account, continue to earn interest and access your money, even after you start making your guaranteed lifetime income withdrawals.

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

[2] 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.

[3] GLWB riders may vary and may not be available in all states.



At age 68, Mary falls and breaks her hip. Due to several complications, she is confined to a wheelchair for a year and needs help with bathing, dressing and getting around. Her income plus kicks in, and she receives **$66,391 this year** to help cover the costs of her care.



At age 78, after receiving $33,195 each year for 12 years and $66,391 for one, Mary's annuity value becomes depleted. She continues to receive **$33,195 each year** until she passes away 9 years later.

Putting it all together

Income 10 offers you choice and flexibility to help make sure your retirement goals are being met.

Determine the amount of money to put in your policy

You can purchase your Income 10 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 guaranteed[1] interest rate.

Create income that lasts

Income 10 offers two GLWB riders to choose from. When you retire, these riders provide you with a steady stream of income while your annuity continues to earn interest. The GLWB riders guarantee[1] that, after age 50, you will receive income payments for life. Even if your policy's value drops to $0, your lifetime income remains intact.

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

Increase your income

Both GLWB riders offer a plus option that you can add for an additional charge when you purchase your policy. With the plus, the amount of your guaranteed lifetime income will double if you are unable to perform 2 of 6 activities of daily living (bathing, dressing, toileting, transferring, continence and feeding).

Annual requalification is required to continue to receive the plus. The plus goes away if you no longer qualify, or your accumulation value becomes zero. This option has a current annual charge of 1.10% (2.00% maximum for Single Life, 2.50% maximum for Joint Spousal).

Guaranteed income for life

The two GLWB riders to choose from are called Income Protector and Income Builder. Understanding some key terms helps explain how they work.

Accumulation value

The accumulation value is your annuity's value based on the premium you've paid and the performance of the chosen indexes. The amount that you earn is called interest credits.

The value of your policy grows tax deferred, which can help you accumulate even more over the long term. You can access it at any time, although surrender charges, taxes and tax penalties may apply.

If you die before you begin receiving income payments, Income 10 guarantees that your beneficiaries will receive the full accumulation value of your policy, including all the interest you've earned and the balance of GLWB charges you've paid.

It's during this accumulation phase that the guaranteed[1] income amount that you will receive in retirement is determined. This amount is different from your accumulation value and is called the Premium Accumulation Value.

This amount is based on the premium you've paid and grows through a guaranteed annual compounded rate of return for up to a 10-year period. The rate is different for each rider:

Income Protector rider

This option provides a strong guarantee with a level income amount—the amount that you withdraw is guaranteed to be the same for as long as you live. It grows at 7.00% for the first 10 years of the policy. After that, it grows at the same amount as your interest credits.

Income Builder rider

This option provides more opportunity for potential growth—the amount of your withdrawals may increase over your lifetime, but not decrease from your initial withdrawal amount. For the first ten years of the policy, it grows at a rate of 3.00% plus 200% of the of the amount you earn in interest credits. After that, it grows at the same amount as your interest credits.

Both riders are available for the same current annual charge of 1.00% (2.00% maximum for Single Life, 2.50% maximum for Joint Spousal).

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

GLWB riders may vary and may not be available in all states.

Access to your money

Income 10 offers you the comfort of knowing you have access to your money.

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 and a market value adjustment[1] will apply to the amount you take out.

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

Remember that withdrawals will reduce the amount you receive through the GLWB rider. 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 your accumulation value 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

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.

[1] The MVA is calculated by comparing the interest rate environment when you purchase 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.

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 Income 10 Index Annuity (form ICC18 2706 with ICC18 2706-SCH10 or 2706 with 2706-SCH10) and riders are issued by Ameritas Life Insurance Corp.

In Oregon and Idaho, Ameritas Income 10 Index Annuity (form ICC18 2706 8-18 with ICC19 2706-SCH10 1-19), Guaranteed Lifetime Withdrawal Benefit Rider (form ICC19 GLWB 1-19), Guaranteed Lifetime Withdrawal Benefit Plus Rider (form ICC19 GLWBP 1-19), 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) and Waiver of Surrender Charge Rider – Terminal Illness (form ICC16 WSC-TIR 11-16) 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.

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 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.

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