

More About Annuity Riders

Ameritas Accumulation 7 Index Annuity

Ameritas Income 10 Index Annuity

Ameritas ApexAdvantage® Index Annuity

Ameritas Life Insurance Corp.





Ameritas annuity riders

Your annuity needs are as unique as you are, so you can customize your policy by adding extra features, called riders, to help meet your current and future needs.

Death benefit

- Enhanced Death Benefit3
- Enhanced Death Benefit Plus3

Surrender charges

- Waiver of Surrender Charge – Confinement4
- Waiver of Surrender Charge – Terminal Illness.....4
- Waiver of Surrender Charge – Home Health Care4
- 5-Year Surrender Charge.....5

Guaranteed income

- Guaranteed Lifetime Withdrawal Benefit (GLWB) - Income Protector and Income Builder6
- Guaranteed Lifetime Withdrawal Benefit (GLWB) - FutureNowSM and FutureNowSM with Booster.....7

Death Benefit

These riders are designed to help you leave something for your heirs.

Enhanced Death Benefit

Provides a death benefit equal to premiums less withdrawals plus 110% of interest credits. The additional amount cannot exceed 25% of the policy's surrender value.

May vary in some states.

Rider form ICC18 EDBR 8-18

Available on:

Accumulation 7 Index Annuity

Cost: There is no cost for this rider.

Enhanced Death Benefit Plus

Provides a death benefit equal to premiums less withdrawals plus 140% of interest credits. The additional amount cannot exceed 25% of the policy's accumulation value. It is not available in combination with the 5-Year Surrender Charge Rider.

Rider form ICC18 EDBPR 8-18

Available on:

Accumulation 7 Index Annuity

Cost: Annual charge that is assessed monthly; the charge is a percent of the accumulation value. The current annual charge is 0.10%; the maximum annual charge is 0.50%.

Surrender Charges

These riders are designed to give you access to your money when you need it.

Waiver of Surrender Charge – Confinement

Provides waiver of surrender charge if you are confined to a nursing care facility.

Rider form ICC16 WSC-CR 11-16

Available on:

Accumulation 7 Index Annuity
Income 10 Index Annuity
ApexAdvantage Index Annuity

Cost: There is no cost for this rider.

Qualification: 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 during the year prior to your policy being issued.

Waiver of Surrender Charge – Terminal Illness

Provides waiver of surrender charges if you are terminally ill.

Rider form ICC16 WSC-TIR 11-16

Available on:

Accumulation 7 Index Annuity
Income 10 Index Annuity
ApexAdvantage Index Annuity

Cost: There is no cost for this rider.

Qualification: 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.

Waiver of Surrender Charge – Home Health Care

Provides waiver of surrender charges if you receive at home health care due to inability to perform 2 of 6 activities of daily living (bathing, continence, dressing, eating, toileting and transferring). May vary by state and may not be available in all states.

Rider form ICC16 WSC-HHC 11-16

Available on:

Accumulation 7 Index Annuity
Income 10 Index Annuity
ApexAdvantage Index Annuity

Cost: There is no cost for this rider.

Qualification: At least one year after the policy date, if you need home health care services from a licensed home health care service agency because you are unable to perform 2 of 6 activities of daily living, which includes bathing, continence, dressing, eating, toileting and transferring, 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 during the year prior to your policy being issued.

5-Year Surrender Charge

Replaces the 7-year surrender charge schedule with a 5-year surrender charge schedule. If funds are accessed during the surrender charge period (7-year or 5-year) and don't qualify for any penalty-free options, surrender charges will apply and may be subject to a market value adjustment (MVA). The 5-Year Surrender Charge Rider is not available in combination with the Enhanced Death Benefit Plus Rider.

Rider form ICC18 5YSCR 8-18

Available on:

Accumulation 7 Index Annuity

Policy Year	Charge
1	9%
2	9%
3	7.75%
4	6.50%
5	5.25%
6+	0%

Surrender charge schedule may vary by state.

Cost: The current annual charge is 0.15% (max 0.18%).



Guaranteed Income

Guaranteed Lifetime Withdrawal Benefit (GLWB) – Income Protector and Income Builder

Provides a foundation for guaranteed income in retirement with two rider options that offer long-term roll-up periods to grow your future income base. An optional Plus version can further boost income under certain conditions.

Rider form ICC19 GLWB 1-19 and rider form ICC19 GLWBP 1-19

Available on:

Income 10 Index Annuity

Issue age: Youngest covered person must be at least age 45.

Accumulation: The Income Protector features a long-term roll-up period with steady compound growth in first 10 years. The Income Builder offers a lower roll-up with moderate growth and upside potential through interest credits in the first 10 years.

Withdrawals: Can start as soon as one month after rider is added if all covered persons are at least 50. Withdrawals continue until the death of the last surviving covered person, even if the account value of the policy is exhausted. Income Protector provides level guaranteed lifetime withdrawal benefits and Income Builder provides additional increases with interest credits.

Cost: Single Life: 1.00% (2.00% max), Joint Spousal: 1.00% (2.50% max).

At death: If you die before receiving income payments, unrefunded GLWB charges will be included in the death benefit. If you die after withdrawals begin, the remaining accumulation value of the policy and any unrefunded GLWB charges will be paid to your beneficiaries.

Plus version: Doubles the amount of your guaranteed lifetime income if you are unable to perform 2 of 6 activities of daily living (bathing, dressing, toileting, transferring, continence and feeding). Once the policy's accumulation value reaches zero, the guaranteed lifetime income amount reverts to the original base amount.

Plus version cost: Single Life: 1.10% (2.00% max), Joint Spousal: 1.10% (2.50% max).

The GLWB options – Income Protector Rider and Income Builder Rider are not available in combination. After policy issue, the rider selected at issue cannot be exchanged for another rider.

GLWB riders may vary in some states.



Guaranteed Lifetime Withdrawal Benefit (GLWB) – FutureNowSM Rider and FutureNowSM Rider with Booster

Provides guaranteed income immediately through an income-based bonus and a compound roll-up for the first three years. To support changing needs, payout options are selected before withdrawals begin, giving you flexibility without locking in choices at issue. An optional Booster version can further boost income under certain conditions.

Rider form ICC22 GLWB-100 1-22 and rider form ICC22 GLWB-101 1-22

Available on:

ApexAdvantage Index Annuity

Issue age: Youngest covered person must be at least age 50 when rider is activated.

Accumulation: Provides an immediate income-based bonus and a short-term compound roll-up during the first three years of the policy. Choice of the payout option—level or increasing—and whether income is based on a single life or joint spousal lives is determined before the withdraw phase.

Withdrawals: Can start as soon as one month after rider is added if all covered persons are at least 50. Withdrawals continue until the death of the last surviving covered person, even if the account value of the policy is exhausted.

Cost: Single Life and Joint Spousal: 1.25% (2.50% max)

At death: If you die the greater of the accumulation value of the policy and or the minimum guaranteed surrender value will be paid to your beneficiaries.

Booster version: Doubles the amount of your guaranteed lifetime income if you are unable to perform 2 of 6 activities of daily living (bathing, dressing, toileting, transferring, continence and feeding).

Booster version cost: Single Life and Joint Spousal: 1.35% (2.50% Max)

The GLWB options – FutureNow Rider and FutureNow Rider with Booster are not available in combination. After policy issue, the rider selected at issue cannot be exchanged for another rider.

GLWB riders may vary in some states.



The brochure is not approved for use with clients in Oregon.

In approved states, Ameritas Income 10 Index Annuity (form 2706 with 2706-SCH10), Ameritas Accumulation 7 Index Annuity (form 2706 with 2706-SCH7) and Ameritas ApexAdvantage Index Annuity (Form ICC22 2707 with ICC22 2707-SCH or Form 2707 with 2707-SCH) 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) and 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) and ApexAdvantage index Annuity (form ICC22 2707 1-22 with ICC22 2707-SCH 1-2) 2 and riders (forms ICC22 IOR100 1-22, ICC16 MVAR 11-16, ICC22 GLWB-100 1-22, ICC GLWB-101 1-22, ICC16 FWR 11-16, ICC16 WSC-CR 11-16, ICC16 WSC-TIR 11-16, ICC16 WSC-HHC 11-16) are issued by Ameritas Life Insurance Corp.

Ameritas ApexAdvantage Index Annuity was designed in conjunction with Legacy Marketing Group[®]. ApexAdvantage[®] is a registered service mark, and FutureNowSM Rider is a service mark, of Legacy Marketing Group[®] and has been licensed for use by Ameritas Life Insurance Corp. Legacy Marketing Group is an independent third party and is not affiliated with Ameritas Life Insurance Corp.

Ameritas Income 10 and Accumulation 7 are flexible premium deferred annuities, Ameritas ApexAdvantage is a modified single premium deferred annuity; all offer both fixed interest 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. 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.

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.

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.

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.

This information is provided by Ameritas[®], which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in White Plains, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas[®], visit ameritas.com

Ameritas[®] and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life[®] is a registered service mark of affiliate Ameritas Holding Company.