Available with

FlexMark SELECT℠

Single Premium Deferred Index Annuities

My FIT Income Rider℠

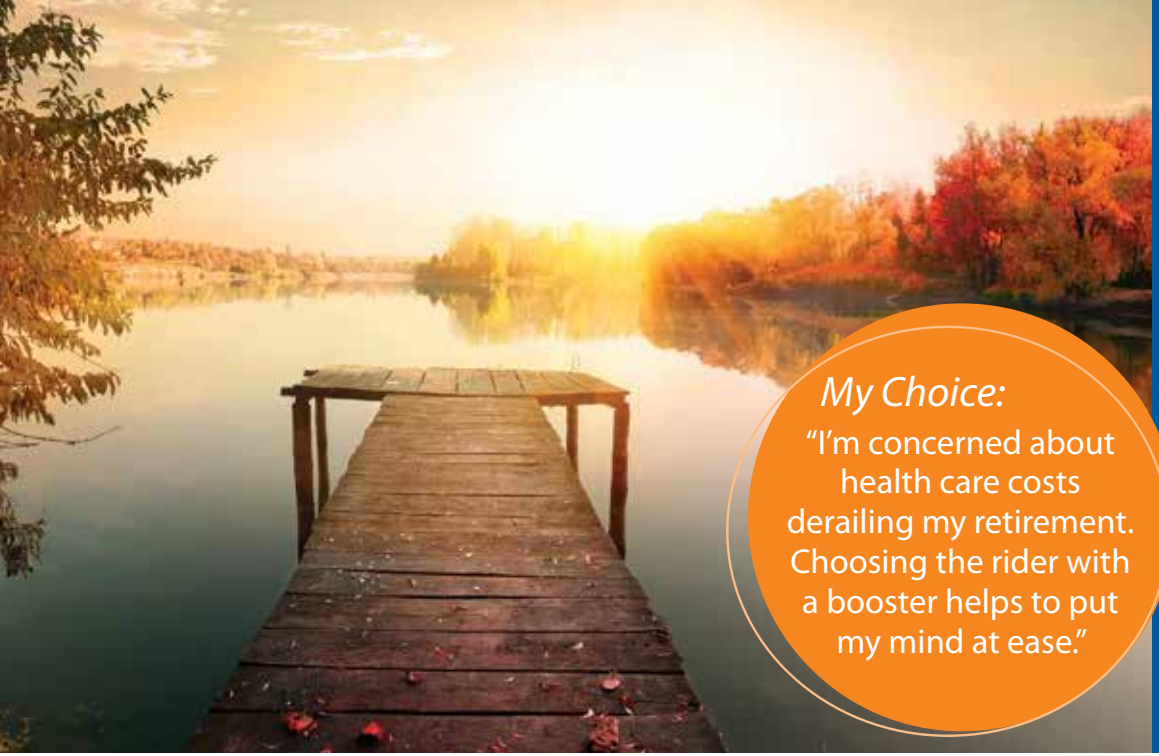
Guaranteed Lifetime Withdrawal Benefit Riders

Issued by

Ameritas Life Insurance Corp.

Lincoln, NE

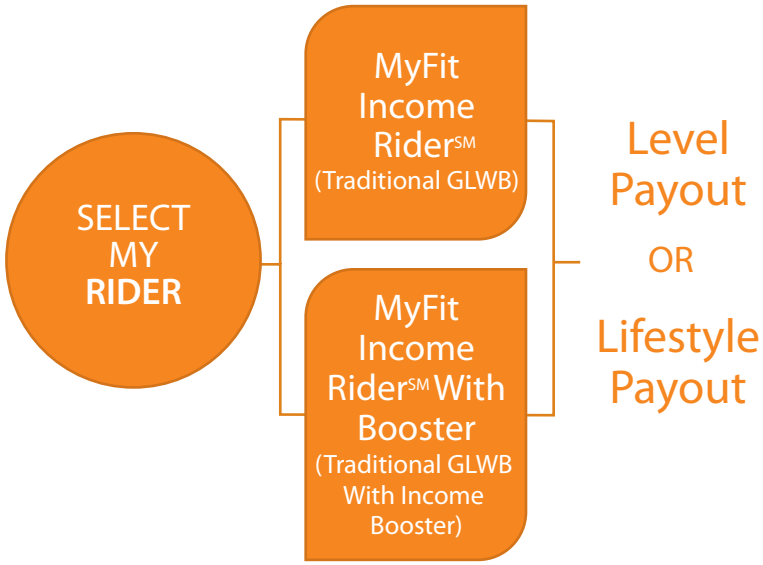
AL1004v0818



My Choice:
"I'm concerned about health care costs derailing my retirement. Choosing the rider with a booster helps to put my mind at ease."

What does life in retirement look like to you?

Is it a continuation of your current lifestyle, minus the job? Do you expect your expenses to rise, especially in the early years of your retirement as you indulge in the trips and leisure activities you dreamed about during your working years? Or do you simply want the flexibility to adapt to whatever life brings your way? Whatever future you envision, upgrading your guaranteed lifetime withdrawal benefit (GLWB) rider* to the MyFit Income Rider℠ (Traditional GLWB) or MyFit Income Rider℠ With Booster (Traditional GLWB With Income Booster)** gives you the opportunity to choose the features that fit your lifestyle and financial needs.



Available for an extra charge when you purchase your FlexMark Select℠ index annuity, the MyFit income riders offer these advantages over the Basic GLWB Income Rider included with your policy:†

- A higher **Premium Accumulation Rate**, which equates to larger lifetime paychecks.
- The option to elect **lifestyle payments** to receive increased payments for an initial period.
- The **ability to restart** your Premium Accumulation Period for an additional 10 years and give your benefit base more time to grow.
- A **shorter benefit waiting period**—payments may begin as early as Year 2, provided you are at least 50 years old.

The **MyFit Income Rider℠ With Booster** offers the added advantage of a "booster benefit" if you can no longer

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

* GLWB riders are not available with certain tax-qualified plan types.

** MyFit Income Rider℠ With Booster is not available in all states. Check with your insurance professional.

† Once you select the MyFit Income Rider℠ or MyFit Income Rider℠ With Booster at policy issue, the rider can't be exchanged for one of the other riders.

perform two of six activities of daily living (bathing, dressing, transferring, toileting, continence, and eating). This benefit is available with annual qualification once the policy has been in force for at least two years (currently one year by company practice) and is in the withdrawal phase. It is determined by multiplying your Lifetime Withdrawal Benefit Amount (LWBA) by a booster factor—currently 2. Once you qualify for the booster benefit, it continues until:

- You return to health or do not provide annual qualification.
- Your policy's accumulation value reaches zero.

If either event happens, your payments would revert to the regularly scheduled amount.

Premium Accumulation Rate

The Premium Accumulation Rate (PAR), which compounds annually, is established when your MyFit Income Rider℠ is issued and remains constant throughout the Premium Accumulation Period. If you choose to restart the Premium Accumulation Period, the PAR would change to the then-current rate, which will never be lower than the policy's guaranteed minimum interest rate, currently 1%.

Rider	Current PAR	Minimum PAR Upon Restart
MyFit Income Rider℠	7%	1%
MyFit Income Rider℠ With Booster	7%	1%

Lifestyle Payout Option

Under the lifestyle payout option, available with both MyFit income riders, you receive increased payments for an initial period and then lower, secondary payments for the rest of your lifetime. Available to policy owners age 70 or younger, among other things, this option allows you to:

- Support your specific lifestyle choices (e.g., pay for trips and leisure activities).
- Help bridge the income gap between retirement and the start of Social Security benefits.
- Help address concerns about longevity.

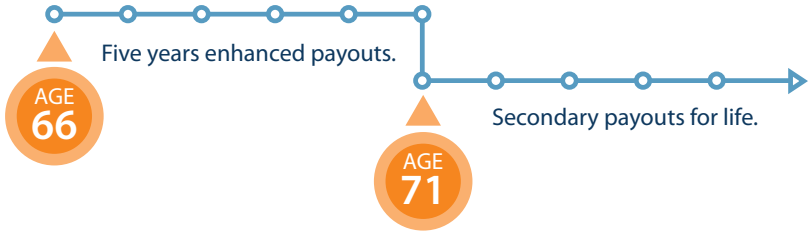
My Choice:
"I can't WAIT to retire and start traveling! The lifestyle option sounds perfect for me."

Under the lifestyle option, which can be elected when you begin taking withdrawals, the LWBA is enhanced for the first five to seven years, depending on your age at the beginning of the withdrawal phase:

Age	Enhanced Payment Period
50–65	7 years
66–70	5 years
71+	NA

After the enhanced payment period, a lower, secondary payment amount applies. With the MyFit Income Rider℠ With Booster, the secondary payment amount is used to determine the "booster."

Enhanced payments are determined by multiplying your benefit base by the primary factor. The secondary payments are determined by applying the secondary factor.



Lifestyle Payout Distribution Factors*

Age When Withdrawals Begin	Lifestyle Period	Single Life Male		Single Life Female		Joint Spousal** Based on age of younger spouse	
		Primary Factor	Secondary Factor	Primary Factor	Secondary Factor	Primary Factor	Secondary Factor
50	7	4.55%	2.63%	4.23%	2.44%	4.10%	2.36%
51	7	4.68%	2.70%	4.36%	2.51%	4.23%	2.44%
52	7	4.81%	2.78%	4.49%	2.59%	4.36%	2.51%
53	7	4.94%	2.85%	4.62%	2.66%	4.49%	2.59%
54	7	5.07%	2.93%	4.75%	2.74%	4.62%	2.66%
55	7	5.20%	3.00%	4.88%	2.81%	4.75%	2.74%
56	7	5.33%	3.08%	5.01%	2.89%	4.88%	2.81%
57	7	5.46%	3.15%	5.14%	2.96%	5.01%	2.89%
58	7	5.59%	3.23%	5.27%	3.04%	5.14%	2.96%
59	7	5.72%	3.30%	5.40%	3.11%	5.27%	3.04%
60	7	5.98%	3.45%	5.66%	3.26%	5.53%	3.19%
61	7	6.11%	3.53%	5.79%	3.34%	5.66%	3.26%
62	7	6.31%	3.64%	5.98%	3.45%	5.85%	3.38%
63	7	6.50%	3.75%	6.18%	3.56%	6.05%	3.49%
64	7	6.63%	3.83%	6.31%	3.64%	6.18%	3.56%
65	7	6.76%	3.90%	6.44%	3.71%	6.31%	3.64%
66	5	6.89%	4.11%	6.57%	3.91%	6.44%	3.84%
67	5	7.02%	4.19%	6.70%	3.99%	6.57%	3.91%
68	5	7.22%	4.30%	6.89%	4.11%	6.76%	4.03%
69	5	7.35%	4.38%	7.02%	4.19%	6.89%	4.11%
70	5	7.41%	4.42%	7.09%	4.22%	6.96%	4.15%
71	0	5.80%	5.80%	5.55%	5.55%	5.45%	5.45%
72	0	5.90%	5.90%	5.65%	5.65%	5.55%	5.55%
73	0	6.00%	6.00%	5.75%	5.75%	5.65%	5.65%
74	0	6.10%	6.10%	5.85%	5.85%	5.75%	5.75%
75	0	6.20%	6.20%	5.95%	5.95%	5.85%	5.85%
76	0	6.20%	6.20%	5.95%	5.95%	5.85%	5.85%
77	0	6.20%	6.20%	5.95%	5.95%	5.85%	5.85%
78	0	6.20%	6.20%	5.95%	5.95%	5.85%	5.85%
79	0	6.20%	6.20%	5.95%	5.95%	5.85%	5.85%
80+	0	6.25%	6.25%	6.00%	6.00%	5.90%	5.90%

* In states that use unisex factors, female factors apply.

** The Joint Spousal option applies when there are joint annuitants/joint owners.

Level Payout Option

A level payout option is also available with both riders and can be elected when you begin taking withdrawals. This option allows you to receive level payments throughout your life. Like the level payout option available with the Basic GLWB Income Rider, the benefit base is multiplied by your lifetime distribution factor to determine your payments.

My Choice:
" I need some certainty in my life. The level payout option allows me to plan for payments that won't change."

Level Payout Distribution Factors*

Age When Withdrawals Begin	Single Life Male	Single Life Female	Joint Spousal** Based on age of younger spouse
50	3.50%	3.25%	3.15%
51	3.60%	3.35%	3.25%
52	3.70%	3.45%	3.35%
53	3.80%	3.55%	3.45%
54	3.90%	3.65%	3.55%
55	4.00%	3.75%	3.65%
56	4.10%	3.85%	3.75%
57	4.20%	3.95%	3.85%
58	4.30%	4.05%	3.95%
59	4.40%	4.15%	4.05%
60	4.60%	4.35%	4.25%
61	4.70%	4.45%	4.35%
62	4.85%	4.60%	4.50%
63	5.00%	4.75%	4.65%
64	5.10%	4.85%	4.75%
65	5.20%	4.95%	4.85%
66	5.30%	5.05%	4.95%
67	5.40%	5.15%	5.05%
68	5.55%	5.30%	5.20%
69	5.65%	5.40%	5.30%
70	5.70%	5.45%	5.35%
71	5.80%	5.55%	5.45%
72	5.90%	5.65%	5.55%
73	6.00%	5.75%	5.65%
74	6.10%	5.85%	5.75%
75	6.20%	5.95%	5.85%
76	6.20%	5.95%	5.85%
77	6.20%	5.95%	5.85%
78	6.20%	5.95%	5.85%
79	6.20%	5.95%	5.85%
80+	6.25%	6.00%	5.90%

* In states that use unisex factors, female factors apply.

** The Joint Spousal option applies when there are joint annuitants/joint owners.

Restart

If you find you don't need to begin income payments during the initial 10-year Premium Accumulation Period, the MyFit Income Rider℠ and MyFit Income Rider℠ With Booster give you the flexibility to "restart" a new 10-year Premium Accumulation Period at the end of the initial Premium Accumulation Period. A new Premium Accumulation Rate and rider charge rate may be declared when restart is elected.

Rider Charge Rate

The rider charge is deducted monthly from the policy's accumulation value and equals the annual rider charge rate (see table below) multiplied by the rider charge base and divided by 12. During the rider accumulation phase, the rider charge base is established on each anniversary as the greater of your policy's accumulation value and vested bonus account or Premium Accumulation Value. During the withdrawal phase, it is equal to your benefit base.

The rider charge rate may change at the end of the Premium Accumulation Period but will never be greater than the maximum rate shown below. You will be notified at least 30 days prior to any rider charge rate increase. If the policy's accumulation value reaches zero, rider charges will no longer be applied.

Rider Category	Current Annual Rider Charge Rate		Maximum Annual Rider Charge Rate
	MyFit Income Rider℠	MyFit Income Rider℠ With Booster	
Single Life—Male	0.95%	1.05%	2.00%
Single Life—Female	0.95%	1.05%	2.00%
Joint Spousal	0.95%	1.05%	2.50%

To Learn More

This brochure describes features specific to the MyFit Income Rider℠ and MyFit Income Rider℠ With Booster. For a description of limitations and restrictions generally applicable to FlexMark Select℠ index annuities and riders, please see the FlexMark Select℠ brochure.

For additional information, we recommend you contact your insurance professional. Before purchasing an annuity or rider, consider your financial situation and alternatives available to you. Your insurance agent can help you determine the best alternatives for your goals and needs.

We also invite you to contact Ameritas Client Services toll free at 800-262-2360, Monday through Friday.

Ameritas®
fulfilling life®

Policies issued by:

Ameritas Life Insurance Corp., Lincoln, NE

Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®:

LEGACY®
Your future is our business.

dba: Legacy Marketing Insurance Services (CA Only)
2090 Marina Avenue, Petaluma, CA 94954-6714

Ameritas and Legacy Marketing Group® are separate, independent entities.

MyFit Income Rider℠ is the marketing name for Guaranteed Lifetime Withdrawal Benefit Riders available with FlexMark Select℠ Single Premium Deferred Index Annuities. MyFit Income Rider℠ is also known as the Traditional GLWB. MyFit Income Rider℠ With Booster is also known as the GLWB With Income Booster.

GLWB riders are not available with certain tax-qualified plan types. MyFit Income Rider℠ is available for a current annual charge of 0.95% and MyFit Income Rider℠ With Booster for 1.05% (not available in all states). In approved states, FlexMark Select℠ Index Annuities (Form 2705), MyFit Income Rider℠ (Form GLWB-T), and MyFit Income Rider℠ With Booster (Form GLWB-IB) are issued by Ameritas Life Insurance Corp. (Ameritas). Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges except where noted.

AL1004v0818

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

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.

This brochure must be accompanied by the FlexMark Select℠ product brochure. See product brochure for definitions of product terminology.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp., 5900 O Street, Lincoln, Nebraska 68510; Ameritas Life Insurance Corp. of New York (licensed in New York), 1350 Broadway, Suite 2201, New York, New York 10018; and Ameritas Investment Corp., member FINRA/SIPC. 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. FlexMark Select℠ and MyFit Income Rider℠ are service marks of Legacy Marketing Group®.