

Date: Nov. 22, 2024 Memo Number: PS4527

To: Ameritas Field Associates Product Area: Life Insurance and Annuities

RE: December 2024 Annuity and Life

Rates

Summary: The December 2024 rates for the Ameritas index products have been approved. Please click the links below to view the rates.

Ameritas Life Index Annuity Rates

Ameritas Life Index Universal Life Insurance Rates

Ameritas Life of New York Index Universal Life Insurance Rates

Please refer to the <u>rates page</u> on Producer Workbench to view all rates. For questions, please call sales development at 800-319-6903.

Guarantees based on the claims-paying ability of the issuing company.

In approved states, Ameritas Growth Index Universal Life II (form 3031), Ameritas Growth Index Universal Life (form 3022), Ameritas Value Plus Index Universal Life (form 3024) and Ameritas Value Plus Survivor Index Universal Life (form 3027) are issued by Ameritas Life Insurance Corp. In New York, Ameritas Growth Index Universal Life (form 5022) and Ameritas Value Plus Index Universal Life (form 5024) are issued by Ameritas Life Insurance Corp. of New York.

In approved states, Ameritas Income 10 Index Annuity (form 2706 with 2706-SCH10) and Ameritas Accumulation 7 Index Annuity (form 2706 with 2706-SCH7) and riders are issued by Ameritas Life Insurance Corp.

Ameritas fixed index annuities and index universal life insurance policies offer a fixed interest option and index interest options. The index options are not securities; your client is 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, your client is not actually participating in the market or investing in any stock or bond.

Policy, index strategies, and riders may vary and may not be available in all states.

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