



YOUR FUTURE ELEVATED

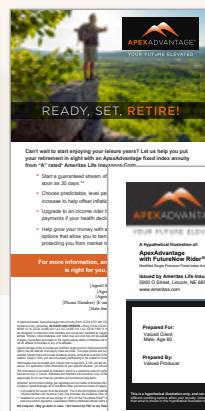
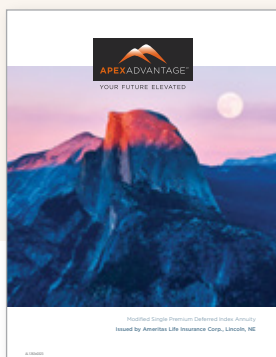
The ApexAdvantage fixed index annuity is designed to provide competitive early income* for clients who want the opportunity to start enjoying their future now. With a benefit base driven by an immediate benefit base bonus and strong roll-up, payouts that can begin in as soon as 30 days,** and an optional 200% income booster after only two years upon loss of 2 of 6 activities of daily living (ADLs), ApexAdvantage with a FutureNow RiderSM offers clients a very strong early income opportunity. Backed by "A" rated[†] Ameritas Life Insurance Corp., this immediate income FIA is just one of many powerful products available through Legacy Marketing Group®.

Who might ApexAdvantage be appropriate for?

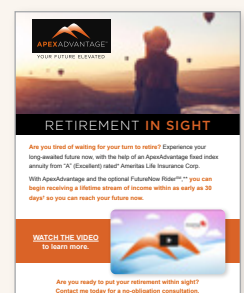
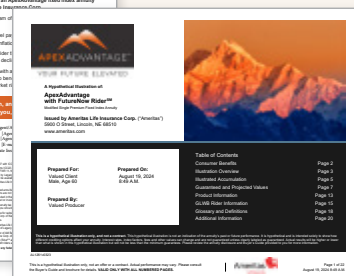
- Clients ages 50+ who plan to begin income payouts in as soon as 30 days.
- Income-focused clients who want to start enjoying their future now.
- Pre-retirees who want competitive, guaranteed income within three years.
- Spouses looking for strong joint income payouts.
- Clients who are concerned about health care costs knocking them off their retirement path.
- Anyone who wants the choice of level or increasing payouts when income begins.
- Those seeking tax-deferred growth until payments begin.
- Clients who want an increasing income opportunity to help offset inflation.

Benefits of ApexAdvantage:

- Designed to rank among the top products for guaranteed income in the first three years.
- Allows for income payouts to begin in as soon as 30 days, starting at age 50.
- Offers a choice of level or increasing income and covered lives when income begins, not at issue.
- Provides spousal income designed to top the charts.
- Includes an optional booster upgrade that provides double income upon impairment in 2 of 6 ADLs—no confinement required.
- Backed by a carrier that delivers some of the best New Business turnaround times in the industry.



Marketing materials and ready-to-use client ads



Marketing Support: At Legacy Marketing Group®, we believe in a **TEAM** approach: **Together Everyone Achieves More.** That's why we are dedicated to providing you with the sales tools and marketing support you need to succeed. Call Legacy's Marketing Field Support Team today to find out how we can help.

For more information, visit www.legacynet.com or call 800-395-1053, Ext. 4002.



YOUR FUTURE ELEVATED

Sample Case #1 Lisa and Michael: Ages 67 & 68



Lisa and Michael are seeking a strong, reliable income stream with their \$350,000 savings. Michael recently retired from his job as an engineer, and Lisa is still working as a schoolteacher. Although she has a pension, she plans to wait until age 70 to retire so she can

maximize her Social Security benefits. This will help the couple have the funds to maintain their current lifestyle. Michael and Lisa are particularly interested in finding a financial product that will not only provide them with competitive early income but also offer protection against inflation to ensure their purchasing power remains strong throughout retirement.

▶ **ApexAdvantage with the FutureNow Rider increasing payout option could be a great solution for this couple.**

WHY? With its ability to provide strong early income payouts in the first three years, ApexAdvantage with the FutureNow Rider meets Lisa and Michael's retirement timeline. Additionally, the option for increasing payouts can help protect against inflation and allow their income to keep pace with the rising cost of living. ApexAdvantage offers a secure and immediate solution that aligns with Lisa and Michael's goals of maximizing lifetime income and maintaining their purchasing power throughout their retirement.

Sample Case #2

Mark: Age 72



Having recently witnessed his mother's health struggles and her strong desire to be cared for at home, Mark, a single 72-year-old, wants to ensure he has a reliable income stream that can help him age in place and pay for care costs if his health

deteriorates. He plans to retire within the next two months and doesn't have the time to defer income for a long period. He would benefit from a financial product that offers both competitive immediate income and access to greater payouts in case of health impairments. Also important to Mark is the carrier's strength and stability; he only wants to work with an "A" rated insurance company.

▶ **The ApexAdvantage FutureNow Rider With Booster could be a great fit for Mark.**

WHY? With income that can begin in as soon as 30 days, the ApexAdvantage FutureNow Rider With Booster includes a 200% income booster that, after two years, activates upon impairment in 2 of 6 activities of daily living, providing a significant boost to Mark's income if his health declines. This feature ensures that Mark will have additional funds to cover rising health care costs without compromising his standard of living or requiring confinement, allowing him to age in place. The income doubler offers Mark the peace of mind that his future income and health-related expenses will be well managed, and it's available from "A" rated Ameritas, addressing Mark's concern about carrier strength and stability.

We're here to help.

- Call or email the Marketing Field Support Team with product or sales questions: 800-395-1053, Ext. 4002, or marketing@legacynet.com.
- Visit LegacyNet® today for access to product training, carrier-approved advertisements, easy-to-use illustration software, and more!
- Call the Suitability Help Desk for support with application scrubbing or suitability: 800-395-1053, Ext. 5819.

Things to remember:



ApexAdvantage is the product to compare for immediate guaranteed income.



Clients can upgrade to the FutureNow Rider With Booster for double income after only two years upon loss of 2 of 6 ADLs.



In approved states, ApexAdvantage Index Annuity (Form ICC22 2707 with ICC22 2707-SCH or 2707 with 2707-SCH) and riders are issued by Ameritas Life Insurance Corp. (Ameritas) located at 5900 O Street, Lincoln, NE 68510. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group. Ameritas and Legacy Marketing Group are separate, independent entities. ApexAdvantage Index Annuities are modified single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. 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. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Refer to brochures for additional details. ApexAdvantage is a registered service mark, and FutureNow Rider is a service mark, of Legacy Marketing Group. Ameritas® is a registered service mark of Ameritas Life Insurance Corp.

* A Guaranteed Lifetime Withdrawal Benefit is available for a current annual charge of 1.25% for the FutureNow Rider and 1.35% for the FutureNow Rider With Booster, multiplied by the premium accumulation value during the accumulation phase and by the benefit base during the withdrawal phase.

** Stating at age 50.

† A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings. Rating as of 5/4/2023. Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.



YOUR FUTURE ELEVATED

A Hypothetical Illustration of:

**ApexAdvantage
with FutureNow RiderSM**

Modified Single Premium Fixed Index Annuity

Issued by Ameritas Life Insurance Corp. ("Ameritas")

5900 O Street, Lincoln, NE 68510

www.ameritas.com



Prepared For:

Valued Client
Male, Age 70

Prepared On:

October 7, 2024
9:14 A.M.

Prepared By:

Valued Producer

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This is a hypothetical illustration only, and not a contract. This hypothetical illustration is not an indication of the annuity's past or future performance. It is hypothetical and is intended solely to show how different crediting options affect your annuity. Interest rates, index factors, fees and other values can change and are not guaranteed unless clearly labeled as guaranteed. Actual results will be higher or lower than what is shown in this hypothetical illustration but will not be less than the minimum guarantees. Please review the annuity disclosure and Buyer's Guide provided to you for more information.

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This is a hypothetical illustration only, not an offer or a contract. Actual performance may vary. Please consult the Buyer's Guide and brochure for details. **VALID ONLY WITH ALL NUMBERED PAGES.**



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Prepared For:	Valued Client	Initial Premium:	\$100,000.00
Issue Age:	70	Illustration Date:	October 7, 2024
Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

CONSUMER BENEFITS

ApexAdvantage

ApexAdvantage can help you grow your retirement funds and generate the income you need to accelerate your retirement.

- **GUARANTEED LIFETIME INCOME**—An optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider, commonly known as an income rider, is available with ApexAdvantage for an annual charge. Unlike many income riders, you can begin enjoying a guaranteed stream of lifetime income as soon as 30 days after your policy is issued, assuming all covered persons are age 50 or older.
- **DIVERSE INTEREST CREDITING OPTIONS**—ApexAdvantage offers a strong choice of options to help you grow your money based on the performance of market indices. With the protection of minimum guarantees, you can benefit from market gains without exposing your money to market declines.
- **FLEXIBLE ACCESS TO YOUR MONEY**—ApexAdvantage gives you the flexibility to respond to life's uncertainties. If needed, you can withdraw up to 10% of your accumulation value each year after the first policy year without incurring surrender charges. In addition, waiver of surrender charge riders may allow you to withdraw funds when your health declines, without incurring surrender charges.

FutureNow Rider

The FutureNow Rider GLWB allows you to turn on a guaranteed stream of income as soon as 30 days after your policy is issued, assuming all covered persons are age 50 or older—all while your annuity continues to earn interest. Available for an annual charge, deducted monthly from the policy's accumulation value, this rider offers a steady income stream you can't outlive, helping you to enjoy retirement on your terms.

To adapt to your needs, FutureNow Rider allows you to choose your payout option when you begin receiving income. A level payout option provides predictable, fixed payments for life. An increasing payout option starts with lower payouts that can increase each year, which may help you outpace inflation and generate greater income over time.



Standard & Poor's

A+ (Strong)* for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings. Visit the ratings section of www.ameritas.com for Standard & Poor's Full Analysis Report.

AM Best

A (Excellent)* for insurer financial strength. This is the third highest of AM Best's 13 ratings. Visit the ratings section of www.ameritas.com for Best's Rating Report.

* Both ratings are current as of 4/22/2022. Ameritas Mutual Holding Company's rating by Standard & Poor's and AM Best includes Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.



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State of Issue:	TX	Income Rider:	FutureNow Rider

ILLUSTRATION OVERVIEW

ApexAdvantage

Plan Type:	Non-Qualified
Surrender Charge Period:	10

FutureNow Rider

Year Withdrawals Elected:	0
Roll-up:	6%
Roll-up Period:	3 years
Benefit Base Bonus Rate:	33%
Interest Credit Multiplier (Withdrawal Phase):	0%, Level Payout
Initial Annual Rider Charge Rate:	1.25%
Maximum Annual Rider Charge Rate:	2.50%
Rider Option:	Single Life*
Illustrated Rider Payout Option(s):	Level*
Income Waiting Period:	30 days

* To be selected at start of Withdrawal Phase.





Prepared For:	Valued Client	Initial Premium:	\$100,000.00
Issue Age:	70	Illustration Date:	October 7, 2024
Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

Allocations:

Percentage	Interest Crediting Option	Current Participation Rate	Current Declared Rate
0%	One-Year S&P 500® Point-to-Point With Participation Rate	43%	NA
0%	One-Year S&P MARC 5% Index Point-to-Point With Participation Rate	145%	NA
50%	Two-Year S&P MARC 5% Index Point-to-Point With Participation Rate	200%	NA
50%	One-Year BNPP US Governance Multi Asset Index Point-to-Point With Participation Rate	160%	NA
0%	Two-Year BNPP US Governance Multi Asset Index Point-to-Point With Participation Rate	225%	NA
0%	Fixed Account	NA	3.65%

Total: 100%

The rates illustrated are current as of the date illustrated, and subject to change.

The S&P MARC 5% Index (launched March 27, 2017) and the BNPP US Governance Multi Asset Index (launched May 25, 2022) have limited historical information. See the Additional Information page for important disclosures.



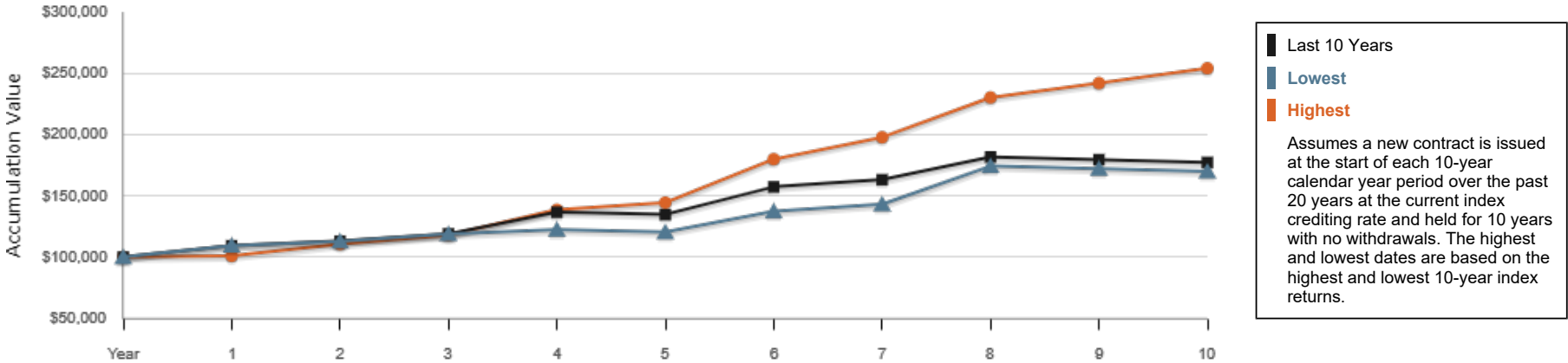
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Issue Age:	70	Illustration Date:	October 7, 2024
Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

Illustrated Accumulation—Hypothetical Aggregate Summary

Last 10 Years Lowest 10-Year Period Highest 10-Year Period

Contract Year	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value
1	11.17%	\$10,976	\$109,268	11.17%	\$10,976	\$109,268	2.66%	\$2,617	\$100,909
2	5.16%	\$5,548	\$113,006	5.01%	\$5,389	\$112,847	11.64%	\$11,539	\$110,637
3	7.10%	\$7,883	\$118,970	7.11%	\$7,883	\$118,811	8.52%	\$9,267	\$117,985
4	16.81%	\$19,663	\$136,653	4.68%	\$5,470	\$122,301	19.42%	\$22,526	\$138,531
5	0.00%	\$0	\$134,672	0.00%	\$0	\$120,321	5.78%	\$7,890	\$144,441
6	18.55%	\$24,621	\$157,313	15.99%	\$18,920	\$137,260	26.25%	\$37,394	\$179,855
7	5.02%	\$7,805	\$163,139	5.74%	\$7,763	\$143,044	11.33%	\$20,130	\$197,737
8	12.85%	\$20,698	\$181,798	23.54%	\$33,205	\$174,268	17.91%	\$34,968	\$230,233
9	0.00%	\$0	\$179,525	0.00%	\$0	\$172,090	6.41%	\$14,583	\$241,939
10	0.00%	\$0	\$177,253	0.00%	\$0	\$169,911	6.34%	\$15,144	\$254,058

Average Annualized Index Return:* 7.47% Average Annualized Index Return:* 7.09% Average Annualized Index Return:* 11.41%
Average Annualized Net Return:** 5.89% Average Annualized Net Return:** 5.44% Average Annualized Net Return:** 9.77%



* Reflects the 10-year index credit average based on index value changes over the term period; assumes application of participation rate.
** Reflects the 10-year average annualized return based on the end of Year 10 Accumulation Value, net of rider charges.
See Glossary and Definitions pages for additional information. See Additional Information page for important disclosures.



Prepared For:	Valued Client	Initial Premium:	\$100,000.00
Issue Age:	70	Illustration Date:	October 7, 2024
Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

Illustrated Accumulation—Two-Year S&P MARC 5% Index Point-to-Point With Participation Rate

Last 10 Years
1/1/2014 – 12/31/2023

Lowest 10-Year Period
1/1/2013 – 12/31/2022

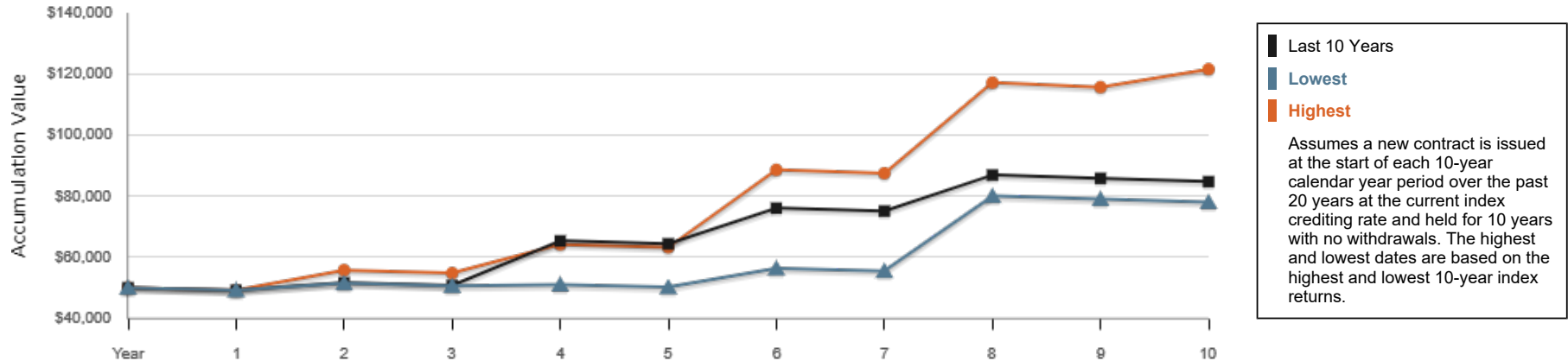
Highest 10-Year Period
1/1/2005 – 12/31/2014

Contract Year	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value
1	0.00%	\$0	\$49,146	0.00%	\$0	\$49,146	0.00%	\$0	\$49,146
2	6.74%	\$3,258	\$51,590	6.41%	\$3,100	\$51,432	15.51%	\$7,486	\$55,751
3	0.00%	\$0	\$50,714	0.00%	\$0	\$50,557	0.00%	\$0	\$54,784
4	30.99%	\$15,454	\$65,325	2.54%	\$1,262	\$50,976	19.12%	\$10,298	\$64,163
5	0.00%	\$0	\$64,378	0.00%	\$0	\$50,151	0.00%	\$0	\$63,245
6	19.90%	\$12,622	\$76,054	14.12%	\$6,963	\$56,289	42.00%	\$26,201	\$88,579
7	0.00%	\$0	\$75,096	0.00%	\$0	\$55,477	0.00%	\$0	\$87,472
8	17.18%	\$12,737	\$86,895	46.24%	\$25,297	\$80,006	35.60%	\$30,752	\$117,130
9	0.00%	\$0	\$85,808	0.00%	\$0	\$79,006	0.00%	\$0	\$115,666
10	0.00%	\$0	\$84,722	0.00%	\$0	\$78,006	6.41%	\$7,325	\$121,546

Average Annualized Index Return:* 6.98%
Average Annualized Net Return:** 5.42%

Average Annualized Index Return:* 6.18%
Average Annualized Net Return:** 4.55%

Average Annualized Index Return:* 10.92%
Average Annualized Net Return:** 9.29%



* Reflects the 10-year index credit average based on index value changes over the term period; assumes application of participation rate.

** Reflects the 10-year average annualized return based on the end of Year 10 Accumulation Value, net of rider charges.

See Glossary and Definitions pages for additional information. See Additional Information page for important disclosures.

The S&P MARC 5% Index (launched on March 27, 2017) has limited historical information. For more information about the S&P MARC 5% Index, visit <https://www.spglobal.com/spdji/en/indices/strategy/sp-marc-5-index/#data>.



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Issue Age:	70	Illustration Date:	October 7, 2024
Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

Illustrated Accumulation—One-Year BNPP US Governance Multi Asset Index Point-to-Point With Participation Rate

Last 10 Years
1/1/2014 – 12/31/2023

Lowest 10-Year Period
1/1/2014 – 12/31/2023

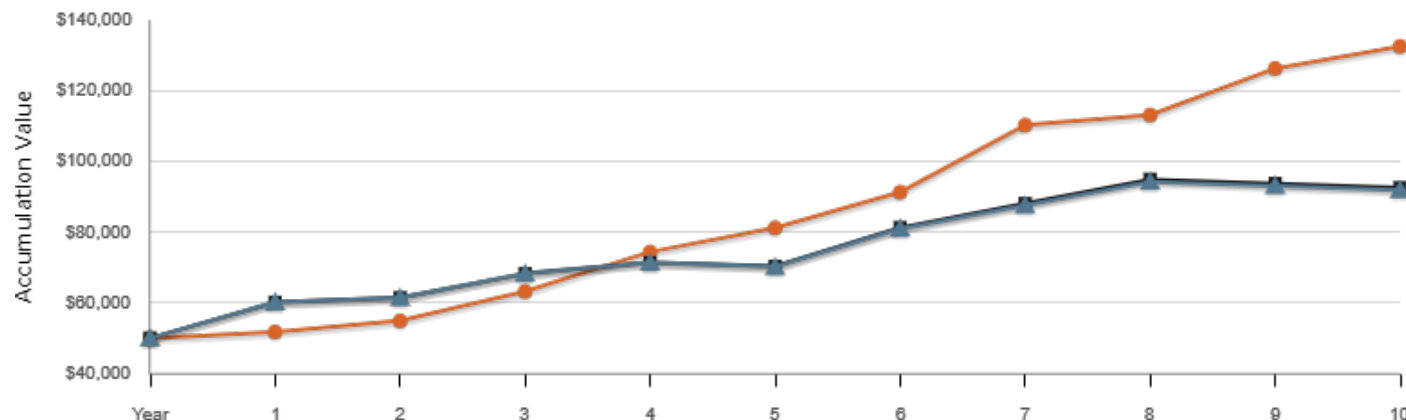
Highest 10-Year Period
1/1/2008 – 12/31/2017

Contract Year	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value	Index Rate	Interest Credited	Accumulation Value
1	22.33%	\$10,976	\$60,122	22.33%	\$10,976	\$60,122	5.32%	\$2,617	\$51,763
2	3.87%	\$2,289	\$61,415	3.87%	\$2,289	\$61,415	7.97%	\$4,052	\$54,887
3	13.06%	\$7,883	\$68,256	13.06%	\$7,883	\$68,254	17.18%	\$9,267	\$63,201
4	6.27%	\$4,209	\$71,328	6.27%	\$4,208	\$71,325	19.68%	\$12,228	\$74,368
5	0.00%	\$0	\$70,294	0.00%	\$0	\$70,170	10.76%	\$7,890	\$81,196
6	17.32%	\$11,999	\$81,260	17.32%	\$11,956	\$80,971	13.98%	\$11,193	\$91,276
7	9.73%	\$7,805	\$88,042	9.73%	\$7,763	\$87,567	22.33%	\$20,130	\$110,265
8	9.16%	\$7,961	\$94,903	9.16%	\$7,908	\$94,262	3.87%	\$4,216	\$113,103
9	0.00%	\$0	\$93,717	0.00%	\$0	\$93,084	13.06%	\$14,583	\$126,272
10	0.00%	\$0	\$92,531	0.00%	\$0	\$91,905	6.27%	\$7,819	\$132,512

Average Annualized Index Return:* 7.93%
Average Annualized Net Return:** 6.35%

Average Annualized Index Return:* 7.93%
Average Annualized Net Return:** 6.28%

Average Annualized Index Return:* 11.88%
Average Annualized Net Return:** 10.24%



Assumes a new contract is issued at the start of each 10-year calendar year period over the past 20 years at the current index crediting rate and held for 10 years with no withdrawals. The highest and lowest dates are based on the highest and lowest 10-year index returns.

* Reflects the 10-year index credit average based on index value changes over the term period; assumes application of participation rate.

** Reflects the 10-year average annualized return based on the end of Year 10 Accumulation Value, net of rider charges.

See Glossary and Definitions pages for additional information. See Additional Information page for important disclosures.

The BNPP US Governance Multi Asset Index (launched on May 25, 2022) has limited historical information. For more information about the BNPP US Governance Multi Asset Index, visit <https://governance-multi-asset-index.bnpparibas.com>.



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Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

GUARANTEED VALUES—LEVEL PAYOUT

Hypothetical Illustration: ApexAdvantage

End of Year	Age	Annual Withdrawal	Accumulation Value	Interest Credited	Surrender Value	Minimum Guaranteed Surrender Value	Benefit Base	Lifetime Distribution Factor	Level Withdrawal Benefit Amount*	Death Benefit
At Issue	70		\$100,000				\$133,000	5.57%	\$7,408	
1	71	\$0	\$98,292	\$0	\$89,950	\$89,950	\$140,980	5.67%	\$7,994	\$98,292
2	72	\$0	\$96,482	\$0	\$92,469	\$92,469	\$149,439	5.78%	\$8,638	\$96,482
3	73	\$0	\$94,563	\$0	\$95,058	\$95,058	\$158,405	5.88%	\$9,314	\$95,058
4	74	\$0	\$92,583	\$0	\$97,719	\$97,719	\$158,405	5.88%	\$9,314	\$97,719
5	75	\$0	\$90,603	\$0	\$100,455	\$100,455	\$158,405	5.88%	\$9,314	\$100,455
6	76	\$0	\$88,623	\$0	\$103,268	\$103,268	\$158,405	5.88%	\$9,314	\$103,268
7	77	\$0	\$86,643	\$0	\$106,160	\$106,160	\$158,405	5.88%	\$9,314	\$106,160
8	78	\$0	\$84,663	\$0	\$109,132	\$109,132	\$158,405	5.88%	\$9,314	\$109,132
9	79	\$0	\$82,683	\$0	\$112,188	\$112,188	\$158,405	6.09%	\$9,647	\$112,188
10	80	\$0	\$80,703	\$0	\$115,329	\$115,329	\$158,405	6.09%	\$9,647	\$115,329
11	81	\$0	\$76,743	\$0	\$118,558	\$118,558	\$158,405	6.09%	\$9,647	\$118,558
12	82	\$0	\$72,783	\$0	\$121,878	\$121,878	\$158,405	6.09%	\$9,647	\$121,878
13	83	\$0	\$68,823	\$0	\$125,291	\$125,291	\$158,405	6.09%	\$9,647	\$125,291
14	84	\$0	\$64,862	\$0	\$128,799	\$128,799	\$158,405	6.09%	\$9,647	\$128,799
15	85	\$0	\$60,902	\$0	\$132,405	\$132,405	\$158,405	6.30%	\$9,980	\$132,405
16	86	\$0	\$56,942	\$0	\$136,112	\$136,112	\$158,405	6.30%	\$9,980	\$136,112
17	87	\$0	\$52,982	\$0	\$139,924	\$139,924	\$158,405	6.30%	\$9,980	\$139,924
18	88	\$0	\$49,022	\$0	\$143,841	\$143,841	\$158,405	6.30%	\$9,980	\$143,841

For definitions of terms, see Glossary and Definitions page.

Guaranteed Values are based on interest crediting option allocations and percentages selected in the illustration input, 0% growth in the index options, and a guaranteed minimum rate of 2.5% in the Fixed Account. The Minimum Guaranteed Surrender Value is equal to 87.5% of premium applied to the policy accumulation value; less partial withdrawals; plus interest credited daily at the Standard Nonforfeiture Interest Rate set at policy issue and shown on your policy schedule. This hypothetical illustration assumes a 2.80% Standard Nonforfeiture Interest Rate. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

* Actual withdrawal benefit amount is determined at the time the Withdrawal Phase begins.

See GLWB Rider Information and Glossary and Definitions pages for additional information.



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GUARANTEED VALUES—LEVEL PAYOUT

Hypothetical Illustration: ApexAdvantage

End of Year	Age	Annual Withdrawal	Accumulation Value	Interest Credited	Surrender Value	Minimum Guaranteed Surrender Value	Benefit Base	Lifetime Distribution Factor	Level Withdrawal Benefit Amount*	Death Benefit
19	89	\$0	\$45,062	\$0	\$147,869	\$147,869	\$158,405	6.30%	\$9,980	\$147,869
20	90	\$0	\$41,102	\$0	\$152,009	\$152,009	\$158,405	6.30%	\$9,980	\$152,009
21	91	\$0	\$37,142	\$0	\$156,266	\$156,266	\$158,405	6.30%	\$9,980	\$156,266
22	92	\$0	\$33,181	\$0	\$160,641	\$160,641	\$158,405	6.30%	\$9,980	\$160,641
23	93	\$0	\$29,221	\$0	\$165,139	\$165,139	\$158,405	6.30%	\$9,980	\$165,139
24	94	\$0	\$25,261	\$0	\$169,763	\$169,763	\$158,405	6.30%	\$9,980	\$169,763
25	95	\$0	\$21,301	\$0	\$174,516	\$174,516	\$158,405	6.30%	\$9,980	\$174,516
26	96	\$0	\$17,341	\$0	\$179,403	\$179,403	\$158,405	6.30%	\$9,980	\$179,403
27	97	\$0	\$13,381	\$0	\$184,426	\$184,426	\$158,405	6.30%	\$9,980	\$184,426
28	98	\$0	\$9,421	\$0	\$189,590	\$189,590	\$158,405	6.30%	\$9,980	\$189,590
29	99	\$0	\$5,461	\$0	\$194,898	\$194,898	\$158,405	6.30%	\$9,980	\$194,898
30	100	\$0	\$1,500	\$0	\$200,356	\$200,356	\$158,405	6.30%	\$9,980	\$200,356
31	101	\$0	\$0	\$0	\$205,966	\$205,966	\$158,405	6.30%	\$9,980	\$205,966
32	102	\$0	\$0	\$0	\$211,733	\$211,733	\$158,405	6.30%	\$9,980	\$211,733
33	103	\$0	\$0	\$0	\$217,661	\$217,661	\$158,405	6.30%	\$9,980	\$217,661
34	104	\$0	\$0	\$0	\$223,756	\$223,756	\$158,405	6.30%	\$9,980	\$223,756
35	105	\$0	\$0	\$0	\$230,021	\$230,021	\$158,405	6.30%	\$9,980	\$230,021

For definitions of terms, see Glossary and Definitions page.

Guaranteed Values are based on interest crediting option allocations and percentages selected in the illustration input, 0% growth in the index options, and a guaranteed minimum rate of 2.5% in the Fixed Account. The Minimum Guaranteed Surrender Value is equal to 87.5% of premium applied to the policy accumulation value; less partial withdrawals; plus interest credited daily at the Standard Nonforfeiture Interest Rate set at policy issue and shown on your policy schedule. This hypothetical illustration assumes a 2.80% Standard Nonforfeiture Interest Rate. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

* Actual withdrawal benefit amount is determined at the time the Withdrawal Phase begins.

See GLWB Rider Information and Glossary and Definitions pages for additional information.



Prepared For:	Valued Client	Initial Premium:	\$100,000.00
Issue Age:	70	Illustration Date:	October 7, 2024
Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

PROJECTED VALUES—LEVEL PAYOUT

Hypothetical Illustration: ApexAdvantage

End of Year	Age	Annual Withdrawal	Accumulation Value	Interest Credited	Surrender Value	Benefit Base	Lifetime Distribution Factor	Level Withdrawal Benefit Amount*	Death Benefit
At Issue	70		\$100,000			\$133,000	5.57%	\$7,408	
1	71	\$0	\$109,268	\$10,976	\$99,434	\$140,980	5.67%	\$7,994	\$109,268
2	72	\$0	\$113,006	\$5,548	\$103,819	\$149,439	5.78%	\$8,638	\$113,006
3	73	\$0	\$118,970	\$7,883	\$110,356	\$158,405	5.88%	\$9,314	\$118,970
4	74	\$0	\$136,653	\$19,663	\$127,920	\$158,405	5.88%	\$9,314	\$136,653
5	75	\$0	\$134,672	\$0	\$127,412	\$158,405	5.88%	\$9,314	\$134,672
6	76	\$0	\$157,313	\$24,621	\$150,121	\$158,405	5.88%	\$9,314	\$157,313
7	77	\$0	\$163,139	\$7,805	\$157,243	\$163,139	5.88%	\$9,593	\$163,139
8	78	\$0	\$181,798	\$20,698	\$176,833	\$181,798	5.88%	\$10,690	\$181,798
9	79	\$0	\$179,525	\$0	\$176,298	\$181,798	6.09%	\$11,071	\$179,525
10	80	\$0	\$177,253	\$0	\$175,660	\$181,798	6.09%	\$11,071	\$177,253
11	81	\$0	\$192,844	\$20,136	\$192,844	\$192,844	6.09%	\$11,744	\$192,844
12	82	\$0	\$197,612	\$9,589	\$197,612	\$197,612	6.09%	\$12,035	\$197,612
13	83	\$0	\$206,892	\$14,220	\$206,892	\$206,892	6.09%	\$12,600	\$206,892
14	84	\$0	\$234,555	\$32,836	\$234,555	\$234,555	6.09%	\$14,284	\$234,555
15	85	\$0	\$228,692	\$0	\$228,692	\$234,555	6.30%	\$14,777	\$228,692
16	86	\$0	\$264,047	\$41,220	\$264,047	\$264,047	6.30%	\$16,635	\$264,047
17	87	\$0	\$270,933	\$13,487	\$270,933	\$270,933	6.30%	\$17,069	\$270,933
18	88	\$0	\$297,637	\$33,477	\$297,637	\$297,637	6.30%	\$18,751	\$297,637
19	89	\$0	\$290,196	\$0	\$290,196	\$297,637	6.30%	\$18,751	\$290,196

For definitions of terms, see Glossary and Definitions page.

Projected values are based on the annual index rate over the last 10 years and assume the same rate is repeated for each 10-year period. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

* Actual withdrawal benefit amount is determined at the time the Withdrawal Phase begins.

See GLWB Rider Information and Glossary and Definitions pages for additional information.



Prepared For:	Valued Client	Initial Premium:	\$100,000.00
Issue Age:	70	Illustration Date:	October 7, 2024
Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

PROJECTED VALUES—LEVEL PAYOUT

Hypothetical Illustration: ApexAdvantage

End of Year	Age	Annual Withdrawal	Accumulation Value	Interest Credited	Surrender Value	Benefit Base	Lifetime Distribution Factor	Level Withdrawal Benefit Amount*	Death Benefit
20	90	\$0	\$282,755	\$0	\$282,755	\$297,637	6.30%	\$18,751	\$282,755
21	91	\$0	\$308,762	\$33,447	\$308,762	\$308,762	6.30%	\$19,452	\$308,762
22	92	\$0	\$316,211	\$15,169	\$316,211	\$316,211	6.30%	\$19,921	\$316,211
23	93	\$0	\$331,927	\$23,621	\$331,927	\$331,927	6.30%	\$20,911	\$331,927
24	94	\$0	\$374,625	\$50,996	\$374,625	\$374,625	6.30%	\$23,601	\$374,625
25	95	\$0	\$365,260	\$0	\$365,260	\$374,625	6.30%	\$23,601	\$365,260
26	96	\$0	\$421,529	\$65,635	\$421,529	\$421,529	6.30%	\$26,556	\$421,529
27	97	\$0	\$433,394	\$22,403	\$433,394	\$433,394	6.30%	\$27,304	\$433,394
28	98	\$0	\$475,380	\$52,821	\$475,380	\$475,380	6.30%	\$29,949	\$475,380
29	99	\$0	\$463,496	\$0	\$463,496	\$475,380	6.30%	\$29,949	\$463,496
30	100	\$0	\$451,611	\$0	\$451,611	\$475,380	6.30%	\$29,949	\$451,611
31	101	\$0	\$495,286	\$55,560	\$495,286	\$495,286	6.30%	\$31,203	\$495,286
32	102	\$0	\$506,944	\$24,040	\$506,944	\$506,944	6.30%	\$31,937	\$506,944
33	103	\$0	\$533,507	\$39,237	\$533,507	\$533,507	6.30%	\$33,611	\$533,507
34	104	\$0	\$599,484	\$79,315	\$599,484	\$599,484	6.30%	\$37,767	\$599,484
35	105	\$0	\$584,497	\$0	\$584,497	\$599,484	6.30%	\$37,767	\$584,497

For definitions of terms, see Glossary and Definitions page.

Projected values are based on the annual index rate over the last 10 years and assume the same rate is repeated for each 10-year period. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

* Actual withdrawal benefit amount is determined at the time the Withdrawal Phase begins.

See GLWB Rider Information and Glossary and Definitions pages for additional information.



Prepared For:	Valued Client	Initial Premium:	\$100,000.00
Issue Age:	70	Illustration Date:	October 7, 2024
Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

PRODUCT INFORMATION

ApexAdvantage

*Valuable guarantees help protect your money from market downturns and provide strong growth potential.**

Premium Amount—Your annuity’s compound growth potential starts with your purchase amount, called a premium. ApexAdvantage allows for a minimum premium of \$25,000 up to a maximum premium of \$2,000,000. During the first policy year, you may add additional premium payments of at least \$5,000, not to exceed a total premium of \$2,000,000.

Contractual Guarantee*—To safeguard your funds from market downturns, you are guaranteed to receive no less than the minimum guaranteed surrender value over the life of your policy. This value is equal to a rate of between 1% and 3% compounded annually on 87.5% of your premium (less any prior withdrawals and associated surrender charges). The rate applicable for your annuity will be shown in your policy.

Accumulation—Your annuity’s accumulation potential is driven by your selection of interest crediting options. ApexAdvantage offers a diverse choice of options to help you achieve your financial goals. In addition to a fixed account that credits a competitive interest rate that is guaranteed for one year, you have a choice of several index options, which calculate interest based on the performance of market indices. These options allow you to benefit from market gains without exposing your money to market declines. Earnings within index options are limited by a participation rate, which is the percentage of index gain credited as interest.

Flexible features help put you in control of your assets.

Transfer Flexibility—Throughout the life of your policy, you have the ability to adapt your earnings approach as you see fit. At the end of each interest crediting option period, ApexAdvantage offers the flexibility to transfer your money into or out of any available interest crediting option.

Access—Your ApexAdvantage annuity is designed to provide you with long-term, tax-deferred growth along with protection of your principal, upside potential, income for life, and other benefits. If you choose to take withdrawals (including full surrender) that are greater than the penalty-free amount, surrender charges and a market value adjustment (MVA) may apply during your policy’s first 10 years. The surrender charge is applied as a percentage of the amount withdrawn. Percentages vary by the policy year in which the withdrawal takes place.

Surrender Charge Schedule											
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%

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



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In some cases, ApexAdvantage allows you to access your funds, penalty-free and without the application of an MVA. Keep in mind, withdrawals taken before age 59½ may also be subject to a 10% tax penalty.

Penalty-Free Withdrawals—After the first policy year, you may withdraw up to 10% of your beginning-of-year accumulation value each year without incurring surrender charges. The minimum withdrawal amount is \$500.

Waiver of Surrender Charge Riders—Waiver of surrender charge riders may allow you to withdraw funds without incurring surrender charges if you need home health care or become confined due to declining health, or are diagnosed with a terminal illness. To qualify for a waiver, you must have been an owner continuously since the policy was purchased. If the annuity is owned by a trust or other legal entity, the annuitant is the qualifying person. The waiver of surrender charge riders may vary by state and may not be applicable in all states.

A guaranteed death benefit helps you leave a legacy to your loved ones.

Death Benefit—ApexAdvantage offers a reliable death benefit that is paid directly to your chosen beneficiary and is generally free from the hassles, publicity, and delays of probate. If you die prior to the policy’s maturity date (the date on which annuity payments begin), the death benefit is the greater of your accumulation value or the minimum guaranteed surrender value. If you die after annuitization payments have begun, the remaining amount of the annuity benefit (if any) will continue to be paid to your beneficiary under your selected annuitization option.

A Guaranteed Lifetime Withdrawal Benefit (GLWB) rider allows you to turn on a guaranteed stream of income.

The FutureNow Rider With Booster GLWB may be added to your ApexAdvantage policy for an annual charge, deducted monthly from the policy’s accumulation value, to provide you with a guaranteed income stream that you cannot outlive. Refer to the GLWB Rider Information page for rider details.



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GLWB RIDER INFORMATION

FutureNow Rider Summary

The FutureNow Rider allows you to turn on a retirement “paycheck” while your annuity continues to earn interest. With a steady income stream that you are guaranteed not to outlive, you can focus on enjoying your peak retirement.

How Payments Are Calculated

Premium Accumulation Value—During the accumulation phase, the FutureNow Rider uses a hypothetical value called the premium accumulation value (PAV) to help determine your payment amounts. The PAV grows during the accumulation phase and the higher it grows, the greater your payments will be. Initially, the PAV is calculated by applying a bonus amount (called the benefit base bonus rate) of 33% to the premium amount you paid. The resulting amount then accrues interest, compounded daily, at a guaranteed roll-up rate of 6% for three years or until the withdrawal phase begins, if earlier.

Step up—The FutureNow Rider also offers a step-up feature. On each policy anniversary during the accumulation phase, your PAV will automatically increase (step up) to your annuity’s accumulation value, if larger.

Starting Your Payments

Unlike income riders that require you to wait a year or longer to begin receiving your guaranteed income stream, FutureNow Rider lets you start payments as early as 30 days after policy issue, assuming the youngest covered person is age 50 or older. When you begin your payments, you have the choice of having those payments based on the single life or joint spousal rider option. You also have the choice of receiving annual, semiannual, quarterly, or monthly withdrawals. When you elect to begin receiving withdrawal payments, the greater of the PAV or the policy’s accumulation value is used as the benefit base, a value that is multiplied by your lifetime distribution factor to determine your lifetime withdrawal benefit amount (LWBA). Your lifetime distribution factor will depend on the issue age and gender of the youngest covered person, the policy year in which payments start, the rider payout option, whether income is based on a single life or joint spousal option, and the qualified plan type, if applicable. Tables of lifetime distribution factors corresponding to your rider are shown on the GLWB rider schedule. The lifetime distribution factor locks in when the withdrawal phase begins and will not change.

Payout Options—To adapt to your changing needs, you can wait until you start income payments to choose the payout option—level or increasing. Level payouts provide predictable, fixed payments for life, while increasing payouts start with lower payouts but have the opportunity to increase via an interest credit multiplier. The interest credit multiplier increases the benefit base dollar for dollar by the interest credited to your annuity. Each time the benefit base increases, your lifetime payments are recalculated to a higher dollar amount. Increasing payouts may help offset inflation and provide greater income potential over time.



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Rider Options—You can also wait until you start income payments to choose the rider option—either single life or joint spousal. When the single life option is selected, all benefits are calculated based upon the covered person’s age (owner’s age, or if an entity owns the policy, the annuitant’s age) and gender. If you are married, choosing the joint spousal option would provide guaranteed income for the length of your life as well as for the length of your spouse’s life, with benefits calculated with the youngest covered person’s age.

Excess Withdrawals—If you take an excess withdrawal, which is any withdrawal greater than the LWBA, the benefit base will be reduced, which will, in turn, reduce your payments. The reduction in the benefit base due to an excess withdrawal may be greater than the dollar amount of the excess withdrawal.

Rider Charge—The rider charge is deducted monthly from the policy accumulation value and equals the annual rider charge rate shown in your policy multiplied by the rider charge base and divided by 12. During the rider accumulation phase, the rider charge base is the greater of your policy accumulation value 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 10th policy year but will never be greater than the maximum rate shown in the policy. Should the accumulation value reach zero, rider charges would no longer apply.

FutureNow Rider—Definitions

Accumulation Phase—The period of time between when the policy is issued and the date the withdrawal phase is initiated.

Benefit Base—The benefit base is multiplied by your lifetime distribution factor to determine your lifetime withdrawal benefit amount. It is equal to the greater of the policy’s accumulation value and the premium accumulation value. The benefit base cannot be withdrawn and is not payable as a death benefit.

Benefit Base Bonus Rate—The percentage rate that is multiplied by the premium amount to determine the initial accumulation value and any increases to the premium accumulation value or benefit base.

Covered Person(s)—The person whose life serves as the basis for calculating lifetime withdrawals. The covered person is declared at the beginning of the withdrawal phase when the rider option is selected.



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Distribution Factor—The percentage by which the benefit base is multiplied to determine your LWBA. Your distribution factor will depend on the issue age and gender of the youngest covered person, the policy year in which payments start, the payout option, whether income is based on a single life or joint spousal option, and the qualified plan type, if applicable. Tables of lifetime distribution factors corresponding to your rider are shown on the GLWB rider schedule. The distribution factor locks in when the withdrawal phase begins and will not change.

Excess Withdrawal—Any withdrawal taken in a rider year that makes the total of all withdrawals in that policy year greater than the LWBA.

Interest Credit Multiplier—The factor used to calculate additional interest credits within the benefit base. The interest credit multiplier applies only to the increasing payout option. The interest credit multiplier shown on your policy is guaranteed not to change.

Lifetime Withdrawal Benefit Amount—The maximum annual payment under the rider (LWBA).

Premium Accumulation Value—The value tracked during the accumulation phase for the purpose of calculating future lifetime withdrawal benefit amounts.

Rider Option—The option that indicates whether lifetime income is based on a single covered person or a joint spousal design of two covered persons.

Roll-up Rates—The rates used to calculate compound interest growth within the premium accumulation value. The roll-up rates shown in your policy are guaranteed not to change.



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GLOSSARY AND DEFINITIONS

Accumulation Value—The sum of the fixed account and any other account before any surrender charge is applied.

Age—The owner’s age on his or her last birthday. If the owner is a trust or other “non-natural person,” age represents the annuitant’s age as of his or her last birthday.

Allocation—The percentage of premium allocated to an index option or the fixed account.

Annual Withdrawal—The amount withdrawn from the policy during the policy year.

Death Benefit—The amount payable to the named beneficiary upon death of the owner. It is equal to the greater of the accumulation value or the minimum guaranteed surrender value.

The beneficiary may receive the death benefit in a lump sum or series of payments under an available annuity option. If the beneficiary is a spouse, he or she may choose to continue the policy as owner.

If the owner dies after annuity benefit payments have begun, the remaining amount of the annuity benefit (if any) will continue to be paid to the beneficiary under the selected annuity option.

Fixed Account—Premium allocated to this account earns a fixed interest rate that is declared by Ameritas. This rate may change but will never be less than 2.5%.

Index Credit—The amount of interest credited to an index option.

Index Date—Any date on which an index period begins or ends.

Index Option—A type of interest crediting option that calculates the interest rate based on the performance of a market index. Interest credited is limited to a participation rate, but it will never be less than 0%.

Interest credited to a point-to-point index option with a participation rate is determined by taking the value of the index on the last day of the index period, comparing it with the value on the index date, and multiplying any increase by a participation rate.

Participation rates are declared at the beginning of each index term and guaranteed for the length of the index term.

Index Period—The period of time between the beginning index date and the ending index date of an index option.

Index Rate—The rate used to determine the amount of interest credited to an index option.

Index Value—The actual numerical value of the index on an index date. If an index date falls on a non-trading date, the index value is determined as of the first preceding trading date.



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GLOSSARY AND DEFINITIONS

Market Value Adjustment—A positive or negative adjustment made to the withdrawal or surrender amount in response to changes in market conditions. It applies anytime a surrender charge is assessed during the policy’s surrender charge period.

A market value adjustment (MVA) does not apply to penalty-free amounts; the MVA amount varies by state and does not apply in all states.

The MVA is calculated based on a formula that takes into account changes in yields of Bloomberg’s US Credit Index between the date the policy was issued and the date of withdrawal.

The MVA will increase the surrender value by no more than the remaining surrender charge if interest rates have fallen since the annuity was purchased. It will decrease the surrender value to no less than the minimum guaranteed surrender value if interest rates have risen since the policy was purchased. Total MVA will never exceed the remaining surrender charge.

Maturity Date—The date on which annuity payments will begin. The maturity date is the owner’s [105th/95th] birthday.

Minimum Guaranteed Surrender Value—The minimum amount for which the policy can be surrendered, which is equal to:

1. 87.50% of premium applied to the accumulation value; less
2. Partial withdrawals and any applicable surrender charges; plus
3. Interest credited daily at the standard nonforfeiture interest rate shown on the policy schedule.

Participation Rate—A percentage that is multiplied by the percentage change in the index value used to calculate the index rate. The minimum participation rate is 10% for all options. Also called index participation rate.

Policy Year—The period from one policy anniversary to the next.

Premium—The amount of money paid into the policy.

Required Minimum Distribution—The minimum amount that must be withdrawn from a tax-qualified policy each year, starting at the age required by the Internal Revenue Service.

Surrender Value—The greater of the accumulation value minus any surrender charge (and any market value adjustment) or the minimum guaranteed surrender value. The owner may surrender the policy for this value at any time before the maturity date.



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ADDITIONAL INFORMATION

This illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as caps, participation rates, or other interest crediting adjustments, will not change. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change, and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantees.

The values in this illustration are not guarantees or even estimates of the amounts you can expect from your annuity. Please review the entire Disclosure Document and Buyer's Guide provided with your Annuity Contract for more detailed information.

In approved states, ApexAdvantage Index Annuity (Form ICC22 2707 with ICC22 2707-SCH or 2707 with 2707-SCH) and riders are issued by Ameritas Life Insurance Corp. (Ameritas). **IN IDAHO AND OREGON**—Policy Forms ICC22 2707 1-22 with ICC22 2707-SCH 1-22 and Rider Forms ICC22 IOR-100 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. Products are designed in conjunction with Ameritas and exclusively marketed by Legacy Marketing Group®. Ameritas and Legacy Marketing Group are separate, independent entities. Policies, 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.

ApexAdvantage Index Annuities are modified single premium deferred annuities that offer a fixed interest option and index interest options. Annuities with an index option 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 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. Past performance is not an indication of future results.

For additional information, refer to the contract and riders, and to the ApexAdvantage brochure and Interest Crediting Options brochure.

Withdrawals may be taxable and, if taken prior to age 59½, a 10% penalty tax may also apply. Ameritas and its authorized representatives do not give legal or tax advice.

Taxes are deferred until withdrawals are taken, and tax deferral is available only to individuals or to entities that benefit individuals, such as certain trusts. Under current law, tax deferral is a basic feature of tax-qualified plans. Placing qualified funds into an annuity does not provide any additional tax benefit.

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. Contact your insurance professional for more information and assistance in obtaining products to help meet your financial planning needs.

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Prepared For:	Valued Client	Initial Premium:	\$100,000.00
Issue Age:	70	Illustration Date:	October 7, 2024
Gender:	Male	Product:	ApexAdvantage
State of Issue:	TX	Income Rider:	FutureNow Rider

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