

Delivering on our promises

We take pride in the financial ratings Ameritas earns year after year. They reflect our strong balance sheet, continued growth and careful approach to managing risk. Our structure as a mutual-based organization complements that strength. We like the independence it gives us to put our customers first. Financial health and a mutual structure give Ameritas strength and stability. They're our pledge to be there for the people who count on us; our freedom to pursue our vision for many years to come.



Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned.



AM Best

A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings assigned.

* Standard & Poor's rating applies to Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.



Life insurance and annuity products are issued by Ameritas Life Insurance Corp. In New York, products are issued by Ameritas Life Insurance Corp. of New York.

¹ Variable products are subject to investment risk, including possible loss of principle. **Before investing, carefully consider the investment objectives, risks, charges, expenses and other important information about the policy issuer and underlying investment options. This information can be found in the policy and investment option prospectuses. You may obtain copies from our website at ameritas.com or by calling 800-745-1112. Read the prospectuses carefully before investing.**

² Securities offered through affiliate Ameritas Investment Company, LLC, member FINRA/SIPC and investment advisory services offered through affiliate Ameritas Advisory Services, LLC.

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Proud to say we are in the business of fulfilling life





**We put our
customers first.**

We're called to fulfill life

Ameritas offers insurance, financial services and employee benefits, but we deliver so much more. The comfort of a human voice when you need it most. The thrill of your child seeing clearly with a new pair of glasses. The confidence of planning your dream retirement. The comfort of running your business knowing you and your employees are covered.

We help over 5 million customers improve their lives with our financial strategies and products. Our strength, innovative mindset and competitive spirit will help more people enjoy that kind of satisfaction.

**Ultimately, we help you plan for and enjoy life.
We call it fulfilling life.**

Our mutual advantage

As a mutual-based organization, we always put our customers first. Our mutual advantage means we aren't obligated to Wall Street analysts and stockholders.

Our business structure supports our commitment to fulfilling life. Mutuality means we're free to focus on what's best for you. Free to focus on long-term stability over short-term results. Free to build on the financial strength that allows us to keep our promises for generations to come.

If you're starting to feel like you could do business with us, remember one thing: the feeling's mutual.



Ameritas Life Insurance Corp.

Ameritas Life Insurance Corp. of New York

Ameritas Investment Company, LLC, member FINRA/SIPC

Ameritas Advisory Services, LLC

Ameritas Investment Partners, Inc.

Protecting what matters most.

Our goal is to provide the building blocks of a solid financial strategy. Keeping our products competitive is one way we express the value we place on serving our customers. Aiming high allows us to offer a broad and deep portfolio of financial products and services. We think choices are important because individuality matters here.

- Life Insurance: whole life, term life, variable universal life¹, index universal life and universal life.
- Annuities: fixed, index and variable¹
- Disability Income Insurance
- Group Retirement Plans
- Dental, Vision and Hearing Care Insurance

Through a financial professional registered with Ameritas Investment Company, LLC and/or Ameritas Advisory Services, LLC, you also have access to a variety of investments suited to your investment goals and objectives. Financial professionals registered with Ameritas Advisory Services, LLC can provide customized financial planning or fee based asset management to help you manage your investment goals over time.²

For more information, visit us at ameritas.com.