

Ameritas Fixed Annuities

Ameritas RateLock MYGA

Rates for 3-, 5- and 7-Year as of Oct. 26, 2026



A multi-year fixed strategy credits interest to the initial premium at an interest rate compounded annually and guaranteed for the full selected period.

At the end of the guaranteed period, you may be eligible to renew for another guaranteed period, move to an annually declared rate option or withdraw your money without surrender charges.

Additional premiums require a new policy with a new guaranteed period.

The annual renewal interest rate is set on each contract anniversary and guaranteed for the next year. The rate may vary each year but will be equal to or greater than the guaranteed minimum interest rate.

Initial Premium*	Low Band (up to \$99,999.99)	High Band (\$100,000 and over)
Three-Year <i>Surrender charge schedule: 9%, 8%, 7%, 0%</i>	5.70%	5.95%
Five-Year <i>Surrender charge schedule: 9%, 8%, 7%, 6%, 5%, 0%</i>	6.00%	6.25%
Seven-Year <i>Surrender charge schedule: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%</i>	5.85%	6.10%

The Guaranteed Minimum Interest Rate (GMIR) is 2.50%. The nonforfeiture interest rate is 3.00%.

* Minimum initial premium: \$10,000.

Surrender charge schedules may vary by state.

Funds received within 60 days of the application date are eligible for a rate lock. The interest rate available on the application date will be compared with the rate available on the date the funds are received, and the higher of the two rates will apply.

Learn more about Ameritas RateLock MYGA >>>



In approved states, Ameritas RateLock Multi-Year Guaranteed Annuity (form 2708) is issued by Ameritas Life Insurance Corp. In Oregon and Idaho, Ameritas RateLock Multi-Year Guaranteed Annuity (form ICC26 2708 5-26 with ICC26 2708 SCH 5-26), ICC26 FWR 5-26, ICC26 GPPE 5-26 and ICC26 GPROE 5-26) are issued by Ameritas Life Insurance Corp. Policies 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 the issuing company. Withdrawals of policy earnings are taxable and, if taken prior to age 59½, a 10% penalty tax may also apply. 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.

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