



# Compass Flexible Premium Deferred Annuity

Ameritas Life Insurance Corp. of New York

AN 1296 NY 3-25

Ameritas   
*fulfilling life.*



Imagine having stability and growth to guide you to your retirement goals. You can have both with an annuity that's designed to give you the safety of a fixed interest rate and tax-deferral to watch your earnings grow. Trust Ameritas Life of New York to show you the way.

## With Compass Flexible Premium Deferred Annuity, you'll get:



**Guaranteed interest rate**



**Safety of principal**



**Tax deferral**

## At Ameritas Life of New York, we believe it's possible to be prepared for retirement.

### We'll provide a solid foundation for your money to safely accumulate.

Most of us can expect to live a longer, healthier life in retirement—well into our 80s and even early 90s. That's the good news. But you need to have the financial resources in order to live life to its fullest in retirement.

A Compass Flexible Premium Deferred Annuity from Ameritas Life Insurance Corp. of New York (Ameritas Life of New York) offers safety with a guaranteed minimum interest rate.<sup>1</sup> All of your earnings will grow tax-deferred, which means you won't pay income taxes on your earnings until you make a withdrawal.<sup>2</sup>

### Achieve your goals with guarantees

The money you deposit is guaranteed to perform.<sup>1</sup>

Each month Ameritas Life of New York declares a current fixed interest rate (current rate) that extends for 12 months. At the end of the 12-month period, Ameritas Life of New York declares a new current rate for the next 12 months that reflects the current economic environment. The interest is credited to your accumulation value.

The current rate is guaranteed never to be lower than the guaranteed minimum interest rate which is set at issue of your policy.<sup>1</sup> Your financial representative will provide you with the current rate and guaranteed minimum interest rate for your policy.

<sup>1</sup> Guarantees are based on the claims paying ability of the issuing company.

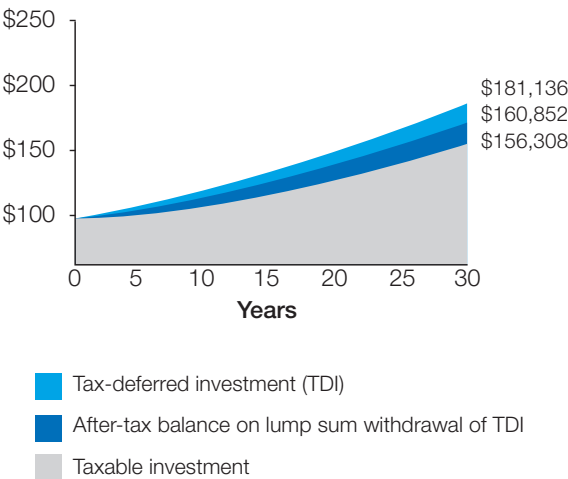
# Benefits of owning an annuity

## Tax deferral<sup>2</sup>

Compass Flexible Premium Deferred Annuity is tax-deferred. This means you do not pay taxes on interest that accumulates in your policy until you withdraw it. So the interest earned on money you would have paid in taxes each year continues to work for you. This chart illustrates the advantage of tax-deferred growth.

### Performance of a tax-deferred vs. taxable investment at 2% return, compounded annually.

Assuming a \$100,000 initial amount and a 25% tax bracket; scale is in thousands.



This illustration is not intended to reflect the return on Compass Flexible Premium Deferred Annuity. The figures are calculated on a fixed interest rate. Tax-deferred returns shown do not reflect applicable withdrawal charges. Assumed rate of 2% is not an estimate or guarantee of future rate.

Note: In this example, if the investment is part of an IRA or other qualified plan, the after-tax balance on a lump sum withdrawal would be \$135,852 (\$181,136\*(1-.25)), because the entire amount would be taxable when withdrawn.

<sup>2</sup> Withdrawals from tax-deferred annuities are taxed as ordinary income. For individuals less than age 59 1/2, IRS Penalties may apply. Withdrawals from IRAs or other qualified plans must be sufficient to meet minimum distribution requirements beginning at age 70 1/2.

## Flexibility

Compass Flexible Premium Deferred Annuity gives you a solid foundation for a retirement savings plan, while giving you flexibility to control the frequency and dollar amount of your contributions. You can make initial contributions of at least \$2,000 (qualified money—such as money in an IRA or employer-sponsored retirement plan) or \$5,000 (nonqualified money—money deposited after taxes are taken out.) Or, you can make annual or monthly contributions of a lesser amount using an automatic premium payment plan.

## Accessibility<sup>2</sup>

You have flexible access to the money in your annuity. You may withdraw up to 10% of your accumulation value each policy year with no surrender charge after the first policy year. If withdrawals exceed this amount, the following diminishing surrender charges will apply:

Policy Year	1	2	3	4	5	6	7	8	9+
% Charge	8%	8%	7%	6%	5%	4%	3%	2%	0%

Withdrawal charges will NOT apply after eight years following the policy date of the annuity, regardless of when deposits are made.

## Death benefit

Compass Flexible Premium Deferred Annuity provides a death benefit equal to the accumulation value. Your beneficiary may receive this money without going through probate, thus preserving your family's privacy and avoiding probate costs. If your spouse is your beneficiary upon your death, he or she may choose to take ownership of your policy and continue to receive the benefits of tax deferral.

## Lifetime income<sup>2</sup>

Only an annuity can guarantee an income you can't outlive. Compass Flexible Premium Deferred Annuity offers valuable options for receiving income from your annuity, such as income for your lifetime. Guarantees are backed by the claims-paying ability of Ameritas Life of New York.

## Additional features

The following features are included on your Compass Flexible Premium Deferred Annuity:

- No up-front sales charge
- No annual charges and fees
- A Terminal Illness/Confinement benefit provides access to your money if you are diagnosed with a terminal illness or confined to a nursing home.

## The Ameritas® mutual advantage

Ameritas is part of a mutual-based organization, which means we are owned by our policyholders, not shareholders. This structure helps us develop strategies and make decisions that focus on long-term financial strength rather than short-term quarterly returns. It is the foundation that has allowed us to deliver on our promises for more than 135 years.

While we're proud of our ratings\* from Standard & Poor's and AM Best, we measure our success by how many people we've helped. By how many promises we've kept. That's the true measure of who we are.

# A

AM Best

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

# A+

Standard & Poor's

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



Ameritas Life Insurance Corp. of New York

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

Compass Flexible Premium Deferred Annuity (form 5704) is issued by Ameritas Life Insurance Corp. of New York. Guarantees are based on the claims-paying ability of Ameritas Insurance Corp. of New York.

Withdrawals may be taxable and, if taken prior to age 59 1/2, 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.

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