

# Fee-Based Made Easy

Fiduciary-friendly life insurance and annuities designed for your advisory practice.



# Ameritas Life

## 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 130 years.

While we're proud of our ratings\* from Standard & Poor's and A.M. Best Company, 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

**A.M. Best Company**

A (Excellent) for insurer financial strength. This is the third highest of A.M. 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.\*\*

## The pioneer in no-load insurance.

Ameritas pioneered the concept of non-commissioned life insurance over 30 years ago and we remain committed to the fee-only or fee-based advisor. Whether you're in the process of moving to a fee-based business model or looking for assistance in implementing fee-based life insurance and annuity strategies in your RIA practice, Ameritas is here to help.



**Let us get to know you.**

Call 800-255-9678 or email us at [direct@ameritas.com](mailto:direct@ameritas.com) to discuss teaming up.

# Teams win together.

## On your side.

Your Ameritas team has one goal: to help you fulfill the potential of your life's work. And because helping advisors with the life insurance and annuity needs of their clients is what we've been doing for decades, we know the challenges you face as an independent advisor and how to make it simpler for you.

## On your terms.

Your Ameritas team is always just a phone call or email away and there is no contract to sign. Our team is available to:

- answer product questions
- run illustrations
- help you analyze existing policies
- coordinate moving your variable annuity and variable life clients to your fee-based platform
- help you implement new VUL and VA strategies for your clients' portfolios.

## On your time.

Whenever you want, wherever you are, you can go to [ameritasdirect.com](http://ameritasdirect.com) to manage your clients' insurance and annuity portfolios. You can:

- Trade online (including list trading)
- View daily position and balance updates for all variable policies
- Access confirmation and quarterly statements
- Check out daily updated investment option performance
- Obtain term quotes
- Request variable life or annuity illustrations
- Download client-approved product material

Plus, your firm can obtain automated downloads of VUL and VA client account data via DST Vision or FAN Mail to make asset management, fee billing and performance reporting easier.



**Ready to work together?**

Call 800-255-9678 or visit [ameritasdirect.com](http://ameritasdirect.com) to get started.

# Strategies with possibilities.

## The no-load difference.

Without commissions or surrender charges, the Ameritas no-load variable annuity and life insurance products were created specifically for the clients of RIAs. No surrender charges means your client's investments stay liquid and lower expenses means more of their money goes to work from the beginning.

## Simplicity with flexibility.

We designed our no-load life insurance and annuity products to be simple, streamlined and flexible enough to fit into your client's wealth management plan. And because they're free of sales loads and surrender charges (though tax penalties may apply), they usually cost less.

The Ameritas Advisor No-load Series includes:

- Ameritas Advisor No-Load VA
- Ameritas Advisor II VUL

## Tax-deferral at a low cost.

With the Ameritas Advisor No-Load VA, we've reduced our costs and passed the savings on to your clients. In doing so, we've developed one of the most competitively priced variable annuities in the industry.

## Tax-alpha in one simple step.

Ameritas Advisor II VUL can provide tax alpha in one simple step by delivering:

- tax free death benefit
- tax free portfolio income
- tax free portfolio growth potential
- tax free cash access
- no AMT exposure

## Poised for performance potential.

Each of these products gives you a wide selection of investments, so you can design the right fit for each client. You'll have access to funds managed by world-renowned firms like **DFA, Vanguard, Fidelity, American Funds** and more. To check out the costs associated with an investment option, contact Ameritas for a prospectus or visit [ameritasdirect.com](http://ameritasdirect.com).

# Questions and answers.

**Q: Do I need to be appointed with Ameritas to use these products in my clients' financial plans?**

A: Ameritas is here to help fee-only and fee-based advisors like you help your clients access insurance without the need for you to be appointed. The policy we put in place for your client is sold directly by Ameritas. In the case of a variable product sale, Ameritas Investment Company, LLC is the broker/dealer of record. Keep in mind that your state may require you to hold a particular license if you are explicitly charging a fee for insurance advice.

**Q: What if I'm an investment advisor representative of a broker/dealer?**

A: If your broker/dealer has a selling agreement with Ameritas and you are licensed to sell variable products, you can become appointed with Ameritas and submit the application as a registered representative.

**Q: How do I structure my fees?**

A: Many fee-only advisors use life insurance as an add-on service to their practice. They often charge a retainer, a financial planning fee, by the hour and/or in the case of VUL and VA accounts, add the account value to assets under management.

**Q: Will Ameritas contact my clients to sell them other products?**

A: No. One of the major benefits of working with Ameritas is that you remain in complete control of the client relationship. Our goal is to help you grow your practice and enhance your client's financial plan through the addition of no-load life insurance and annuities.

**Q: I understand the benefits of no-load products, but why should I go with the Ameritas Advisor No-load series of insurance products?**

A: As the no-load insurance pioneer, Ameritas was the first to design life insurance products free of major sales charges or high administrative expenses.

**Q: Can I access my clients' information?**

A: For all policies for which you have client authorization, you will automatically receive copies of client statements, be able to view their account information online via [ameritasdirect.com](http://ameritasdirect.com) or contact our Service Center at 800-255-9678 for information.

**Q: How do I get started?**

A: Just call or email. We can answer your questions and set you up with illustration software if you would like to run your own VUL insurance illustrations. Or if you'd rather, we would be happy to run the illustrations and email to you for review.

When it comes to applying for a policy, we'll provide you with applications and state-required forms so that you can pass them on to your clients. Or you can fax or email us a current client statement and

we can prepare the paperwork for you. Alternatively, you can refer the client to one of our Ameritas team members to complete the application over the phone and send it out for signature. Whichever way you choose to work with us, we'll keep you informed along the way – from receipt through our ordering of any medical requirements, underwriting review and approval, requesting a transfer of funds from another institution and policy issue.



**800-255-9678  
option 3**



**direct@ameritas.com**



**ameritasdirect.com**



\*Ratings do not apply to assets in the variable investment options.

\*\*Ameritas Mutual Holding Company's ratings by Standard & Poor's include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

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Ameritas does not serve in a fiduciary capacity.

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