# The independence you've always wanted with the support you need... starts here.

Ameritas
fulfilling life

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# Getting started: Finding the right career

Finding the right career might not happen overnight, but to help get yourself pointed in the right direction, make sure you know the answers to these questions:

- What is important to you?
- Do you enjoy helping people?
- What type of income do you need or want?
- Do you want to be paid based on how hard you work?
- Have you thought about having your own business?
- Are you interested in a recession-proof career?
- How do you want your career to fit in with your lifestyle?
- How much independence do you seek in a career?
- How rewarding is your current career?
- What type of support would you receive to begin your career?

Once you have the answers, a career in insurance and financial services might be just the one for you.

# What does a career in insurance and financial services look like?

## What we do

- **Individuals** — We work with individuals on many different needs such as insurance planning, financial planning and retirement planning.
- **Businesses** — We help protect business with risk management and investment services.

## Why we do it

- **Impact** — Those who choose this career often do so because of a genuine desire to serve others and make a difference. They want to directly help people improve their lives through proper planning and protection.
- **Independence** — Many want to have the rewards and responsibility of directing their own future. For most, it is not enough to be on the right bus going in the right direction, they need to be the driver.
- **Income** — This career has no external limitations on earnings. Advancement and income are direct results of doing the right things in the right way and doing them well.
- **Stability** — This career is economic downturn proof. Insurance and financial services are items people will always need.
- **Variety** — This career offers flexibility and the chance to learn and grow professionally. There are new and improved ways of doing things every year. You are always meeting new people as a part of your career.

## How we do it

- **Relationships** — It is really about the relationship and not just a transaction. We sit with the client and do a comprehensive assessment of his/her current situation. We then design a strategy that will address any needs the client has and apply products and services that puts those strategies into action.

### Heading on the right career path

If you feel that being an independent financial services professional is the direction you want to take for your career, you have come to the right team. Our agency has teamed up with Ameritas… a company who works with the finest financial professionals and practices in the business of fulfilling life. You'll learn more on the following pages.


Ameritas

# Ameritas serves you and your clients, not stockholders

Ameritas' passion is for building and growing relationships that span generations. It shines through everything they do and is deeply embedded in their culture. Their relationship with you and the relationships you have with your clients come first. Every time. And as a mutual-based organization, they mean it.

They aren't obligated to third-party stakeholders. They're free to focus on long-term stability and what's best for the individuals, families and businesses who rely on them to deliver on their promises when they need them most.

Deeply rooted with one of the strongest balance sheets in the industry, the financial health of Ameritas provides the strength and stability that customers expect. With a focus on capital utilization, operational effectiveness, increased revenue and earnings growth, they are poised to strategically strengthen their position as a top-tier industry leader.

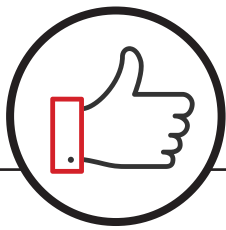
Ameritas Mutual Holding Company is comprised of subsidiaries Ameritas Life Insurance Corp. (Ameritas), Ameritas Investment Company, LLC (AIC) and Ameritas Advisory Services (AAS). In partnership, Ameritas, AIC and AAS bring their own products, services and resources together to offer you a competitive provider relationship.

# Ameritas helps you stay competitive in the world of wealth management

Clients today want one place to go for financial wellness. They're looking for comprehensive guidance across all their needs with a plan that brings everything together. Ameritas helps you exceed their expectations by providing a distinctive collection of strategies, services, platforms, products and people.

## What more could you offer your clients?

Wealth management is more than just managing money for your clients. It's about placing you at the center of your client's universe. Ameritas can help you create stronger, more enduring relationships and a more satisfying, sustainable practice.



### Build a relationship

Financial planning

Investment management

Insurance and protection

Banking and debt services

### Address changing needs

Education planning

Business planning

Tax guidance

Legal guidance

Lifestyle planning

### Focus on retirement and beyond

Retirement income

Estate and legacy planning

Charitable giving

# Ameritas offers open architecture so you can serve client best interests

Open architecture means you're free to choose the options that best fit your financial practice and clients. At Ameritas, that means:

## Choice of investment custodians

Custodial limitations can be a showstopper in wealth management. Ameritas' attitude is your client should be able to choose the investment custodian they prefer. Through AIC and AAS you can choose from multiple custodians:

- TD Ameritrade, Inc.
- Fidelity Clearing & Custody Solutions®
- Charles Schwab & Co. Inc.
- National Financial Services, Inc.

## Choice of tools and technology

Ameritas has vetted multiple technology partners to find ones that fit their culture and level of service to their field, as well as the robust capabilities that are important to you. Privacy, security and compliance are essential to your practice. Ameritas technology providers understand those priorities.

## Choice of products

Independence means having access to a diverse and comprehensive suite of products to offer holistic wealth management guidance.

**Securities and investments***
Using securities and investments in a financial strategy can help clients meet their goals with asset allocation, portfolio construction and diversification. Consider all your clients' financial goals to understand how securities or investments may benefit them, including supplementing their retirement savings, creating a college savings plan or increasing wealth with consistent savings.

**Life insurance**
Life insurance is the foundation of solid financial planning. At Ameritas, they offer products with a range of features and benefits to help your individual and business owner clients achieve their goals, such as providing for loved ones, financing a child's education, building retirement savings, business succession planning and leaving a legacy.

**Annuities**
An annuity provides a blend of features that can be useful in creating a robust retirement savings strategy for clients who want to accumulate wealth and supplement income. Help clients build their retirement savings, receive income for their lifetime and leave a legacy to loved ones.

**Disability income insurance**
Protecting clients' income is an important component of any financial strategy. With disability income insurance, you can be sure your clients' most valuable asset, their income, is protected should they become too ill or injured to work. The benefit can be used to pay medical expenses, keep up with regular expenses or provide assistance with household tasks.

**Retirement plans**
Offering a retirement plan can be a great way to help your business-owner clients recruit and retain employees. Plan design options, recordkeeping services and fiduciary tools work to complement your client's business, while also helping their employees reach a financially secure retirement.

**Group dental, vision and hearing care**
Part of holistic financial planning means looking at everything happening in a person's life, including clients' health. By encouraging clients to participate in regular preventative care, as well as dental and vision care, their chances of health risks may be reduced. Business owners can provide cost-effective, competitive benefits to their employees. Individual plans benefit those who have no employer-sponsored coverage.

*Securities offered through Ameritas Investment Company, LLC, Member FINRA/SIPC and investment advisory services are offered through Ameritas Advisory Services.

# In business for yourself, not by yourself

Ameritas Investment Company, LLC (AIC), a registered broker-dealer, is a privately-owned affiliated firm offering access to a wide array of securities products. Ameritas Advisory Services (AAS) is a registered investment advisor offering investment advisory products and services. They provide a variety of products and services to help meet the needs of your clients.

AIC and AAS are committed to be your resource and support you as you establish, grow and maintain a successful financial services practice. You can affiliate with them as a:

- Registered Representative.
- Dual registrant.
- Independent Adviser Representative (IAR).
- Hybrid RIA.

And choose a cost and compensation arrangement that aligns to your business model and growth plans:

- Traditional affiliation fee and grid-based payout.
- Subscription-based pricing—fixed annual cost and 100% payout.

Ameritas gets to know your business. You decide how to run your practice while we provide the teams, tools and training to grow your business.

## Ameritas Investment Strategies

- AIC has engaged Capital Research and Management Company, the investment adviser to the American Funds family of mutual funds, to provide professionally-managed diversified model portfolios, research and advice.
- Asset-based fee structure and investment minimums as low as $5,000.

## Dedicated support teams to help you succeed:

- Onboarding and training support.
- Relationship managers.
- Practice management consultants.
- Products and sales support.
- Platform consultants.
- Retirement plans support.
- Complex financial planning assistance.
- Compliance support.
- Regional supervisory principals.
- Operations and processing support.
- Customer service center team.

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## AIC ranks in the top 25 of the nation's independent Broker/Dealers,[1] based on total revenue.

**AIC is entrusted with more than $27.2 billion of customer assets including more than $9 billion in advisory assets under management.[2]**

[1] Source: Investment News - Broker Dealer Ranking 2021
[2] As of 12/31/20

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## Advantages of the technology suite from AIC/AAS

Ameritas is committed to keeping up with expanding technology, providing you with access to technology providers that fit their culture and level of service to their field, as well as the robust capabilities that are important to you. They integrate technology in these areas to help give you a competitive advantage:

**Portfolio Management and Performance Reporting Solutions**

**Client Relationship Management**

**Content Archiving/Compliance**

**Compliant Text Messaging Communication**

**Financial Planning**

**Specialized Planning**

**Risk Tolerance/Stress Testing/ Investment Data/Analytics**

**Fee Payments**

**Document Management/Imaging**

**Form Filling**

**Client File Sharing**

**Client Note Taking**

**Client Data Gathering**

**eSignature**

**Cybersecurity Compliance Monitoring**

**Want to learn more?** Call 800-335-9858 Option 3, then 2

# At Ameritas, you're never alone in finding the answers you need

Ameritas' strength and success are built on relationships, not transactions. Access to real human beings is how they roll. Knowing their field partners for decades is normal.

## Concepts, case design and analysis

Working with the advanced solutions & design team allows access to expertise and consultation to help you feel more confident in the financial strategies you create for clients. The team provides advanced support for life insurance, annuity and disability sales with expertise in taxation, business planning, estate planning, advanced insurance and annuity concepts, income distribution, wealth management and comprehensive financial planning.

## Sales and new business support

- Dedicated specialty internal wholesalers who focus on inbound calls for sales support and illustration development.
- Support for your agency team with submitted business, inventory management assistance, staff and agent product training and field underwriting support.
- Direct access to underwriters and new business teams.

## Operations and finance support

- In-depth understanding of your contract and benefit opportunities to help you maximize your profitability with Ameritas and take full advantage of all benefits and programs available to you.
- Multiple finance plans available to support new or experienced agents.

## Competitive compensation and benefits

You relationship with Ameritas is one of their greatest assets. As such, they are committed to recognizing your work, rewarding your results, and supporting you in your long-term success. To show their commitment, they offer an incentive package that provides benefits you can count on today with long-term rewards for a secure tomorrow. Many of the program components feature graded reward levels, so your rewards increase in value as your production increases. Simply put, the greater your results, the greater your rewards.

**Benefits**

- Selection of medical, dental and vision plans.
- Health Savings Account (HSA) – eligible health plan availability.
- Flexible Spending Account (FSA) – medical and dependent care flexible spending accounts.
- Savings plan for agent 401(k) with company match.
- Personal and family group life insurance.
- Voluntary long-term disability.
- Ameritas matches the FICA/Medicare tax withheld from commission checks of agents who are eligible for benefits.
- Charitable giving match program.

**Incentives and rewards**

- Professional Designation Reimbursement Program.
- Quality Incentive Commissions (QIC).
- Disability Income Bonus Plan.
- Agent Non-Contributory Deferred Compensation Plan.
- Agent Contributory Deferred Compensation Plan.
- Conference credit toward the Ameritas Leaders Conference.

# At Ameritas, it's not everyone for themselves

The right collaborative network can help you grow in a tough business. The independent wealth managers with Ameritas value the family of accomplished peers they find here. They share a spirit of winning together.

## Exchange knowledge at events

Ameritas provides the opportunity for you to attend numerous forums, conferences and training that are focused on helping you and your team grow as professionals in the industry, including:

- Conference curriculum developed by the field, for the field.
- Concepts and strategies for agents, whether new to the industry or experienced.
- Conferences for agents focused on or interested in disability income insurance, retirement plans or investments.
- Education for agents looking to expand their practice in the business owner marketplace.

## Collaborate in private study groups

Education doesn't just happen at a conference. Many opportunities are presented in peer groups, like nationwide study groups. Typically, four to six members are in a group focused on common growth goals. These groups create career-long relationships with colleagues.

## Bring out your best

Financial services has never been more challenging. Ameritas helps equip you with the resources you need:

- Industry specific education and development curriculum.
- Online, instructor-led courses.
- Online learning and guides.

# You can trust Ameritas to be financially strong now, and in the future, to meet promises to your clients

The core financial strength of Ameritas Mutual Holding Company lies within its insurance companies. These include Ameritas Life Insurance Corp. (Ameritas Life) and Ameritas Life Insurance Corp. of New York (Ameritas Life of New York).

Deeply rooted with one of the strongest balance sheets in the industry, the financial health of Ameritas provides the strength and stability that customers expect and is backed by a tradition of financial stewardship and a commitment to a conservative investment and risk management philosophy. It's also reflected in the strong ratings they consistently earn from Standard & Poor's and A.M. Best Company.

## Solid capital position

The fundamental basis for a financially healthy company resides within its solid capital position. As one of the largest mutual-based insurance organizations in the country, Ameritas has $2.9 billion in equity to help protect customers against the uncertainties of today's financial markets and to help ensure they'll be there when they need them the most.

## Solid financial ratings

The ratings* assigned to Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York provide an independent opinion of each insurer's financial strength and ability to meet ongoing insurance policy and contract obligations. Standard & Poor's and A.M. Best Company are recognized among the top authorities in analyzing insurance companies.

**A+**

**Standard & Poor's**

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

**A**

**A.M. Best Company**

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

**Their financials are as strong as some of the biggest companies out there. The difference [with Ameritas] is I can call and talk to a person, I'm not getting an 800 number. I feel like they appreciate me, my business and my clients.**

- Tallie O. Young, Tallie O. Young Associates

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

# Succeed your way.

Every financial professional and practice we work with is distinctive. Consider these perspectives from the remarkable people we're proud to do business with.

**"The ability to call representatives at Ameritas and speak to them personally is a huge plus for me. When I talk to Ameritas representatives, I know who they are, they know who I am, they know who the agency is. It's a human connection I don't think you get anywhere else."**

– Miguel Delgado, David White & Associates

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**"They let me build my business the way I want to build my business. Ameritas is there as a support, and they're an amazing support and resource. I can focus on what I need to do and build my business the way I want to build it, which for me is huge."**

– Amy Blodgett, Boom Planning

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**"If I have a very intricate, complicated question with a client or a prospect, the idea that I have an advanced sales department that I can just call and ask a really complicated question to a team of attorneys is huge. Words cannot describe the benefit of having that level of expertise at my fingertips."**

– Liz Daffner, Capstone Financial

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**"The people here are amazing. A lot of people are more than willing to be a mentor to you. I met my mentor at a NAIFA event…I had a whole conversation with him that night and he offered to help me and teach me. We work via phone call and webinar and it's been a fabulous experience."**

– Valerie Laroque, Cornerstone Financial Group, LLC

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**"The history of Ameritas and the companies that now comprise Ameritas is very rich. Numerous NAIFA national presidents and leaders have hailed from our ranks. The relationships here are very important. I have opportunities that my colleagues at other companies don't have, like picking up the phone and talking to senior management. We have a strong field advisory cabinet and sub-committees that work with senior management and home office to make our distribution better. This is all very special and those relationships are what keeps me with the company."**

– Keith Gillies, United Wealth Advisors Group, LLC

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**"If somebody is looking for a primary relationship with a company, but at the same time they have their ability to maintain their independence with a large product line, broker/dealer and good quality people to work with…that's what they're going to get with Ameritas."**

– Chris White, David White & Associates


Looking for a financial organization that thinks long range like you?
Find what you need to grow your independent practice. All under the roof of a mutual-based organization.
Visit: ameritas.com | Contact: 800-319-6903

Ameritas
*fulfilling life*

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