Ameritas Investment Partners

Wealth Management

Ameritas Investment Partners

Ameritas
fulfilling life

AIP 1005 12-14

solutions by design

To help you meet your investment needs

Ameritas Investment Partners is a registered investment advisor who works with your trusted Investment Advisor Representative to provide access to professional management of your investments in an individual portfolio custom designed to help you meet your goals and objectives. When you open an Ameritas Investment Partners Wealth Management Account, your accumulated wealth will be managed by our team of experienced investment professionals.

The increasing complexity and volatility of the investment markets requires a dedicated, full-time portfolio manager to meet the challenges investors face today. Together with your Investment Advisor Representative, Ameritas Investment Partners can provide the expertise you need to help you meet your specific investment goals.

solutions for you

and your investment needs

Investment goals are as varied as the people or institutions that create them. For an individual, access to income for a comfortable retirement and leaving a legacy for future generations may be a priority. A business' focus may center on accumulating assets and managing its retirement plan, while a charity or foundation may look to fund current and future projects. Whether you are an individual investor, corporation, profit sharing plan, trust, foundation, pension plan or institution, an Ameritas Investment Partners Wealth Management account combines the resources of your Investment Advisor Representative and Ameritas Investment Partners' investment professionals to offer you expertise in the following strategies:

- Long-term investment management
- Tax efficiency
- Current income management

your investment plan

To help you achieve your investment goals, we work with your Investment Advisor Representative to develop and implement your investment plan.

1. We take the time to review and understand your goals in life and how your investment can help you achieve them.
2. Develop a tailored investment strategy based on your specific risk and return preferences.
3. Implement your customized investment strategy.
4. Assess on an ongoing basis whether the account's strategy and asset allocation continue to meet the objectives.
5. Adjust and adapt as your needs evolve and markets change.

Ameritas Investment Partners

Wealth Management

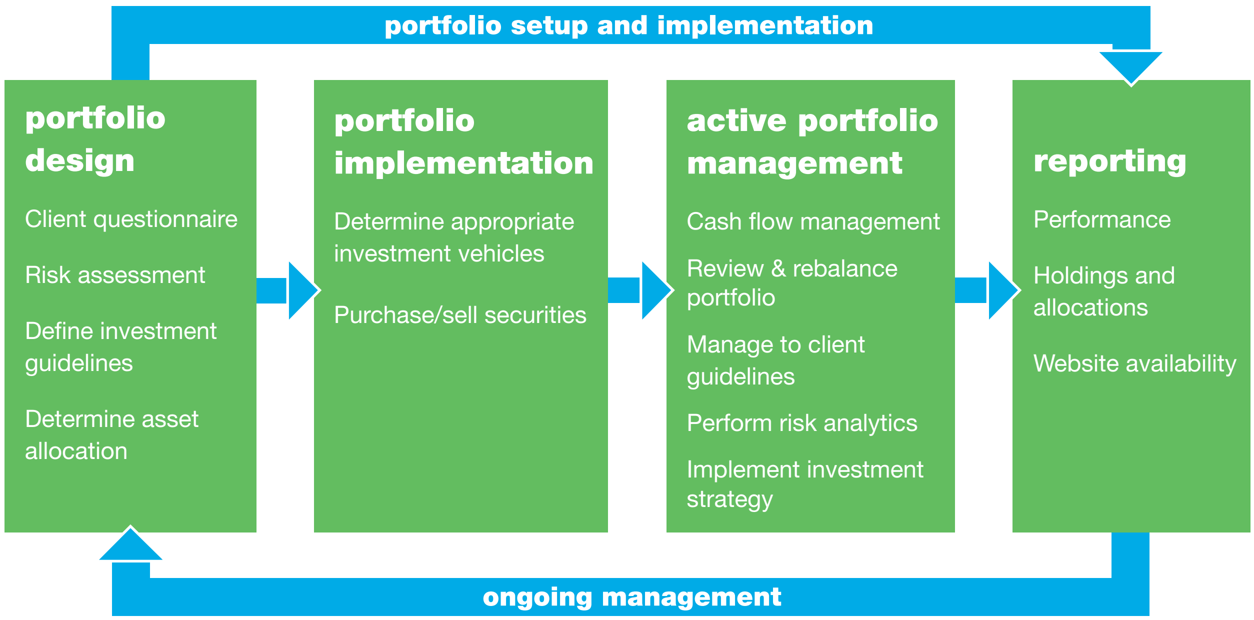
Ameritas Investment Partners is an investment advisor registered with the Securities and Exchange Commission. With offices in Lincoln, Neb., and Cincinnati, Ohio, our experienced investment professionals have specialized knowledge and backgrounds across the major asset classes in investment management.

These professionals have developed and managed investment solutions for insurance companies, high net worth individuals, mutual funds, endowments and foundations, pension funds and profit-sharing plans among others. Ameritas Investment Partners professionals have the credentials and experience needed to help you navigate in today's complex investment world.

investment process

A team of experienced investment professionals design, implement and actively manage your portfolio.

Ameritas Investment Partners Portfolio Management Team



Ameritas Investment Partners Wealth Management Programs

MERCURY

MERCURY utilizes Exchange-Traded Funds (ETFs) to efficiently invest in a broad range of asset classes. These asset classes are then strategically combined for your customized portfolio. This program is designed for accounts of $100,000 and above.

GEMINI

GEMINI has the added capability to create a customized, tax efficient portfolio utilizing individual securities in certain asset classes and completing the asset allocation process by investing in ETFs. This program is designed for accounts of $500,000 and above.

asset allocation strategy

Asset allocation is an investment management strategy that addresses the risk of market fluctuations by balancing the different characteristics of asset classes in relation to your goals and tolerance for investment risk. Your asset allocation strategy, implemented in either the MERCURY or GEMINI program, is the blueprint from which the Ameritas Investment Partners Wealth Management team builds your portfolio and makes day-to-day decisions.

frequently asked questions

What is a Wealth Management managed account?

Our managed account, also known as a Wrap Account, combines several services into one comprehensive program for a single fee. The services include an investor needs evaluation, investment asset allocation and planning, professional portfolio management and performance measurement and reporting. Transaction and custody costs for securities Ameritas Investment Partners manages in the portfolio are included in the fee. The investor, the Investment Advisor Representative and the Wealth Management team all share a common goal – to ensure that the investor's portfolio is aligned to meet the investor's needs.

Benefits of a Wealth Management managed account:

- Customized solution to meet investor objectives
- An asset based, rather than commissioned-based fee structure
- Tax efficiency – the portfolio is managed to minimize tax impact while maximizing performance in line with the investor's needs
- GEMINI accounts offer the additional ability for the investor to make specific portfolio requests such as income distribution or restricting specific stocks based on your preference

Isn't my Investment Advisor Representative a professional investment manager?

Your Investment Advisor Representative and the Ameritas Investment Partners Wealth Management team work together to help you achieve your investment goals. Once you have made the decision to open an Ameritas Investment Partners Wealth Management Account, the portfolio manager defines your investment objectives and policies, researches appropriate investments, makes investment decisions and executes transactions based on your investment profile and produces performance reports. This enables your Investment Advisor Representative to partner with you to concentrate on your overall long-term and comprehensive financial plan.

helping you reach your investment goals

* Please note that accounts will indirectly bear the underlying expenses charged by mutual funds and/or ETFs in your portfolio and affect a client's overall investment performance.

frequently asked questions

Why is there an account minimum?

It is very difficult to provide the necessary asset allocation diversity needed to construct an efficient and effective portfolio with holdings less than the $100,000 (MERCURY) minimum level. The greater the value of the account, the more latitude the portfolio manager has to include specific securities such as stocks, bonds, options, ETFs and mutual funds, to provide a diversified portfolio. Individual security selection begins at the $500,000 (GEMINI) level and is dependent upon the securities that you may already hold in your account in combination with a need for suitable, diversified asset allocation. Combining accounts in one household may be used when determining account size.

What services are included for the fees charged for professional portfolio management?

Ameritas Investment Partners Wealth Management program provides single fee pricing.* There will be no additional charges for brokerage commissions, trading costs or custodian fees. The fee will be charged quarterly, in advance, based upon the market value of the Ameritas Investment Partners managed account on the last day of the previous quarter.

Your fee includes:

- Asset allocation recommendations
- Professional asset management
- Compensation to the introducing Investment Advisor Representative
- Operational transaction costs for trading activity in the account
- Custodian fees
- Internet access to your account via our website

What are the advantages of having a professional portfolio management team?

The increasing complexities of the investment markets have led more investors to turn to professionals to manage their assets. Many decide they don't have the time, resources or professional training to research, select and monitor the investments in their account. The economies of scale offered by a firm that invests large amounts of institutional assets may provide cost savings to the investor not available on an individual level. The Ameritas Investment Partners Wealth Management team has access to research information not generally available to the individual investor.

* Please note that accounts will indirectly bear the underlying expenses charged by mutual funds and/or ETFs in your portfolio and affect a client's overall investment performance. Also, Ameritas Investment Partners has arranged for Chicago Clearing Corporation (CCC) to provide class action litigation monitoring and securities claim filing administration for a contingency fee of 20% of the amount of each claim settlement award.

fees and services

Single fee pricing - Part of our investment solution design is a unified approach to pricing. Instead of paying separate charges for commissions or administrative fees, we offer a single fee based on the market value of your account.*

Service - In addition to creating an investment portfolio that addresses your needs and goals, we are committed to fostering a long-term relationship by encouraging open communication. Our services are designed to provide you with answers to your investment questions.

Performance reporting - Your asset allocation strategy is tailored to meet your investment needs and the performance reports you receive can be as well. Our standard reporting package for MERCURY accounts includes return on investment, market values, cost information and more. While the GEMINI reporting includes all the MERCURY level reports, special reporting needs can also be incorporated.

Secure online access - Clients can have secure online access to daily account values and Quarterly Portfolio Reviews, as well as additional reports as requested. A paperless option is also available.

how do I get started

Meet with your Investment Advisor Representative and complete an investor questionnaire. This provides the portfolio manager with information on such topics as: your current holdings, tax management needs, risk tolerance, investment objectives and income requirements. The more detailed the information in the answers provided by the investor, the more opportunity the portfolio manager will have to suggest suitable recommendations. The Wealth Management team will then provide you and your Investment Advisor Representative with a customized portfolio proposal for your review so that you can make an informed decision about opening an Ameritas Investment Partners Wealth Management Account.

Ameritas Investment Partners

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