Ameritas Investment Company, LLC Ameritas Advisory Services, LLC at a Glance

Ameritas Investment Company, LLC and Ameritas Advisory Services, LLC are committed to being your provider and supporting you as you establish, grow and maintain a successful financial services practice.

In business for yourself, but not by yourself

Ameritas Investment Company, LLC (AIC) and Ameritas Advisory Services, LLC (AAS) are proud of the relationships we have with representatives in the industry. We offer a wide array of investment products and services that provide flexibility and choice to help support you and your business.

Who we are

We are a mutually-owned Broker/Dealer and Registered Investment Advisor (RIA) in all 50 states. We presently support more than 1,000 registered representatives, 600 investment adviser representatives and many independent businesses and agencies. AIC ranks in the top 30 of the nation's independent Broker/Dealers[1], based on total revenue. Combined, we are entrusted with more than $29.4 billion of customer assets including more than $9.4 billion in advisory assets under management[2]. We are part of the Ameritas Mutual Holding Company which has over 130 years of financial strength and one of the strongest balance sheets in the industry, an A+ rating from Standard & Poor's®[3], and over $45.2 billion in company assets under management[4].

What we offer

Our platforms of people, processes, systems and technology are robust, yet we are small enough to deliver an excellent customer experience. We get to know you and your practice to help you take your business where you want it to go. In short, we care about you and your business and offer you the choice and flexibility to run your business how you choose.

Competitive compensation and cost structure

We offer a competitive grid-based compensation payout structure on commissions and advisory fees.

Our advisory programs:

- **Platform fees** – One low fee covers a turn-key platform that offers powerful investment advisory tools, service and support.
- **Transaction fees** – Competitive fees that cover the cost of processing trades. A broad list of no-transaction fee funds is available.
- **Manager fees** – Fees pertaining to programs where investment management services are provided by third parties.

Back office support

At Ameritas Investment Company, LLC and Ameritas Advisory Services, LLC, we work in a highly ethical manner that builds lasting trust and enduring relationships. Our experience comes from being providers with over 35 years in the business. We support your needs through professional teams of business development, compliance, due diligence, operations and supervision.

Multiple clearing and custodial options

Freedom and flexibility to choose the custodian that works best for your advisory business:

- National Financial Services LLC (NFS) offers clearing and custodial solutions for both commission-based and advisory business.
- Fidelity Institutional®
- Charles Schwab & Co., Inc.
- TD Ameritrade, Inc.

Multiple affiliation models

Your affiliation is based on your registration:

- AIC Registered Representative
- AAS Investment Adviser Representative
- AIC Registered Representative and AAS Investment Adviser Representative
- Hybrid RIA

Ameritas
fulfilling life.

Ameritas Investment Company, LLC
Member FINRA/SIPC
Ameritas Advisory Services, LLC

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Diverse range of investment options

A variety of investment options are available for consideration:

- Advisor as Portfolio Manager Programs – If you enjoy building and trading your own portfolios, we have multiple options available through National Financial Services LLC, Fidelity Institutional®, TD Ameritrade, Inc. and Charles Schwab & Co., Inc.
- Outsourced investment model options can be accessed through the Envestnet platform and advisors can select from dozens of Fund/ETF strategists, hundreds of SMA portfolios, or utilize the powerful UMA technology to create customized strategies for their clients.
- Ameritas Investment Partners, Inc. – Proprietary asset management programs that leverage our internal CFAs, investment committee and Chief Investment Officer of our life insurance company.
- Ameritas Investment Strategies (AIS) – In-house core asset allocation models designed in coordination with Capital Analytics Group offering low minimum, low cost, diversified portfolios.
- Third-Party Asset Management Programs (TAMPs) – Multiple direct TAMP platforms provide support and access to top managers: AssetMark, Beacon, CLS, SEI and FlexPlan.
- Mutual funds, ETFs, stock and fixed income securities – Access to over 300 mutual fund companies, more than 10,000 individual mutual funds, all major U.S. stock exchanges, Brokerage CDs, Corporate Bonds, U.S. Treasuries, U.S. Government Agency Securities, Mortgage-Backed Securities, Municipal Bonds and UITs.
- Variable products – Offering a broad array of variable life insurance and variable annuities through our proprietary affiliate and outside companies.
- Index annuity approved list – AIC supervises these products but does not run them through the payout grid.
- Alternative investments – Offering access to several alternative investment options from REIT's, Private Placements, 1031 Exchange Programs, Limited Partnerships and more.

Robust technology package

Several technology resources are in place to offer the support you need for managing your business.

- Envestnet – Turn-key managed account technology platform that provides robust functionality for advisors to build models and manage client accounts, outsource to a wide array of third party managers, build sophisticated UMA solutions, leverage SRI/ESG/Impact and tax management tools, and generate performance reports.
- Orion Advisor Tech, LLC – Offering aggregation, integration with other tech providers, reporting, trading, new account opening, business insight, financial planning resources and a client portal.
    - Advizr – Powerful, yet easy to use, financial planning software which gathers the necessary client data to perform goal-based or cash-flow planning and enables you to quickly deliver plans to clients.
- Native custodial platforms from NFS, Fidelity Institutional®, TD Ameritrade, Inc. and Charles Schwab & Co., Inc.
- Applications to help you manage your business: DocuSign, LaserApp Anywhere, RightBRIDGE, Envestnet Retirement Solutions, RegEd, Smarsh email platform, Caesar Connect (for commission statements, client roster and registration renewal), and CRM integration with select vendors.

Contact us to learn about additional pricing discounts that have been negotiated for more technology options.

[1] Source: Financial Advisor Magazine, Independent Broker/Dealer Ranking 2021, April 2021 (https://www.fa-mag.com/userfiles/000000002021_IMAGES_ALL/FA_ISSUES_2021/04_FA_APRIL_2021/BD/BDRanking2021_MagChartsOnly_420.pdf)

[2] As of 12/31/2021

[3] Standard & Poor's A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings. Ratings as of March 2021. Ameritas Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

[4] As of 12/31/2020

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