AIC and AAS at a Glance

We're 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. As a mid-size wealth management firm, we are large enough to offer a very wide variety of investment options that meets or exceeds what you might find at larger firms, but with a personalized touch that a company with thousands of financial professionals cannot match. What matters to most financial professionals is the strength, consistency, longevity and health of their support structure--areas in which AIC and AAS excel.

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®[1], and $32.4 billion in company assets[2]. Because of this, our financial professionals have the confidence of knowing that we are backed by stability. We are not going anywhere and are a staple part of our larger organization.

What we offer

Our platforms, 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 AIC and AAS, we work in a highly ethical manner that builds lasting trust and enduring relationships. Our experience comes from being providers with over 40 years in the business. We support your needs through personalized service from our business development, compliance, due diligence, operations and supervision teams.

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.
- Charles Schwab & Co., Inc. (Schwab)[3]
- Fidelity Institutional®(Fidelity)[4]

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:

- The Ameritas Wealth Platform is the primary tool that AAS advisors look to for both building their own portfolios and for selecting from dozens of fund/ETF strategists, hundreds of SMA portfolios, or to utilize the powerful UMA program to create portfolios that combine any of the strategies above for their clients.
- Advisor as Portfolio Manager Programs – If you enjoy building and trading your own portfolios, we have multiple options available through NFS, Schwab and Fidelity.
- Ameritas Investment Partners, Inc. – Proprietary asset management programs that leverage our internal investment management team, investment committee and chief investment officer of our life insurance company.
- 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 a wide variety of 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 REITs, Private Placements, 1031 Exchange products, Limited Partnerships and more.
- Third-Party Asset Management Programs (TAMPs) – Multiple outsourced TAMP platforms are available, including: AssetMark, Beacon, CLS, SEI and FlexPlan.

Robust technology package

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

- Ameritas Wealth Platform – 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 overlay management tools, and generate performance reports.
- Orion Advisor Tech, LLC – Offering aggregation, integration with other tech providers, reporting, business insight, financial planning resources and a client portal.
    - Orion Planning – 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, Schwab and Fidelity.
- Applications to help you manage your business: AdvicePay, Caesar Connect (for commission statements, client roster and registration renewal), CRM integration with select vendors, Docupace, DocuSign, Envestnet Retirement Solutions, Pontera, RegEd and Zocks.

[1] Standard & Poor's A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings. Ratings as of March 2025. Ameritas Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

[2] As of 12/31/2024

[3] Schwab is a registered broker/dealer and member SIPC.

[4] Fidelity is a registered service mark of FMR LLC. Fidelity Institutional® provides clearing, custody and other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE/SIPC.

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