

Authorization to Pay Adviser Fees from Variable Annuities Direct to Advisers and Adviser Declaration

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Ameritas Life Insurance Corp. ("Company") P.O. Box 81889, Lincoln, NE 68501 / 800-745-1112, Fax 402-467-7335

Adviser Information

Firm Name (Check will be made payable to this entity)

Mailing Address

Phone Number

Contact Name

Account Information

Policyowner's Name (Please Print)

Social Security Number

Policy Number (s)

General Information

- Liquidations to pay such fees for non-qualified annuities will be processed as partial withdrawals and may be subject to withdrawal charges. Refer to your prospectus for the charge, if any applicable to your contract.
- The cash surrender value after a withdrawal must be at least \$1,000.
- The partial withdrawal will be processed from the subaccounts on a basis proportional to the policy's cash value in each subaccount.
- If the annuitant is under age 59½, there will be an early distribution penalty of 10% imposed by the Internal Revenue Service unless the annuitant meets certain requirements.
- This form may not be used to withdraw and pay adviser fees from a variable annuity policy with a Guaranteed Lifetime Withdrawal Benefit rider that has been activated.

Non-Qualified Annuities

I/We understand that liquidation of contract units to pay fees to pay for non-qualified annuities are considered to be constructive income to the extent of the contract gain and therefore are subject to income tax and may be subject to penalty tax.

Withholding

Federal Law requires the Company to withhold income tax from any distribution that is subject to tax unless the owner(s) have provided the Company with a Social Security/Taxpayer I.D. Number and have certified that he/she is not subject to backup withholding. I/We elect the following with respect to the payment fees under this authorization:

- I/We do not want Federal Income Tax withheld from these withdrawals.
- I/We understand that Federal Income Tax will be withheld from the withdrawals. Please withhold _____%. If no amount is stated, the Company will withhold the required minimum amount under Federal Law.

Qualified Annuities

Applicable only to IRA, SEP/IRA, 403(b) Annuity, 401(a) or 401(k) Funding Vehicles

- The Owner(s) and the Adviser agree that the cost of any investment advisory services provided by the Adviser will be deducted from the assets of the Annuity from time to time.
- The Owner(s) and the Adviser agree that the Annuity shall be solely responsible for the payment of the fee and that neither the Owner(s) or the Company shall have any liability whatsoever for payment thereof. The fee shall be deducted directly from the assets of the Annuity and forwarded by the Company to the Adviser.
- Under no circumstances shall the Owner(s) or the Company be held liable for payment of the fee. If the assets of the Annuity should fail to be sufficient to pay the fee, or if the fee should fail to be paid for any reason whatsoever, the Adviser shall have a cause for action for payment of the fee solely against the assets of the Annuity.
- The Owner(s) acknowledge that the Company makes no representation or warranty either by accepting any instructions from the Adviser to reallocate among the investment options provided under the annuity or otherwise, concerning tax treatment of the deduction of the cost of the services described herein under the Internal Revenue Code or otherwise. The Company has no responsibility or liability with respect to the transactions contemplated by this agreement.
- I declare that the Annuity is solely responsible for the fees and that I have executed an agreement with the Adviser which so states. The Company will not report fee liquidations but reserves the right to change this tax reporting position at anytime upon written notice to the Owner(s) and Adviser. Such a change will not alter the future payments authorized under this form.

Disclaimer and Indemnification

The Company does not make representations or warranty, by accepting instructions or otherwise, concerning the tax treatment of payment of fees under the Internal Revenue code, as amended, or otherwise. The Company has no responsibility or liability for any taxes, penalties, and/or interest which may be assessed by the Internal Revenue Service or other administrative tribunal or court arising out of this authorization. I/We hereby indemnify and hold the Company harmless from and against any and all claims, losses, liabilities, or damages, costs or expenses including but not limited to taxes, penalties, and/or interest (individually and collectively referred to as "loss") arising out of any Adviser initiated transfer, allocation change or partial surrender. The Company is not responsible and has no liability for any loss incurred by the Owner(s) as a result of transactions contemplated by this authorization except in the event that the owner suffers any such loss as a result of willful misconduct of the Company, its employees or agents in processing transfers or partial surrender requests made by the Adviser.

I/We the undersigned, have retained the services of the Registered Investment Adviser (Adviser) noted above to manage my/our Company accounts. For this service, I am charged a fee by the Adviser. I have agreed that the amount of each periodic payment will be calculated quarterly by my adviser who will instruct the Company in writing to liquidate the appropriate number of shares from my account and send the fee direct to the adviser. You may rely exclusively on instructions received from the Adviser concerning the periodic fee payments, and you are authorized to pay the Adviser directly such fees as requested. The Company has no responsibility or liability to determine that instructions received from the Adviser are in compliance with the separate agreement that I have entered into with the Adviser.

Owner's Representations: The Owner warrants, represents and covenants that he or she has duly authorized the Adviser to provide services and to instruct the Company to reallocate Accumulation Value.

Adviser's Representations: Adviser represents, warrants and covenants that it has complied with and has all necessary registrations under all applicable Federal and State laws including, but not limited to the Investment Advisers Act of 1940, the Securities Exchange Act of 1934, and state insurance and broker/dealer laws. Adviser further represents, warrants and covenants that such registration shall remain in effect for the duration of this Agreement and that if the Adviser is relying upon an exemption under any Federal or State law, Adviser will notify the Company in writing of its reliance upon any such exemption.

Signatures

This authorization will remain in full force and effect until revoked 1) by me/us by written notice received at the Company's Home Office or 2) by my/our election to activate the Guaranteed Lifetime Withdrawal Benefit rider. The Owner(s) hereby certifies under penalty of perjury, that such taxpayer is not subject to a backup withholding order under section 3406(c) of the Internal Revenue Code. In addition, the taxpayer certifies, under penalty of perjury that the social security or tax identification number shown on this form is correct.

Owner(s) Signature Date

Investment Adviser Signature Date

Owner(s) Signature Date