

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.

