Getting more out of life

At Ameritas, we say we’re in the business of fulfilling life. But what does that really mean?

For starters, it means getting what you’ve been promised — a claim payment, a wealth management plan, protection for your family.

And it can mean even more. Fulfilling life is the thrill of watching your child see the world clearly for the first time. The confidence of knowing your employees are covered by solid benefits. The serenity of knowing you’ve planned well for the future and can enjoy life.

It’s about the feeling you get from great service or a helpful visit with one of our representatives. The satisfaction of designing the right financial strategy or the comfort of building a relationship that lasts.

Respect. Trust. Results.

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2020 annual meeting

The 2020 annual members meeting of Ameritas Mutual Holding Company will be held at the mutual holding company home office in Lincoln, Nebraska, at 9 a.m. central daylight time on Wednesday, May 6, 2020.

*Consolidated audited financial statements and individual insurance company financials are available at Ameritas.com or by request at 800-745-1112.
The purpose in our mission

The higher purpose expressed in the Ameritas mission is something very special.

Our mission inspires us to help others. It expresses the purpose that brings us together and creates something that’s bigger than what we could do alone. It also guides our business strategies, because realizing our mission and driving growth are closely related complementary goals.

Ameritas entered 2020 with momentum and energy drawn from a record of accomplishment in 2019. Last year we introduced several successful new products and expanded our distribution networks, helping us grow from serving 4.2 million to almost 4.5 million customers. We invested in new technologies, streamlined systems and improved customer-facing platforms that will help create even greater results in years ahead.

Investments like these are possible because our robust financial health remains a fundamental principle. Carefully managed risk and responsible use of our resources are priorities deeply rooted in our values and shaped by our structure as a mutual-based organization. Our focus is on long-term stability and doing what’s best for the customers who rely on us.

We distributed more than $2.9 billion in policyholder benefits in 2019, a compelling demonstration of our first and most fundamental duty to customers. We take great pride in honoring the promises we make. We respect the profound positive impact we can make for American families at a time when they may need us most. This is our purpose in action.

Our experience navigating in an evolving marketplace gives us the confidence to manage uncertainty and make the adjustments required by a dynamic, diversified enterprise. Ameritas closed 2019 with $2.5 billion in total revenue, a 5% increase from the prior year, and grew total members’ GAAP equity 24% to $3.6 billion. I appreciate everyone who helped make this growth possible, from our associates and financial professionals to our leaders and board of directors.

With JoAnn Martin’s retirement in January 2020, Ameritas celebrated the close of an important and distinguished chapter in our history. JoAnn has always believed leadership is a privilege, and I couldn’t agree more. I’m honored to lead and work alongside our amazing team as we continue to build on everything JoAnn brought to Ameritas.

JoAnn often encourages us to leave everything we touch in a better place. She lived by those words as our leader and as a force in our community and industry. After a decade as CEO, JoAnn left Ameritas a powerful legacy of financial strength and deep commitment to others.

More than just our heritage, that legacy is our future.
“We help make the lives of our customers and their families better by offering proven, trusted and valued insurance and financial solutions over lifetimes. This is what we do, and we strive to do it better than anyone.”

— Ameritas mission

William W. Lester, CFA, FLMI
President and Chief Executive Officer
Ameritas Mutual Holding Company
When Kim Allen and Corry Lawler became friends, they didn’t expect to sit down and discuss comprehensive business planning for Corry’s family company. But when Corry took over his father’s company, Lawman Heating and Cooling, Inc., he knew it was imperative to establish a financial strategy for the growing business.

“Most of my financial consulting starts on a personal level,” explained Kim Allen, LUTCF, and managing partner of United Professional Advisors. “I am definitely a relationship guy. When Corry and I became friends, he started asking questions about what we did … Once he started realizing the different services that we provide for all our clients, then [the friendship] grew into helping the business.”

Corry is the chief executive officer of a general all-purpose construction firm located in Sackets Harbor, New York. Lawman Heating and Cooling, Inc. was founded and run by Corry’s father, Mike Lawler, and his partner, Ray Chapman.

When Corry filled his father’s role as CEO of Lawman Heating and Cooling, Inc., Corry started thinking about small business succession planning. He recognized there was a need to protect the company and have a strategy for business continuation.

“From an estate plan perspective, it gets pretty complicated,” said Corry. “I’m a builder, I’m not an estate planner. So we’ve been working together hand-in-hand to make sure … the best possible outcome we could possibly expect actually happens.”

Corry and Kim worked with the Ameritas advanced markets team to craft a custom estate plan. The plan leverages the power of life insurance and more to cover the diverse financial needs of the Lawman team.

“People spend their lifetime building these businesses, and so often they don’t take the time that really is needed to pull an estate plan together,” Kim said. “I think the outcome of what’s going to happen to those family businesses and those assets they’ve acquired is so important.”

Another aspect of business financial wellness is employee recruiting and retention. With a shortage of skilled tradesmen, recruiting and retention in the construction field is difficult. Corry understood a robust retirement plan shows employees the company is invested for the long haul.

“They really didn’t have any guidance,” explained Corry about their previous employee pension plan, adding that there had been no professional consultations with employees.
The Lawman team worked with Kim and the Ameritas retirement plans division professionals to replace their outdated pension plan with a modern 401(k). Educating the employees was a vital part of that effort. One of the things Corry is most proud of is creating a culture of fiscal responsibility. 

“[Employee] education is what’s going to make your company strong forever because people will want to work there,” Kim remarked.

There are many reasons for this business owner’s success story. But the key was planning for a growing business financial strategy to address the needs of the business, the employees and Corry’s family.

“What I love most about what we do is we get to help people,” Kim said. “I truly get to go out and make a difference in so many lives. It’s an honor. It’s not a job. This is truly what we do for our community and for our friends.”

Ameritas is proud to be a part of this fulfilling life story about Corry Lawler and the whole Lawman team.

Visit Ameritas.com/About for more customer stories.
Promises fulfilled: The extraordinary story of Ken and Kathy Byrd

Ken and Kathy Byrd experienced a remarkable journey of resilience and recovery after Ken nearly died in a plane crash.

Ken and Kathy met as medical professionals. They were both working at the Methodist Hospital in Memphis, Tennessee. Ken made his career as an OB-GYN, and Kathy was a pediatric ophthalmologist. Both are now retired.

The Byrds were a blended family. Ken had three children from a previous marriage. Within a few years of marriage, he and Kathy had two more children.

“We had five kids and it was a busy, crazy, hectic, wonderful life,” Kathy said.

As wonderful as it was, Ken grew weary of driving 10 hours each way to visit his children in Chicago, so he began considering ways to decrease his travel time. With previous flight experience from serving in the Air Force, after two months of training, Ken earned his pilot’s license and soon had his first airplane.

In September 2012, Ken and Kathy’s oldest daughter was preparing to go to graduate school. Ken flew her to Boston to help her move and get settled into her new place. When he was ready to return home, Hurricane Isaac was in full force in the southeast region. Ken altered his typical flight path, convinced he could easily fly around the storm.

Ken’s plane ran out of fuel and crashed in the woods near Tillatoba, Mississippi. The sheriff’s department and volunteers searched for Ken during the night until they were forced to call off the search due to dangerous weather and low visibility. The next morning, the plane’s wreckage was spotted deep in the woods, and Ken was discovered barely alive.

“The rescuers were super careful getting him out, for which I’m eternally grateful,” Kathy said. “It turns out Ken had two fractured vertebrae and one wrong move would have left him paralyzed for life.”

Ken was cut out of the plane’s wreckage, intubated with a breathing tube and flown to the Regional One Health hospital and trauma center in Memphis. Trauma doctors determined he was in kidney failure, had 28 broken bones, the right side of his skull was crushed, and he had a collapsed lung. Piece by piece, the doctors put him back together. Eventually, he was well enough to leave the hospital and move into a rehabilitation facility.

After extensive rehab, Ken moved back home to finish recovery. But it was clear he would never practice medicine again.
During the ordeal, Kathy had a long list of worries about all things financial. While she was in the process of sorting things out, Ken’s office manager said, “I think Ken has a disability insurance policy. We need to call Bob Brown.”

Bob Brown, of UCL Financial Group in Memphis, worked with the Byrds years earlier on their insurance. Bob said, “When I received Kathy’s call, quite frankly, I thought it was going to be a life claim. Learning it would be a different kind of claim, I knew we’d done our job. I reassured Kathy that the income protection is in place, now it’s just time for it to execute.”

Ken wasn’t convinced of the value of disability income coverage at first. “I thought I’d never need it,” he said. But Bob persuaded Ken having a disability income policy was a good business decision, and the policy was put in place soon after they met.

“Having a disability policy made a night-and-day difference about what the rest of our life looked like,” Kathy explained.

Today, the Byrds are living their life together like they always imagined. A year after Ken’s accident, Ken and Kathy made a five-year plan for Kathy to retire. During those five years, Ken continued to recover and regain his strength until he was back to his normal routine and active lifestyle of bike riding, kayaking and playing with his grandchildren and dogs. The couple also moved from Memphis to their dream location to be closer to family and the coast.

Bob is thrilled to see his friends so happy with their outcome. “They’ve modified and adapted to the circumstances they found themselves in,” Bob said. “The planning we did enabled them to do that. If they want to say it’s because of something I did, I’d say it’s not what I did by myself; it’s what we did as a company, and it’s what we do as an industry. I’m delighted Ken and Kathy can live their lives the way they want to and on their terms. I’m inspired by their story of shared commitment.”

Knowing how different their lives could have turned out, the Byrds are eternally grateful to everyone who helped change their outcome for the better: the rescue teams who found Ken, the medical professionals who helped him recover, Bob Brown who helped them make a great financial decision and the Ameritas disability insurance team who fulfilled the promise of the policy.

“My life is fulfilling waking up every morning, being grateful for all that I have in this beautiful place with our wonderful family,” Kathy said.

Ameritas is committed to fulfilling our promises when our customers need us most. We’re so proud to have a role in the miraculous story of Ken and Kathy Byrd.

Visit Ameritas.com/About for more customer stories.
Creating community wellness


Ameritas and our associates volunteered and gave to organizations large and small in 2019. We give because we believe thriving communities are the foundation of a brighter future for generations to come.

How do we help? Many ways, including these.

- The United Way’s support for communities makes it a natural fit for us. Ameritas and its associates gave nearly $750,000 in 2019 through this signature nonprofit partnership.
- Ameritas sponsored the University of Nebraska Medical Center College of Dentistry’s new virtual simulation laboratory, which immerses students in cutting-edge technology to improve patient care.
- Volunteers from our Cincinnati office spent a day working at nearby Camp Joy, a local campground and outdoor education center for youth and families from all walks of life.
- We joined with associates from our five largest locations to provide money and relief supplies following devastating spring floods in the Midwest.
- Our donation to the Mourning Hope Grief Center, which supports grieving children, teens and young adults, will help make possible a new facility with expanded services for families facing a loss.
- San Antonio associates volunteered to help Habitat for Humanity prepare a home for its new family.

We are a company serving with purpose. Our associates are giving from the heart.

$1.6 million
Ameritas and the Ameritas Charitable Foundation contributed nearly $1.6 million to nonprofit organizations nationwide in 2019.

300
More than 300 nonprofit organizations benefited from Ameritas charitable giving.

20,954
Last year, Ameritas associates recorded nearly 21,000 volunteer hours devoted to their communities.

47%
Almost half of every dollar Ameritas contributed to a nonprofit in 2019 supported educational initiatives.

Top left: Dental college students study in the new Ameritas-sponsored laboratory.
Top right: Lincoln associates donated relief supplies for Nebraska flood victims.
Middle left: Cincinnati associates install flags at Arlington Memorial Gardens.
Bottom left: San Antonio associates volunteer at Habitat for Humanity.
Bottom right: Associates help install plants at the Lincoln Children’s Zoo.
Strength and stability

Our heritage as a mutual-based organization means we always put customers first. Our promise is to be there when they need us, and we back that promise with the power of our financial strength. Ameritas prioritizes long-term stability, sustainable growth and responsible stewardship of our resources, demonstrated by the strong financial ratings we earn year after year.

A

Standard & Poor’s
A+ (Strong) for insurer financial strength.
This is the fifth highest of Standard & Poor’s 21 ratings assigned.

A

A.M. Best Company
A (Excellent) for insurer financial strength.
This is the third highest of A.M. Best’s 13 ratings assigned.

The ratings* assigned to Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York provide an independent opinion of each insurer’s financial strength and ability to meet ongoing insurance policy and contract obligations. Standard & Poor’s and A.M. Best Company are recognized among the top authorities in analyzing insurance companies.

*Ameritas Mutual Holding Company’s ratings by Standard & Poor’s include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.
### Consolidated statistics

<table>
<thead>
<tr>
<th>Category</th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total assets under management</strong></td>
<td>$37.4</td>
<td>$32.6</td>
<td>$30.3</td>
</tr>
<tr>
<td>(in billions)</td>
<td>2019</td>
<td>2018</td>
<td>2017</td>
</tr>
<tr>
<td><strong>GAAP assets</strong></td>
<td>$27.9</td>
<td>$24.9</td>
<td>$23.1</td>
</tr>
<tr>
<td>(in billions)</td>
<td>2019</td>
<td>2018</td>
<td>2017</td>
</tr>
<tr>
<td><strong>GAAP members’ equity</strong></td>
<td>$3.6</td>
<td>$2.9</td>
<td>$3.1</td>
</tr>
<tr>
<td>(in billions)</td>
<td>2019</td>
<td>2018</td>
<td>2017</td>
</tr>
<tr>
<td><strong>GAAP realized equity</strong></td>
<td>$3.2</td>
<td>$3.0</td>
<td>$2.7</td>
</tr>
<tr>
<td>(in billions)</td>
<td>2019</td>
<td>2018</td>
<td>2017</td>
</tr>
<tr>
<td><strong>GAAP revenues</strong></td>
<td>$2.5</td>
<td>$2.4</td>
<td>$2.2</td>
</tr>
<tr>
<td>(in billions)</td>
<td>2019</td>
<td>2018</td>
<td>2017</td>
</tr>
<tr>
<td><strong>GAAP pretax operating income</strong></td>
<td>$146.0</td>
<td>$131.0</td>
<td>$123.7</td>
</tr>
<tr>
<td>(in millions)</td>
<td>2019</td>
<td>2018</td>
<td>2017</td>
</tr>
<tr>
<td><strong>Statutory premiums</strong></td>
<td>$3.4</td>
<td>$3.1</td>
<td>$2.8</td>
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<tr>
<td>(in billions)</td>
<td>2019</td>
<td>2018</td>
<td>2017</td>
</tr>
<tr>
<td><strong>Life insurance in force</strong></td>
<td>$99.0</td>
<td>$93.7</td>
<td>$90.0</td>
</tr>
<tr>
<td>(in billions)</td>
<td>2019</td>
<td>2018</td>
<td>2017</td>
</tr>
</tbody>
</table>
## Consolidated balance sheets

### Ameritas Mutual Holding Company and Subsidiaries

#### (unaudited, in thousands)

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed maturity securities</td>
<td>$11,031,525</td>
<td>$9,933,022</td>
</tr>
<tr>
<td>Equity securities</td>
<td>435,962</td>
<td>413,887</td>
</tr>
<tr>
<td>Mortgage loans</td>
<td>2,288,987</td>
<td>2,161,721</td>
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<tr>
<td>Loans on insurance policies</td>
<td>451,796</td>
<td>438,858</td>
</tr>
<tr>
<td>Other investments</td>
<td>571,664</td>
<td>373,954</td>
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<tr>
<td><strong>Total Investments</strong></td>
<td>$14,779,934</td>
<td>$13,321,442</td>
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<tr>
<td>Cash and cash equivalents</td>
<td>390,177</td>
<td>344,771</td>
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<tr>
<td>Accrued investment income</td>
<td>113,791</td>
<td>111,228</td>
</tr>
<tr>
<td>Deferred acquisition costs and identifiable intangibles</td>
<td>801,454</td>
<td>899,175</td>
</tr>
<tr>
<td>Reinsurance receivables</td>
<td>696,895</td>
<td>672,522</td>
</tr>
<tr>
<td>Other assets</td>
<td>378,520</td>
<td>377,809</td>
</tr>
<tr>
<td>Separate accounts</td>
<td>10,828,154</td>
<td>9,221,857</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$27,988,925</td>
<td>$24,948,804</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Liabilities and equity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Liabilities:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policy and contract liabilities</td>
<td>$11,777,902</td>
<td>$11,115,650</td>
</tr>
<tr>
<td>Deposit liability</td>
<td>1,019,878</td>
<td>1,075,069</td>
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<tr>
<td>Deferred income taxes</td>
<td>172,794</td>
<td>48,470</td>
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<tr>
<td>Surplus notes payable and borrowings</td>
<td>63,496</td>
<td>63,871</td>
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<tr>
<td>Other liabilities</td>
<td>518,423</td>
<td>521,049</td>
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<tr>
<td>Separate accounts</td>
<td>10,828,154</td>
<td>9,221,857</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>$24,380,647</td>
<td>$22,045,966</td>
</tr>
<tr>
<td><strong>Equity:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retained earnings</td>
<td>3,192,927</td>
<td>2,957,084</td>
</tr>
<tr>
<td>Accumulated other comprehensive income (loss)</td>
<td>415,351</td>
<td>(54,246)</td>
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<tr>
<td><strong>Total Members’ Equity</strong></td>
<td>$3,608,278</td>
<td>$2,902,838</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Liabilities and Equity</strong></td>
<td>$27,988,925</td>
<td>$24,948,804</td>
</tr>
</tbody>
</table>
### Consolidated statements of operations

#### Ameritas Mutual Holding Company and Subsidiaries

![Unaudited, in thousands)

#### Income

<table>
<thead>
<tr>
<th>Insurance revenues:</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums</td>
<td>$1,265,322</td>
<td>$1,228,883</td>
</tr>
<tr>
<td>Contract charges</td>
<td>382,182</td>
<td>390,907</td>
</tr>
<tr>
<td>Reinsurance, net</td>
<td>(170,639)</td>
<td>(172,227)</td>
</tr>
<tr>
<td>Broker-dealer revenues</td>
<td>129,367</td>
<td>124,870</td>
</tr>
<tr>
<td>Net investment income</td>
<td>662,664</td>
<td>541,979</td>
</tr>
<tr>
<td>Realized capital gains, net</td>
<td>123,967</td>
<td>153,118</td>
</tr>
<tr>
<td>Other</td>
<td>93,036</td>
<td>90,179</td>
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<tr>
<td><strong>Total Revenues</strong></td>
<td>$2,485,899</td>
<td>$2,357,709</td>
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</tbody>
</table>

#### Benefits and expenses

<table>
<thead>
<tr>
<th>Benefits and expenses</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy benefits</td>
<td>$1,393,964</td>
<td>$1,232,429</td>
</tr>
<tr>
<td>Sales and operating expenses</td>
<td>725,503</td>
<td>699,903</td>
</tr>
<tr>
<td>Interest expense</td>
<td>43,739</td>
<td>41,869</td>
</tr>
<tr>
<td>Amortization of deferred</td>
<td>71,299</td>
<td>80,344</td>
</tr>
<tr>
<td>acquisition costs and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>identifiable intangibles</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Benefits and Expenses</strong></td>
<td>$2,234,505</td>
<td>$2,054,545</td>
</tr>
<tr>
<td>Income before income taxes</td>
<td>251,394</td>
<td>303,164</td>
</tr>
<tr>
<td>Income tax (benefit) expense</td>
<td>45,454</td>
<td>60,983</td>
</tr>
<tr>
<td><strong>Net Income Attributable to Members</strong></td>
<td>$205,940</td>
<td>$242,181</td>
</tr>
</tbody>
</table>
Board of directors

standing, from left to right

James R. Krieger
Vice Chairman and
Chief Financial Officer
Gallup, Inc.

Kim M. Robak
Senior Partner
Mueller Robak, LLC

Thomas W. “Tommy” Knapp
Academic Director
University of Southern California’s Marshall School of Business

Paul C. “Chip” Schorr IV
Senior Managing Director
One Equity Partners

Bryan E. Slone
President
Nebraska Chamber of Commerce & Industry

Patricia A. McGuire
President
Trinity Washington University

D. Wayne Silby
Founding Chairman
Calvert Funds

sitting, from left to right

William W. Lester
President and
Chief Executive Officer

Tonn M. Ostergard
Chair and
Chief Executive Officer
Crete Carrier Corporation

JoAnn M. Martin
Vice Chair
Ameritas Mutual Holding Company

John S. “Sid” Dinsdale
Chairman
Pinnacle Bancorp, Inc.

James P. Abel
Chairman and Chief Executive Officer
NEBCO, Inc.
William W. Lester, CFA, FLMI  
President and Chief Executive Officer

Individual Division
Ryan C. Beasley, CFP, CLU, ChFC, MSFS, LLIF  
Executive Vice President  
Individual Division
Robert M. Jurgensmeier, FSA, MAAA  
Executive Vice President  
Individual Product and Independent Distribution
Kurt J. Shallow  
Senior Vice President, Agency and Advisor Distribution and Ameritas Investment Company, LLC President
Steven J. Valerius, FLMI  
Senior Vice President  
Individual Division

Retirement Plans Division
James M. Kais  
Senior Vice President  
Retirement Plans

Group Division
Karen M. Gustin, LLIF  
Executive Vice President  
Group Division
Patrick D. “Drew” Fleming  
Senior Vice President  
Group Distribution and National Partners
Bruce E. Mieth  
Senior Vice President  
Group Operations
Kelly J. Wieseler, FSA, MAAA  
Senior Vice President, Group Chief Actuary and Underwriting

Ameritas Investment Partners
James Mikus, CFA, FLMI  
President and Chief Executive Officer

Enterprise Services
Susan K. Wilkinson, CPA, FLMI  
Executive Vice President, Chief Financial Officer and Treasurer
Brent F. Korte  
Senior Vice President and Chief Marketing Officer
Christine M. Neighbors, Esq.  
Senior Vice President, General Counsel and Assistant Secretary
April L. Rimpley, LLIF, FLMI  
Senior Vice President, Human Resources
Robert-John H. Sands, Esq., CLU, ChFC  
Senior Vice President, General Counsel and Corporate Secretary
Carrie C. Weber  
Senior Vice President, Chief Compliance and Risk Officer
Linda A. Whitmire, FSA, MAAA  
Senior Vice President, Chief Actuary, Corporate
Richard A. Wiedenbeck  
Senior Vice President and Chief Information Officer
Leading with purpose

Clear about our mission. Confident in our direction. Intentional in our actions.

We reach for growth and deliver strong financial performance while helping our customers get more out of life. We’re purposeful about reaching our goals, while staying anchored in our values.

Trust and stewardship. Attracting talented people and helping them grow. Serving our communities. The highest ethical standards.

Our very existence as a mutual-based organization is about purpose. Leading with that sense of purpose in mind aligns with our belief that doing things right gets positive results.

Sound business plans produce the kind of momentum and sales growth Ameritas experienced in 2019, illustrating how we deliver on our vision of fulfilling more lives.

These things don’t just happen. They happen on purpose.