

## **Financial Planning and Consulting**

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### **Fee Agreement and Disclosure Statement**

**Ameritas Investment Company, LLC**

Registered Investment Adviser

Member: FINRA and SIPC

5900 O Street  
Lincoln, NE 68510  
800-335-9858

# Financial Planning and Consulting

## Fee Agreement and Disclosure Statement



Ameritas Investment Company, LLC Member FINRA/SIPC 5900 O Street / Lincoln, NE 68510

The undersigned (hereinafter “Client” or “you”), hereby retains Ameritas Investment Company, LLC (“AIC”), a Registered Investment Adviser, together with \_\_\_\_\_, Investment Adviser Representative (“IAR”) to review your financial affairs and provide the service(s) you select in Section I below. Your IAR will guide you through the consulting process and shall gather data, discuss his or her financial analyses and shall present you with a financial plan on a one time or ongoing basis as chosen by you in Section II.

### I. Financial Planning Services

#### Personal

- Comprehensive Planning:** Depending on your needs, comprehensive financial planning will typically cover most, if not all, of the services below.
- Risk Management and Insurance Planning:** An analysis of your insurance needs relative to your accumulation goals, assets and liabilities, sources of income and income needs of your beneficiaries.
- Tax Planning:** Focuses on the Client’s tax situation that is based on a general understanding of current tax laws. Analysis and recommendations, include but are not limited to taxation of income, deductions, tax planning and tax offsets.<sup>1</sup>
- Investment Planning:** Focuses on an analysis of your investment portfolio and developing portfolio management techniques in light of your primary investment concerns, needs, goals, time horizon, risk tolerance and objectives.
- Cash Flow Analysis:** Analysis of your sources of income and expenses in order to help you develop a personal budget designed to help you meet your financial goals.
- Net Worth Analysis:** Assessing your net worth and liquidity by reviewing your assets and liabilities as indicated in your personal balance sheet.
- Estate Planning:** Focuses on your financial goals for the disposition of your estate including strategies for minimizing the associated costs.
- Retirement Planning:** Focuses on an analysis of the assets required at your estimated retirement date to meet your stated financial goals during retirement.
- Other:** You may request or require specific advice that may not have been captured above. Specific details should be outlined on page 8 of this agreement.<sup>2</sup>

#### Business

- Current Position:** Focuses on an analysis of a business’ current and projected balance sheet, income statement, tax situation and other data particularly helpful in assessing a business’ capital and liquidity requirements.
- Financial Ratios:** Focuses on analysis of a business’ key financial ratios, such as inventory turnover and/or return on equity, useful in comparing the solvency, efficiency and profitability of a business to others in the same industry.
- Tax Trends:** Although not a comprehensive tax analysis, this plan shows what a business’ tax future may look like based on trends from the past three years and is helpful in focusing planning on the business’ after-tax return.<sup>1</sup>
- Operational Reserves:** Focuses on analysis of a business’ operational reserves and how to invest and utilize them most efficiently.
- Business Continuation:** Focuses on methods of providing for an orderly continuation of a business after the death or withdrawal of a key owner/officer.
- Key Employee:** An analysis of the value of highly experienced key employees to a business and how and when to insure against the loss of such employees.
- Retirement Planning:** Focuses on analysis of the various types of retirement plans available to a business and the type of plan best suited for owners and employees.
- Estate Planning:** Focuses on analysis of estate taxes<sup>1</sup>, which may include the probate process, and various types of trusts useful in estate planning.
- Other:** Clients may request or require specific advice that may not have been captured above. Specific details should be outlined on page 8 of this agreement.<sup>2</sup>

<sup>1</sup> Any information provided by the IAR concerning the tax consequences of any investment plan does not constitute a legal or tax analysis. Analysis are subject to verification by client’s tax and/or legal advisor.

<sup>2</sup> Must be pre-approved by AIC Investment Advisory Services Department.

## II. Delivery of Services and Fee Schedule

(choose One-Time Planning, On-Going Planning and Management, or a combination of both; mark applicable On-Going services on the following page)

**One-Time Planning**

- Plan Document:** a written, electronic or verbal (memorialized in a summary letter) plan that identifies the topics of discussion as chosen by the Client on page 1 along with analysis and recommendations (the "Plan"). **Services are completed upon delivery of the Plan.**

**Fees**

Flat fee: You understand that you will be charged a flat fee of \$\_\_\_\_\_ by AIC and IAR for their services in preparing the Plan.

**Fees will be collected as follows:**

- In full, upon the execution of this Agreement.
- \_\_\_\_\_% upon the execution of this Agreement and \_\_\_\_\_% upon the delivery of the plan.
- Delivery of the plan is anticipated to be made by the following date \_\_\_\_\_. Fees cannot exceed \$1,200 if the delivery date is more than 6 months from the date of initial payment.
- In full, upon the delivery of the plan.
- Hourly Fee: You understand that you will be charged an hourly fee of \$\_\_\_\_\_ /hour by AIC and IAR for their services. Fees will be billed in arrears upon completion of services. Hourly fees may not exceed \$500/hour.
- Other (*please specify*): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Payment Method**

- Bill me
- Check enclosed
- Debit my brokerage account:

Account # \_\_\_\_\_

Custodian: \_\_\_\_\_

If Client chooses to pay a one-time planning and consulting fee from the indicated brokerage account, Client hereby authorizes the Custodian to deduct all applicable fees from such account. These fees constitute financial planning/consulting fees only. Client is responsible for reviewing their fee deductions and reporting any discrepancies to AIC. Client understands that Custodian is not responsible for calculating any fees. This authority will remain in full force and effect until terminated by Client in writing.

- Charge my credit card, debit card or bank account

This payment option for one-time planning requires payment via AdvicePay, an online advisory fee payment service. You will receive an invitation to establish your account and authorize payment from info@advicepay.com.

**X** \_\_\_\_\_

Customer Signature

Date: \_\_\_\_\_

Customer Email: \_\_\_\_\_

/  
 \_\_\_\_\_  
 Client(s) Initials

## II. Delivery of Services and Fee Schedule (continued)

**On-Going Planning and Consulting**

- Periodic Financial Plan Updates
- Development and monitoring of investment plan
- Periodic Client consultations as requested
- Coordination with other trusted professionals
- Personalized financial reports
- Consolidated statement preparation
- Personal financial website and online document vault
- Account aggregation  
(requires additional consent and Client participation)
- Performance Reporting
  - Monthly  Quarterly  Annually
- Other (*specify on page 8 of agreement*):

**Fees**

Flat fee: I understand that I will be charged a fee equal to \$\_\_\_\_\_ annually for services provided above. Fees cannot exceed \$1,200 if collected six months or more in advance.

An initial fee in the amount of \$\_\_\_\_\_ will be due at the time this agreement is signed.

**Subsequent fees will be collected as follows:**

- On a quarterly basis for 1/4 of the annual fee. Billing is in advance. Quarterly occurs in January, April, July, and October.
- On a monthly basis for 1/12 of the annual fee. Billing is in advance.
- Hourly Fee: You understand that you will be charged an hourly fee of \$\_\_\_\_\_/hour by AIC and IAR for their services. Fees will be billed in arrears upon completion of services. Hourly fees may not exceed \$500/hour.

**Payment Method**

- Bill me
- Check enclosed
- Debit my brokerage account:

Account # \_\_\_\_\_

Custodian: \_\_\_\_\_

If Client chooses to pay a one-time planning and consulting fee from the indicated brokerage account, Client hereby authorizes the Custodian to deduct all applicable fees from such account. These fees constitute financial planning/consulting fees only. Clients are responsible for reviewing their fee deductions and reporting any discrepancies to AIC. Client understands that Custodian is not responsible for calculating any fees. This authority will remain in full force and effect until terminated by Client in writing.

- Charge my credit card, debit card or bank account

Amount to be charged \_\_\_\_\_

This payment option for on-going planning requires payment via AdvicePay, an online advisory fee payment service. You will receive an invitation to establish your account and authorize payment from info@advicepay.com.

**X** \_\_\_\_\_

Customer Signature

Date: \_\_\_\_\_

Customer Email: \_\_\_\_\_

/  
 \_\_\_\_\_  
 Client(s) Initials

### III. Obligations of the Parties

#### A. AIC's Deliverables

1. Your IAR will provide you with AIC's Form ADV Part 2A, a disclosure document containing important information about AIC and its Financial Planning and Consulting Services. If you are provided AIC's Form ADV Part 2A later than 48 hours before you enter into this Agreement, you may terminate this Agreement without penalty within 5 business days after entering into it.
2. Your IAR will provide you with AIC's Broker-Dealer and Investment Advisory Client Relationship Summaries which provide important information about the brokerage and advisory business of AIC.
3. Your IAR will furnish you with a Form ADV Part 2B, a resume-like brochure supplement featuring the personal qualifications and experience of your IAR.

#### B. Client's Obligations

1. You shall provide your IAR with additional information as he or she may request, including but not limited to, copies of statements or other documents needed to review your financial affairs and provide the service(s) you selected in Section I (the "Services"). You shall promptly inform your IAR of any material changes to this information during the term of this Agreement. You authorize AIC and your IAR to rely solely on the information provided by you to your IAR and agree that neither AIC nor your IAR is required to independently verify any information obtained from you or your representatives.
2. You shall compensate AIC and your IAR by paying a fee in accordance with Section II of this Agreement.
3. You should review your plan annually, unless changes in your personal or financial circumstances require more frequent review.

### IV. Acknowledgements by Client

- A. You understand that you are under no obligation whatsoever to take any action recommended in the Plan. If AIC is not chosen to provide these services, AIC is not responsible for the performance of the investment strategies implemented. You will make and be fully responsible for all decisions relating to the alternatives presented and which you select.
- B. You understand that AIC, its IARs and their respective affiliates provide investment advisory and other services to other clients. You acknowledge that AIC and your IAR may provide different advice or take different action with respect to other clients. Nothing in this Agreement imposes on AIC or your IAR any obligation to make recommendations to you that AIC or your IAR may recommend for others or actions that it may take with respect to its own accounts or financial affairs.
- C. You understand that if you implement investment recommendations as a result of the Services, your IAR would receive advisory fees for assets invested in AIC's managed account programs. If you purchase or sell securities through a registered representative of AIC, an affiliate of AIC, or purchase insurance through any affiliated company of AIC or an agent associated therewith, that these parties or entities will receive commissions or other compensation in connection with such a transaction. This compensation would be in addition to what you pay for the planning or consulting services outlined in this agreement. Receipt of additional

compensation by your IAR, AIC or an AIC affiliate presents a conflict of interest.

- D. You acknowledge that investments are subject to various market, currency, economic, political, and business risks, and that investments will not always be profitable. Securities valuations may fall for a variety of reasons, including economic, political, social, financial, widespread business continuity events (e.g. natural disasters, pandemics, etc.) and issuer-based factors, causing prices of stocks, bonds, and other securities in investment portfolios to fall. You understand that neither AIC nor your IAR gives any guarantees with respect to the success or performance of (i) any particular investment, investment strategy, or recommendation, or (ii) the Services. You further understand that there is no guarantee that your investment objectives will be achieved, and that past performance is not a guarantee of future results.
- E. You understand that you will be charged a fee by AIC for the Services based on the terms of Section II of this Agreement. You further understand that your IAR receives compensation from AIC which includes a portion of the fee. The portion of the advisory fee received by your IAR may be more or less than what he or she would receive at another investment advisor firm. This compensation includes bonuses, awards or other things of value offered by AIC to your IAR. Additionally, you understand that AIC limits prepayment of planning fees to \$1,200 for services completed more than six months from the date of executed agreement.
- F. You understand your IAR may receive expense reimbursement for travel and/or marketing expenses from third party money managers as well as distributors of investment and/or insurance products ("product sponsors"). Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing, such as advertising, publishing, and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made. You acknowledge and understand that this creates a conflict of interest in that there is an incentive to recommend certain products and investments based on the receipt of this compensation instead of what is solely in your best interest. You are under no obligation to invest and may choose to select all, some, or none of the investments your IAR recommends.
- G. You understand that AIC and the IAR are not engaged in the practice of law or accounting and that any information provided by the IAR concerning the tax consequences of any investment plan does not constitute a legal or tax analysis or opinion on behalf of AIC. Accordingly, you hereby acknowledge that it is your responsibility to retain, at your own expense, attorneys, certified public accountants, professional appraisers, or the services of such other professionals as may be necessary to conduct your affairs. The IAR is not authorized to, and therefore will not, sign or prepare any accounting or legal documents for you.
- H. You understand that registered persons of AIC are subject to strict policies and procedures relative to investments

and securities held at other financial institutions and/or broker/dealers. Accordingly, registered persons of AIC are prohibited, unless authorized and approved in writing by AIC to participate, directly or indirectly, in any securities transaction outside the scope of their relationship with AIC.

- I. You understand that certain reports that may be made available to you either in writing or available on-line are obtained from sources believed to be reliable, however, cannot be guaranteed. You should always rely upon information you receive directly from the custodian(s) of your assets. The reports made available are created from data obtained from the custodians who hold the data or from technology that obtains the data from your custodians. As such, the report presentations you may see are subject to the accuracy of their source.

Certain reports are intended to be diagnostic tools to help you review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may help to improve your current situation.

The term “plan” or “planning”, when used within any reports, represents a summary of potential strategies and does not imply that a recommendation has been made to implement a financial planning concept. Nor is it intended to be legal, accounting, or tax advice.

Consult your tax and/or legal adviser before implementing any tax or legal strategies. Additionally, reports may not reflect all holdings or transactions, their costs, or proceeds received by you. In addition, you may have arranged or authorized the receipt of information about your financial situation, investment holdings, and/or cash positions held at institutions other than AIC. Consequently, you should always rely upon the information provided to you from the financial institutions that custody your assets.

- J. You understand that entities that may appear prominently throughout reports may be corporations, entities or dba’s (“marketing entities”) of your IAR. Such marketing entities primarily promote overall financial services of your IAR and should not be viewed as an entity through whom securities are sold and/or investment advisory services are provided. Accordingly, securities and investment advisory services offered by your IAR may only be offered through AIC. Customer inquiries or grievances can be made by contacting the Compliance Department at (800) 335-9858, ext. 87540 or by writing to Ameritas Investment Company, LLC, 5900 O Street, Lincoln, NE 68510.

## V. Termination and Assignment

This Agreement may be terminated by any party upon written notice to the others and will become effective immediately upon receipt by AIC unless otherwise agreed to in writing by Client and AIC. Any adjustments or refunds either due from or to Client will be prorated. Termination of this Agreement will not affect the liabilities or obligations of the parties arising from transactions initiated prior to termination.

This Agreement may not be assigned in any manner by any party without the consent of all parties receiving or rendering services hereunder.

## VI. LIMITATION OF LIABILITY

Except as may otherwise be provided by law, neither AIC nor your IAR will be liable to you for (a) any loss that you may suffer by reason of any recommendations made, transactions executed, or other action taken or omitted, by AIC or your IAR in good faith and with that degree of care, skill, prudence, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use, (b) any loss arising from your failure to follow your IAR’s financial or investment advice, (c) any loss arising from any investment that you hold, sell, or make that your IAR did not recommend or carry out in his or her discretion, (d) any act or failure to act by Custodian or other third parties, or (e) any loss resulting from your failure to provide AIC or your IAR with current, updated, and accurate information related to your financial situation, investment objectives, risk tolerance, and other factors that should be considered in conjunction with the Services provided or any other information requested by your IAR. AIC shall not be liable for delays or errors that occur as a result of circumstances beyond its control, including but not limited to acts of civil or military authority, national emergencies, work stoppages, fire, flood, catastrophe, acts of God, insurrection, war, riot, or failure of communication or power supply. In the event of equipment breakdowns beyond its control, AIC shall take reasonable steps to minimize service interruptions but shall have no liability with respect thereto. Notwithstanding the foregoing or anything contained herein to the contrary, federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith, and therefore nothing in this Agreement shall be deemed to waive or limit any rights that you may have under those laws. Nothing in this Agreement shall in any way constitute a waiver or limitation of any rights which you may have under federal or state securities laws.

## VII. Confidentiality

During the performance of services to be provided by AIC and your IAR, AIC and your IAR shall take reasonable precaution to guard the confidentiality of your records and personal information and limit access to such records and information to authorized employees, agents, affiliates, or third-party service providers of AIC, provided however that if such records or information shall be requested by any court or agency of the federal, state or local government having first established proper jurisdiction over same, AIC shall bear no responsibility for their disclosure.

## VIII. Notices

Except where a different form of notice is specifically provided for in this Agreement or as otherwise required by law, any notices required or permitted under this Agreement shall be in writing and shall be sufficient in all respects if sent via U.S. mail or sent by electronic mail to the address you provide to AIC and/or your IAR.

## IX. Governing Law

This Agreement shall be construed under the laws of the state of Nebraska in a manner consistent with the Investment Advisors Act of 1940 (the “Act”) and the applicable rules and regulations of FINRA and the Securities and Exchange Commission.

## X. Entire Agreement

This Agreement, and any exhibits attached hereto, sets for the entire, full and complete understanding of the parties hereto concerning the subject matter hereof and shall supersede any prior written or oral agreements or communications between



the parties. Except as provided for in Section XI this Agreement may not be modified except by subsequent agreement in writing signed by you and AIC. This Agreement is not effective until accepted and executed by AIC.

## XI. Amendments

Notwithstanding the provisions set for in Section X of this Agreement, AIC may amend this Agreement in its sole discretion by providing you with written notice of any amendment AIC deems necessary or desirable in the administration of the Services. You may elect to opt out of the proposed amendment by notifying AIC within 30 days of receipt of the amendment. You hereby agree that AIC may rely on your failure to opt out of an amendment to this Agreement within such 30-day period as your consent to such amendment. If you choose to opt out, AIC will consider your desire to opt out of any amendment as notification of termination and AIC will terminate its Agreement with you subject to the termination provisions in Section V.

## XII. Consent to Arbitration

- A. **Arbitration requirement.** Any dispute involving a client relating to this Agreement that cannot be resolved between the parties shall be taken to arbitration as set forth in sections XII.A, XII.B, and XII.C below:
- B. **Arbitration agreement.** In the event that any claim, controversy or dispute (hereafter a "Dispute") concerning any transaction, concerning this Agreement or arising out of or relating to this Agreement, the Parties shall first attempt to resolve such Dispute through good faith negotiations between appropriate management representatives with authority to settle the Dispute, and this process should be completed within thirty (30) days. If the Parties are unable to resolve such Dispute through good faith negotiation, the Parties agree to then submit the Dispute to a mutually agreeable mediator for purposes of conducting a non-binding, confidential mediation to be held in Lincoln, Nebraska under the securities rules then in effect of the Judicial Arbitration and Mediation Services ("JAMS") International Mediation Rules. The costs of such mediation shall be borne equally between the Parties unless the Parties agree otherwise. If the Parties are unable to reach an amicable resolution of the Dispute through negotiation or mediation, the Parties may then resolve the Dispute by final and binding arbitration in accordance with the JAMS Optional Expedited Arbitration Procedures. The arbitration will be held in Lincoln, Nebraska using one neutral arbitrator unless the Dispute exceeds one million dollars, in which case there shall be a panel of three neutral arbitrators. Any award rendered therein shall be final and binding upon each and all of the parties, and judgment may be entered thereon in any court having jurisdiction thereof. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action or who is a member of a putative class and who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

- C. **Arbitration disclosure.** Arbitration is final and binding on the parties. Client understands that this agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such a waiver would be void under the Investment Advisers Act of 1940 as well as federal or state securities laws. Pre-arbitration discovery is generally more limited than and different from court proceedings. The arbitrators' award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modification of rulings by the arbitrators is strictly limited.

## XIII. Severability

If any provision of this Agreement shall be found to be unlawful or unenforceable, that provision shall be deleted from this Agreement and the remaining provisions shall, insofar as possible, be given full force and effect.

## XIV. Receipt of Disclosure Documents

Client acknowledges receipt of (i) AIC's Privacy Notice, (ii) AIC's Form ADV Part 2A or Disclosure Brochure, (iii) the AIC Broker-Dealer and Investment Advisory Client Relationship Summaries, (iv) IAR's ADV Part 2B Brochure Supplement, (v) AIC's current effective Fee Schedule, and (vi) a copy of this Agreement. Client further acknowledges that AIC is required to obtain proper identification from all clients.

## XV. Consent to Electronic Delivery

Any brochure or other disclosure document that AIC is required to deliver to you, including the information in Part 2 of our Form ADV will be delivered electronically at the email address(es) provided below. Unless the below box is checked, your signature below will serve as your consent for such electronic delivery for the duration of this agreement. Client has the right to revoke this consent at any time by contacting AIC.

- By checking this box, client chooses to opt out of electronic delivery of any brochure or other disclosure document that AIC is required to deliver to you, including information in Part 2 of our Form ADV.

**Signature**

THIS AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE IN SECTION VIII.

**XVI. CLIENT ACKNOWLEDGES RECEIVING A COPY OF THIS AGREEMENT.**

Agreed to this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

**X**  
 \_\_\_\_\_  
 Client Signature

**X**  
 \_\_\_\_\_  
 Joint Client Signature

\_\_\_\_\_  
 Client Name *(print or type)*

\_\_\_\_\_  
 Joint Client Name *(print or type)*

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Email Address: \_\_\_\_\_

If fiduciary, indicate title: \_\_\_\_\_

<p><b>IAR Use Only:</b>                  Software Used: <input type="checkbox"/> Yes <input type="checkbox"/> No                  Software Program(s): _____                  AdTrax Review #: _____</p>
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**FINANCIAL PLOFESSIONAL CERTIFICAITON AND ACCEPTANCE:**

I confirm that I have provided the client with both the Broker-Dealer and Investment Advisory Customer Relationship Summaries (CRS). I agree that the Services selected are in the client’s best interest. I have disclosed any and all licensing limitations related to the account types, programs and products that I may offer.

**X**  
 \_\_\_\_\_  
 Investment Adviser Representative Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Investment Adviser Representative Name *(print or type)*

\_\_\_\_\_  
 AIC Representative Number

**ACCEPTED BY:**  
 Ameritas Investment Company, LLC  
 5900 O Street  
 Lincoln, NE 68510-2234

**X**  
 \_\_\_\_\_  
 Accepted By *(signature line)*

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Name *(print or type)*



**Other Services To Be Provided** (as indicated in Sections I and II of agreement)

**Client Data Sheet**

For Financial Planning and Consulting Clients



Ameritas Investment Company, LLC Member FINRA/SIPC 5900 O Street / Lincoln, NE 68510 / 800-335-9858

**1. Client Information** Check one:  New  Financial Update**1A. Owner or Custodian**

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Entity Name (if applicable): \_\_\_\_\_

Mailing Address: \_\_\_\_\_ Mailing Address 2: \_\_\_\_\_ Apt./Suite No.: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Legal Address (if different from above): \_\_\_\_\_

Legal Address 2: \_\_\_\_\_ Apt./Suite No.: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ Country: \_\_\_\_\_

**Are you:**  Male  Female **Are you:**  Single  Married  Domestic Partner  Divorced  Widowed

Spouse/Partner Name: \_\_\_\_\_ Number of dependents: \_\_\_\_\_

**USA PATRIOT Act Information** (Required by Federal law)

All applicants provide the information below. Non-resident aliens, also include a completed W-8BEN.

Date of Birth (mm/dd/yyyy): \_\_\_\_\_ Social Security or Taxpayer ID No.: \_\_\_\_\_

Country of Citizenship: \_\_\_\_\_

ID No.: \_\_\_\_\_ ID Type: (select one):  Driver's license  Passport  State ID  Other government-issued ID

State of Issuance: \_\_\_\_\_ Place/Country of Issuance: \_\_\_\_\_

Expiration Date (mm/dd/yyyy): \_\_\_\_\_ Country of Tax Residence (if different than country of citizenship): \_\_\_\_\_

**1B. Joint Owner or Trustee**

First Name: \_\_\_\_\_ Middle Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Entity Name (if applicable): \_\_\_\_\_

 Use the same contact information listed for the Owner or Custodian

Mailing Address: \_\_\_\_\_ Mailing Address 2: \_\_\_\_\_ Apt./Suite No.: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Legal Address (if different from above): \_\_\_\_\_

Legal Address 2: \_\_\_\_\_ Apt./Suite No.: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_ Country: \_\_\_\_\_

**Are you:**  Male  Female **Are you:**  Single  Married  Domestic Partner  Divorced  Widowed

Spouse/Partner Name: \_\_\_\_\_ Number of dependents: \_\_\_\_\_

**USA PATRIOT Act Information** (Required by Federal law)

All applicants provide the information below. Non-resident aliens, also include a completed W-8BEN.

Date of Birth (mm/dd/yyyy): \_\_\_\_\_ Social Security or Taxpayer ID No.: \_\_\_\_\_

Country of Citizenship: \_\_\_\_\_

ID No.: \_\_\_\_\_ ID Type: (select one):  Driver's license  Passport  State ID  Other government-issued ID

State of Issuance: \_\_\_\_\_ Place/Country of Issuance: \_\_\_\_\_

Expiration Date (mm/dd/yyyy): \_\_\_\_\_ Country of Tax Residence (if different than country of citizenship): \_\_\_\_\_

## 2. Suitability Information

### 2A. Financial Situation and Needs, Liquidity Considerations, and Tax Status

Please estimate your...

	Annual Income <sup>1</sup> (from all sources)		Net Worth <sup>2</sup> (excluding residence)		Liquid Net Worth <sup>3</sup>	
	Owner	Joint Owner	Owner	Joint Owner	Owner	Joint Owner
Less than \$25,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 25,000 – 49,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 50,000 – 74,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 75,000 – 99,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 100,000 – 149,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 150,000 – 199,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 200,000 – 299,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 300,000 – 399,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 400,000 – 499,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 500,000 and over	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Tax Rate (highest marginal)	
	Owner	Joint Owner
0 – 15%	<input type="checkbox"/>	<input type="checkbox"/>
16 – 27.5%	<input type="checkbox"/>	<input type="checkbox"/>
Over 27.5%	<input type="checkbox"/>	<input type="checkbox"/>

<sup>1</sup> **Annual income** includes income from sources such as employment, alimony, Social Security, investment income, etc.

<sup>2</sup> **Net worth** is the value of your assets minus your liabilities. For purposes of this application, assets include stocks, bonds, mutual funds, other securities, bank accounts, and other personal property. Do not include your primary residence among your assets. For liabilities, include any outstanding loans, credit card balances, taxes, etc. Do not include your mortgage.

<sup>3</sup> **Liquid net worth** is your net worth minus assets that cannot be converted quickly and easily into cash, such as real estate, business equity, personal property and automobiles, expected inheritances, assets earmarked for other purposes, and investments or accounts subject to substantial penalties if they were sold or if assets were withdrawn from them.

### 2B. Investment Risk Tolerance

Investing involves risk. Different investment products and strategies involve different degrees of risk. The higher the expected returns of a product or strategy, the greater the risk that you could lose most of your investment.

Please select the degree of risk you (and any Joint Owner, if applicable) are willing to take with the assets in this account.

- Conservative.** I want to preserve my initial principal in this account, with minimal risk, even if that means this account does not generate significant income or returns and may not keep pace with inflation.
- Moderately Conservative.** I am willing to accept low risk to my initial principal, including low volatility, to seek a modest level of portfolio returns.
- Moderate.** I am willing to accept some risk to my initial principal and tolerate some volatility to seek higher returns, and understand I could lose a portion of the money invested.
- Moderately Aggressive.** I am willing to accept high risk to my initial principal, including high volatility, to seek high returns over time, and understand I could lose a substantial amount of the money invested.
- Aggressive.** I am willing to accept maximum risk to my initial principal to aggressively seek maximum returns, and understand I could lose most, or all, of the money invested.
- N/A Reason:** \_\_\_\_\_

### 2C. Investment Objectives, Purpose and Time Horizon

Please review the following statements about investment objectives, purpose and time horizon to help us determine which investment products and strategies are suitable for you.

*If choosing more than one investment objective, please rank with "1" being the first objective.*

- \_\_\_ **Safety of Principal.** You seek to maintain the principal value of your investments.
- \_\_\_ **Tax-Advantaged.** You seek to minimize and/or defer taxes on investment gains and income. Investors with a tax-advantaged objective may have secondary objectives such as growth or income which are pursued within a tax-advantaged account.
- \_\_\_ **Income.** You seek to generate income from investments. Principal growth is not a primary goal to investors with an income objective.
- \_\_\_ **Growth and Income.** You seek principal growth and generate income through your investments.
- \_\_\_ **Growth.** You seek to grow the principal value of your investments over time.
- \_\_\_ **Aggressive Growth.** You seek a significant increase in the principal value of your investments.
- \_\_\_ **Cash Flow Analysis**
- \_\_\_ **Other:** \_\_\_\_\_

### 3. Signatures

Please review your information, read the Agreement, and sign below.

*By signing below, I am representing the accuracy of the above information, and understand that it is my responsibility to notify my IAR and/or AIC should this information change. I further certify that the number shown on this form is my current tax identification number and may be used for verification purposes.*

**X**

\_\_\_\_\_  
**Owner/Custodian/Trustee Signature**

\_\_\_\_\_  
**Date**

*By signing below, I am representing the accuracy of the above information, and understand that it is my responsibility to notify my IAR and/or AIC should this information change. I further certify that number shown on this form is my current tax identification number and may be used for verification purposes.*

**X**

\_\_\_\_\_  
**Joint Owner/Co-Trustee Signature**

\_\_\_\_\_  
**Date**

**By signing below, I attest I have reviewed and discussed the information on this form with my client(s).**

**X**

\_\_\_\_\_  
 AIC Representative Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 AIC Representative Printed Name

\_\_\_\_\_  
 IAR Number



**Ameritas Investment Company, LLC**

Member: FINRA and SIPC

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