



# Ameritas Investment Partners

Wealth Management

Ameritas Investment Partners





## **Portfolios by design**

### **To help you work toward your investment needs**

Ameritas Investment Partners, Inc. (“Ameritas Investment Partners” or “AIP”) is a registered investment advisor who works with your Investment Adviser Representative to provide access to professional management of your investments in an individual portfolio custom designed to help you work toward your goals and objectives. When you open an Ameritas Investment Partners wealth management account, your accumulated wealth will be managed by our team of experienced investment professionals.

The increasing complexity and volatility of the investment markets requires a dedicated, full-time portfolio manager to help meet the challenges investors face today. Together with your Investment Adviser Representative, Ameritas Investment Partners can provide the experience you need to help you pursue your specific investment goals.

## Options for you

### And your investment needs

Investment goals are as varied as the people or institutions that create them. For an individual, access to income for a comfortable retirement and leaving a legacy for future generations may be a priority. A business' focus may center on accumulating assets and managing its retirement plan, while a charity or foundation may look to fund current and future projects. Whether you are an individual investor, corporation, profit sharing plan, trust, foundation, pension plan or institution, an Ameritas Investment Partners wealth management account combines the resources of your Investment Adviser Representative and Ameritas Investment Partners' investment professionals to offer you experience in the following strategies:

- Long-term investment management.
- Fully customized investment portfolios.
- Current income management.
- Tax efficiency.

## Your investment plan

To help you pursue your investment goals, we work with your Investment Adviser Representative to help you develop and implement your investment plan.

- 1 We take the time to review and understand your goals in life and how your investments can help you achieve them.
- 2 Develop a tailored investment strategy based on your specific risk and return preferences.
- 3 Implement your customized investment strategy.
- 4 Periodically assess whether the account's strategy and asset allocation continue to meet the objectives.
- 5 Adjust and adapt as your needs evolve and markets change.

## Ameritas Investment Partners

### Wealth Management

Ameritas Investment Partners is an investment adviser registered with the Securities and Exchange Commission. With offices in Lincoln, Nebraska and Cincinnati, Ohio, our experienced investment professionals have specialized knowledge and backgrounds across the major asset classes in investment management.

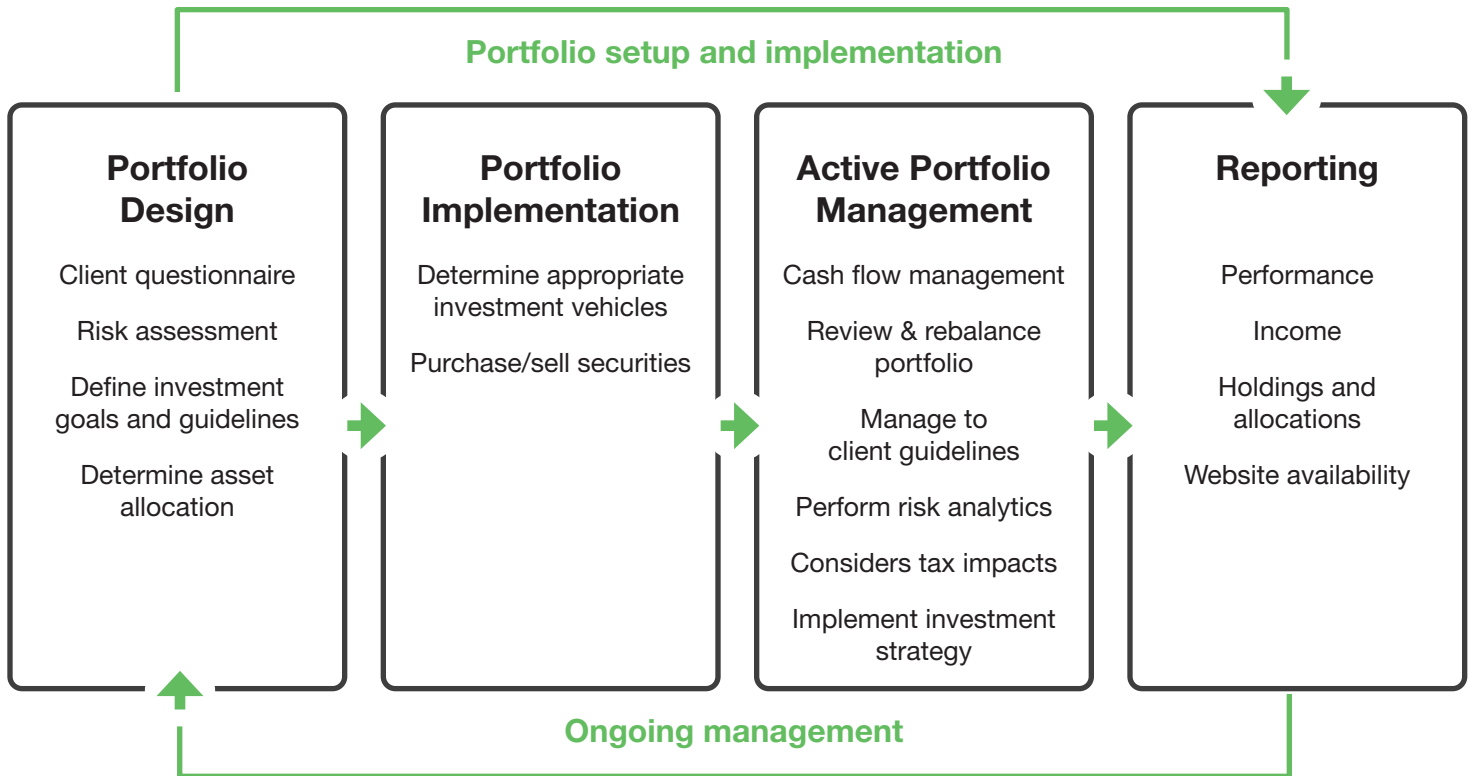
These professionals have developed and managed investment portfolios for insurance companies, high net worth individuals, mutual funds, endowments and foundations, pension funds and profit-sharing plans among others. Ameritas Investment Partners professionals have the credentials and experience needed to help you navigate in today's complex investment world.



## Investment process

A team of experienced investment professionals help you refine your investment goals and objectives and then implement strategies to actively manage your portfolio.

### Ameritas Investment Partners Portfolio Management Team



## AIP wealth management programs

### Mercury

Mercury utilizes Exchange-Traded Funds (ETFs) to efficiently invest in a broad range of asset classes. These asset classes are then strategically combined for your customized portfolio. This program is designed for accounts of \$100,000 and above.

### Gemini

Gemini has the added capability to create a customized, tax efficient portfolio utilizing individual securities in certain asset classes and completing the asset allocation process by investing in ETFs. This program is designed for accounts of \$500,000 and above.

## Asset allocation strategy

Asset allocation\* is an investment management strategy that addresses the risk of market fluctuations by balancing the different characteristics of asset classes in relation to your goals and tolerance for investment risk. Your asset allocation strategy, implemented in either the Mercury or Gemini program, is the blueprint from which the Ameritas Investment Partners wealth management team builds your portfolio and makes day-to-day decisions.

\*An asset allocation strategy does not guarantee a profit or protection from loss.

## Frequently asked questions

### What is a wealth management managed account?

Our managed account, also known as a Wrap Account, combines several services into one comprehensive program for a single fee. The services include an investor needs evaluation, investment asset allocation and planning, professional portfolio management and performance measurement and reporting. Transaction and custody costs for securities Ameritas Investment Partners manages in the portfolio are included in the fee.<sup>1</sup> The investor, the Investment Adviser Representative and the wealth management team all share a common goal – to ensure that the investment portfolio is aligned to meet your needs.

### Benefits of a wealth management managed account:

- Customized portfolio tailored to work toward your objectives.
- An asset-based fee structure.
- Tax efficiency. The portfolio is managed to help minimize tax impact while aiming to maximize performance in line with the investor's needs.
- Gemini accounts offer the additional ability for the investor to make specific portfolio requests such as restricting specific stocks based on your preference.

### Isn't my Investment Adviser Representative a professional investment manager?

Your Investment Adviser Representative and the Ameritas Investment Partners wealth management team work together to help you pursue your investment goals. Once you have made the decision to open an Ameritas Investment Partners wealth management account, the Investment Adviser Representative works with you to define your investment objectives and policies. AIP researches appropriate investments, makes investment decisions and executes transactions based on your investment profile, and produces performance reports. This enables your Investment Adviser Representative to partner with you to concentrate on your broader long-term goals and financial objectives.



**Helping you  
work toward your  
investment goals**

## Frequently asked questions

### Why is there an account minimum?

It is difficult to provide the necessary asset allocation diversity needed to construct an efficient and effective portfolio with holdings less than the \$100,000 (Mercury) minimum level. The greater the value of the account, the more latitude the portfolio manager has to include specific securities such as stocks, bonds, options, ETFs and mutual funds, to provide a diversified portfolio. Individual security selection begins at the \$500,000 (Gemini) level and is dependent upon the securities that you may already hold in your account in combination with a need for suitable, diversified asset allocation. Combining accounts in one household may be used when determining account size.

### What are the advantages of having a professional portfolio management team?

The increasing complexities of the investment markets have led more investors to turn to professionals to manage their assets. Many decide they don't have the time, resources or professional training to research, select and monitor the investments in their account. The economies of scale offered by a firm that invests large amounts of institutional assets may provide cost savings to the investor not available on an individual level. The Ameritas Investment Partners wealth management team has access to research information not generally available to the individual investor.

## Fees and services

**Single fee pricing** - Part of our investment portfolio design is a unified approach to pricing. Instead of paying separate charges for commissions and transaction fees, we offer a single fee based on the market value of your account.<sup>1</sup> The fee will be charged quarterly, in advance, based upon the market value of the account on the last day of the previous quarter.

Your fee includes:

- Asset allocation recommendations.
- Professional asset management.
- Compensation to the Investment Adviser Representative.
- Operational transaction costs for trading activity in the account.
- Internet access to your account via our website.

**Service** - In addition to creating an investment portfolio that addresses your needs and goals, we are committed to fostering a long-term relationship by encouraging open communication. Our services are designed to provide you with answers to your investment questions. We have a dedicated service team available to assist with these needs.

**Performance reporting** - Our standard quarterly reporting package for Mercury accounts includes return on investment, market values, customized benchmark and more. While the Gemini reporting includes all the Mercury level reports, special reporting needs can also be incorporated.

**Secure online access** - Clients can have secure online access to daily account values and Quarterly Portfolio Reviews, as well as additional reports as requested. Accounts are automatically set up for electronic delivery for quarterly performance reports as well as any other brochure or disclosure document that AIP is required to deliver. Clients are able to change their delivery preference by contacting AIP or their Investment Adviser Representative.

## How do I get started

Meet with your Investment Adviser Representative and complete an investor questionnaire. This provides the portfolio manager with information on such topics as: your current holdings, tax management needs, risk tolerance, investment objectives and income requirements. The more detailed the information in the answers provided by the investor, the more opportunity the portfolio manager will have to suggest suitable recommendations. The wealth management team can provide you and your Investment Adviser Representative with a customized portfolio proposal for your review so that you can make an informed decision about opening an Ameritas Investment Partners wealth management account.

A photograph of two women in a professional setting. One woman, with long dark hair and wearing a blue blazer, is leaning over a table and pointing at a tablet held by the other woman. The second woman, with curly hair and wearing a light blue shirt, is smiling and looking at the tablet. They are surrounded by papers and a pen on the table. A red text box is overlaid on the left side of the image.

**Our relationship  
begins with  
your goals**

**For more information, contact Ameritas  
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<sup>1</sup> Please note that the wrap fee does not include fees and charges that may be imposed by custodians, such as: short-term redemption fees, margin interest, electronic funds and wire transfer fees, transfer taxes, odd-lot differentials, certificate delivery fees, reorganization fees, fees required by law and similar costs. Accounts will indirectly bear the underlying expenses charged by mutual funds and/or ETFs in your portfolio and affect a client's overall investment performance. Such charges, fees and commissions are exclusive of and in addition to AIP's fee, and AIP does not receive any portion of these commissions, fees and costs.

Ameritas Investment Partners, Inc. (AIP) is a registered investment adviser and provides investment advisory services for the various wealth management programs. Registration as an Investment Adviser does not afford any level of skill or training. For the AIP wealth management programs, investment advisory services are offered through AIP and brokerage services are offered through Ameritas Investment Company, LLC (AIC) member FINRA/SIPC. AIP and AIC are affiliates. Please refer to the designated Wrap Fee Program Brochure for information about the Program, fees relating to the Program and other important information.

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