



Ameritas Life Insurance Corp., Ameritas Life Insurance Corp. of New York

Effective: January 1, 2021

Applies to products of the following companies (the “Companies”):

- Ameritas Life Insurance Corp. (“Ameritas”)
- Ameritas Life Insurance Corp. of New York (“Ameritas Life of NY”)

At the end of each calendar year, the above companies will determine if the producer qualifies for QIC in policy years 2-10. QIC, if applicable, will be paid in accordance with the Schedule below. The amount paid will be a percentage of renewal commissions paid during policy years 2-10 on policies written while contracted.

Net Paid First-Year Commissions and Persistency percentage are the criteria for qualification.

Qualifying Products

Payment of QIC	First-Year Commission	Persistency
All Individual Life except:	All Individual Life except:	All Individual Life except:
<ul style="list-style-type: none"> • Term • Whole Life Riders • Lump Sums • ABR and ECVR • Ameritas Advisor Services Series • Focus 10 • VUL 	<ul style="list-style-type: none"> • ABR and ECVR • Ameritas Advisor Services Series • Focus 10 • VUL 	<ul style="list-style-type: none"> • Term • Whole Life Riders • Lump Sums • VUL

Persistency is calculated on a rolling five-year premium-flow basis. The collected five-year premium divided by the premium expected to be paid in the five-year period (at issue, not to exceed commissionable premium) equals the persistency percentage.

The Companies will provide detailed persistency reports for each producer at year-end, with interim reports throughout the year to show progress. The payment period for the QIC bonus occurs between March 1 and February 28 for years 2-10 of that year’s business as long as the producer is actively contracted under the applicable Contract and persistency is acceptable to the Companies.

Schedule

Individual Life Insurance Net Paid First-Year Commissions	QIC Comp Percentage of Renewal Commission		
	85% – 89.9% Persistency	90% – 94.9% Persistency	95% + Persistency
35,000 – 46,499	25%	35%	50%
46,500 – 58,499	45%	65%	100%
58,500 – 69,999	65%	95%	150%
70,000+	85%	140%	200%

The Companies reserve the right to change any or all of the factors of qualification and factors of compensation to be paid in accordance with this schedule. If changes are made, an updated Schedule will be made available to each agent. No further compensation will be paid pursuant to this Schedule either after the date it has been replaced with a new Schedule or after the date of the Contract to which it is attached is terminated.