

Value of benefits & rewards

The greater your results, the greater your rewards

Simply put, the more business you write with Ameritas, the greater the rewards. As you increase your production throughout the current year (and thereafter), your financial benefits and rewards grow as well. To help you keep track of your **Benefits & Rewards**, you'll receive an Annual Benefact Statement. Review your statement carefully and learn how you can put the power of the program to work for you.

Prepared for: John Q. Associate



Putting it all together The Value of Your Benefits and Rewards

Year 1 Compensation		Years 2-10 Compensation
\$100,000	Individual Life First Year Commissions	—
—	Individual Life Renewal Commissions	\$28,101
—	Individual Life Trail Commissions	—
\$25,000	Individual DI First Year Commissions	—
—	Individual DI Renewal Commissions	\$35,126
—	Individual Annuities First Year & Renewals	—
—	Individual Annuities Trail Commissions	—
—	Retirement Plans First Year & Renewal Commissions	—
—	Retirement Plans Trail Commissions	—
\$2,000	Group First Year & Renewal Commission	—
—	Commissions Paid by Ameritas Investment Corp.†	—
\$127,000	Your Commissions Across All Products	\$63,227
	Value from Benefits and Rewards Program	
\$15,000	Company-Paid Medical/Dental Premiums	—
\$9,716	FICA/Medicare	\$11,823
\$250	Group Life and AD&D	—
\$3,810	401(k) Company Match	\$4,637
\$4,925	Agent Non-Contributory Deferred Comp	—
—	Life Quality Incentive Commissions (QIC)*	\$56,202
—	DI Bonus*	\$35,126
\$33,701	Total Value of Benefits and Rewards	\$107,788
\$160,701	Commissions (from above) + Total Value of Benefits and Rewards	\$171,015

Your Total Benefact Amount for Years 1-10**

\$160,701 (Year 1 business) + **\$171,015** (Years 2-10) = **\$331,716**

† Figures are based on paid commissions.

* QIC and DI Bonus continue to pay in policy years 2 through 10, providing an excellent opportunity for enhanced renewals when you maintain high persistency. This reflects only current year compensation and related compensation for years 2-10 from year 1 business.

** The Benefact Amount is for years 1-10 based off year 1 business.