

**AMERITAS VARIABLE LIFE INSURANCE COMPANY
 AUTHORIZATION TO PAY ADVISER FEES FROM VARIABLE ANNUITIES
 DIRECT TO ADVISERS AND ADVISER DECLARATION**

ADVISER INFORMATION**ACCOUNT INFORMATION**

 Firm Name (Check will be made payable to this entity)

 Policyowner's Name (Please Print)

 Mailing Address

 Social Security Number

 Phone Number

 Policy Number (s)

 Contact Name
NON-QUALIFIED ANNUITIES

- Liquidations to pay such fees for non-qualified annuities will be processed as partial withdrawals and may be subject to withdrawal charges. Refer to your prospectus for the charge, if any applicable to your contract.
- The cash surrender value after a withdrawal must be at least \$1,000. I/We understand that liquidation of contract units to pay fees for non-qualified annuities are considered to be constructive income to the extent of the contract gain and therefore are subject to income tax and may be subject to penalty tax.
- The partial withdrawal will be processed from the subaccounts on a basis proportional to the policy's cash value in each subaccount.
- If the annuitant is under age 59½, there will be an early distribution penalty of 10% imposed by the Internal Revenue Service unless the annuitant meets certain requirements.

WITHHOLDING

Federal Law requires Ameritas Variable Life Insurance Company (AVLIC) to withhold income tax from any distribution that is subject to tax unless the owner(s) requests that AVLIC not withhold. The owner may not elect out of withholding unless owner(s) have provided AVLIC with a Social Security/Taxpayer I.D. Number and have certified that he/she is not subject to backup withholding. I/We elect the following with respect to the payment of fees under this authorization:

Elect one:

- I/We do not want Federal Income Tax withheld from these withdrawals.
- I/We understand that Federal Income Tax will be withheld from the withdrawals. Please withhold ____%. If no amount is stated, AVLIC will withhold the required minimum amount under Federal Law.

QUALIFIED ANNUITIES

Applicable only to IRA, SEP/IRA, 403(b) Annuity and 401(k) Funding Vehicles

- The Owner(s) and the Adviser agree that the cost of any investment advisory services provided by the Adviser will be deducted from the assets of the Annuity from time to time.
- The Owner(s) and the Adviser agree that the Annuity shall be solely responsible for the payment of the fee and that neither the Owner(s) or AVLIC shall have any liability whatsoever for payment thereof. The fee shall be deducted directly from the assets of the Annuity and forwarded by AVLIC to the Adviser.
- Under no circumstances shall the Owner(s) or AVLIC be held liable for payment of the fee. If the assets of the Annuity should fail to be sufficient to pay the fee, or if the fee should fail to be paid for any reason whatsoever, the Adviser shall have a cause for action for payment of the fee solely against the assets of the Annuity.
- The Owner(s) acknowledge that AVLIC makes no representation or warranty either by accepting any instructions from the Adviser to reallocate among the investment options provided under the annuity or otherwise, concerning tax treatment of the deduction of the cost of the services described herein under the Internal Revenue Code or otherwise. AVLIC has no responsibility or liability with respect to the transactions contemplated by this agreement.



