



Ameritas Life Insurance Corp.
P.O. Box 81889, Lincoln, NE 68501
800-745-1112, Fax 402-467-7335

The Union Central Life Insurance Company
P.O. Box 40888, Cincinnati, OH 45240
800-319-6901, Fax 513-595-2218
(Client Service Office)

Model Asset Allocation and Investment Advisory Agreement

Please complete, sign and return this Model Asset Allocation and Investment Advisory Agreement (one page). You may view the AIC ADV Part II form by clicking the link on our website. You may print the ADV Part II for your records but it does not need to be returned to our office.

Name of Owner(s): _____ SSN(s): _____

Policy Number(s): _____ Insured/Annuitant: _____

Model Allocation: (Please select one)

- Aggressive Model
 Capital Growth Model
 Balanced Model
 Moderate Model
 Conservative Model

- Selecting a model will change both the current and future allocations for your policy.
- Models automatically enroll in a quarterly rebalance program.
- Transfers of monies out of the fixed account are restricted. Please refer to the prospectus.
- To determine the appropriate model for your risk tolerance or to view specific investment allocation percentages, please refer to the Asset Allocation brochure and worksheet or visit our web site.
- Upon receipt of this agreement, we will allocate according to the current version of the Asset Allocation model in effect at that time, as indicated on our website.

In selecting to participate in the Asset Allocation Program, I understand:

- I am giving Ameritas Investment Corp. ("AIC"), an affiliate of Ameritas Life Insurance Corp. and/or The Union Central Life Insurance Company (hereinafter referred to as "the Company"), discretionary authority to serve as my investment adviser for the program solely for purposes of developing asset allocation models and periodic updates to the models, and to instruct the Company to allocate my premiums and policy values pursuant to the model I select and any changes to the model by AIC. I am not retaining AIC as my investment adviser for any other financial planning purposes, unless agreed to expressly in writing. AIC has no authority to withdraw funds from my policy. There is no additional charge for selecting the Asset Allocation program.
- I must decide whether to participate in the program and which model is best for me. AIC will not make this decision for me. The Asset Allocation Questionnaire is only a tool to assist me. I may consult my own financial professional to help me.
- If I ever direct the Company to allocate my premiums or policy value to portfolios not included in the model or percentages inconsistent with a model, I will no longer receive updates to the models and this limited advisory agreement will terminate.
- AIC and the Company may be subject to competing interests that have the potential to influence AIC's decision making with regard to the models, including revenue sharing from portfolios, and additional advisory fees and principal underwriter fees. These potential conflicts are disclosed in the Policy prospectus and AIC's Form ADV Part II, which I acknowledge having received, and the Policy Statement of Additional Information, which I have the opportunity to obtain.
- AIC or the Company may terminate or change its available asset allocation program(s) at any time.
- This agreement is effective upon receipt and approval by the Company and AIC of your election to participate.

Owner's Signature(s): _____ Date: _____

When using this form after policy issue, please fax to 402-467-7923.