

Invest

Your Asset Allocation Strategy

Take the final step of the asset allocation process by using this worksheet to determine the percentage to allocate to each investment option. The chart to the right outlines the recommended asset class percentages. Select any mix of investment options in each category to total the recommended percentage and transfer your selections to your annuity application.

My investor type is: Aggressive Capital Growth Balanced Moderate Conservative

Score	Aggressive 62-68	Capital Growth 48-61	Balanced 35-47	Moderate 22-34	Conservative 14-21
Large Value	12%	11%	9%	7%	4%
Large Blend	12%	11%	9%	7%	5%
Large Growth	12%	11%	9%	7%	4%
Mid-Cap Value	4%	3%	0%	0%	0%
Mid-Cap Blend	5%	4%	5%	4%	0%
Mid-Cap Growth	4%	3%	0%	0%	0%
Small Blend	5%	4%	3%	0%	0%
Foreign Large Blend	22%	15%	12%	8%	4%
Diversified Emerging Markets	6%	4%	3%	0%	0%
Short-Term Bond	0%	0%	0%	5%	10%
Intermediate-Term Bond	0%	10%	21%	36%	49%
High Yield/Multisector Bond	4%	6%	7%	6%	5%
World Bond	2%	4%	5%	5%	4%
Real Estate	7%	7%	7%	5%	5%
Moderate Allocation	5%	7%	0%	0%	0%
Conservative Allocation	0%	0%	10%	10%	10%

Large Value

- American Funds IS Blue Chip Income & Growth
- DFA VA US Large Value
- Fidelity® VIP Equity-Income IC
- Vanguard® VIF Diversified Value
- Vanguard® VIF Equity Income
- Total

Large Blend

- American Funds IS Growth-Income
- Calvert VP S&P 500 Index
- DFA VA Equity Allocation
- Neuberger Berman AMT Sustainable Equity
- Rydex Nova
- Vanguard® VIF Equity Index
- Vanguard® Total Stock Market Index
- Total

Large Growth

- American Funds IS Growth
- DWS Capital Growth VIP A
- Fidelity® VIP Contrafund® IC
- Fidelity® VIP Growth IC
- Invesco VI American Franchise
- Rydex Nasdaq-100®
- T. Rowe Price Blue Chip Growth
- Vanguard® VIF Growth
- Total

Mid-Cap Value

- American Century VP Mid Cap Value I
- DWS Small Mid Cap Value VIP A
- Neuberger Berman AMT Mid Cap Intrinsic Value
- Total

Mid-Cap Blend

- Fidelity® VIP Mid Cap
- Vanguard® VIF Mid-Cap Index

Mid-Cap Growth

- MFS® Mid Cap

Small Blend

- Calvert VP Russell 2000

Foreign Large Blend

- Calvert VP EAFE International Index
- MFS VIT II Research International IC
- Vanguard® Total International Stock Market Index
- Total

Diversified Emerging Markets

- Morgan Stanley VIF Emerging Markets Equity I

Short-Term Bond

- Vanguard® Short-Term Investment Grade Bond

Intermediate Term Bond

- Fidelity® VIP Investment Grade Bond IC
- PIMCO Total Return
- Vanguard® Total Bond Market Index
- Total

High Yield/Multisector Bond

- Fidelity® VIP High Income IC
- Fidelity® VIP Strategic Income IC
- Vanguard® High Yield Bond
- Total

World Bond

- DFA VA Global Bond
- Templeton Global Bond VIP 2
- Vanguard® Total International Stock Market Index
- Total

Real Estate

- Vanguard® Real Estate Index

Moderate Allocation

- Calvert VP SRI Balanced
- Calvert VP Volatility Managed Moderate Growth
- Vanguard® Balanced
- Vanguard® Moderate Allocation
- Total

Conservative Allocation

- Calvert VP Volatility Managed Moderate
- Vanguard® Conservative Allocation
- Total

100% GRAND TOTAL

The fund companies listed are not affiliates of Ameritas. Each company is solely responsible for its own financial condition and contractual obligations.

Automatic Rebalancing

Because each investment option will perform differently over time, the structure of your portfolio will tend to drift from the original percentages. To help keep your variable annuity policy on track with the combination of investment options within the strategy you've designed, systematic portfolio rebalancing can automatically rebalance at no additional cost to you. Although portfolio rebalancing does not assure a profit or protect against a loss in declining markets, it will automatically reallocate your accumulation values in each investment option on a periodic basis to maintain the original balance of your allocation mix. Contact us at direct@ameritas.com or call us at 800-255-9678 for an Optional Programs form.

Periodic Review

It's a good idea to review your personal financial situation and your attitude toward risk once a year. Economic conditions and changes in your life can affect your investment goals and your willingness to take risks to achieve those goals. In addition, changes to your time horizon can affect what asset allocation strategy might make the most sense for you. Contact your financial professional if you have questions or need assistance with your investment options or asset allocation strategy.



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