

State: Arkansas **Filing Company:** Ameritas Life Insurance Corp.
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
Product Name: AS 2550 SI 7-12 - VUL Suitability
Project Name/Number: AS 2550 SI 7-12 - VUL Suitability/AS 2550 SI 7-12 - VUL Suitability

Filing at a Glance

Company: Ameritas Life Insurance Corp.
Product Name: AS 2550 SI 7-12 - VUL Suitability
State: Arkansas
TOI: L06I Individual Life - Variable
Sub-TOI: L06I.002 Single Life - Flexible Premium
Filing Type: Form
Date Submitted: 07/24/2012
SERFF Tr Num: AMFA-128574176
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: AS 2550 SI 7-12

Implementation: 09/17/2012
Date Requested:
Author(s): Cindy Meyer, Pat Peterson, Teri Tran, Joanne Friend
Reviewer(s): Linda Bird (primary)
Disposition Date: 07/30/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** Ameritas Life Insurance Corp.
TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium
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General Information

Project Name: AS 2550 SI 7-12 - VUL Suitability Status of Filing in Domicile: Pending
Project Number: AS 2550 SI 7-12 - VUL Suitability Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: The domiciliary state, Nebraska, is being submitted concurrently for approval.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 07/30/2012
State Status Changed: 07/30/2012
Deemer Date: Created By: Pat Peterson
Submitted By: Pat Peterson Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval is the above-referenced application form. This form is effective as of September 17, 2012 or upon approval, whichever is later.

AS 2550 SI 7-12

This form is an application page which includes suitability questions that are in compliance with new federal "know your customer" rules. It also includes a telephone authorization section.

This application will replace AS 2550 3-12 which was previously approved by your Department on April 11, 2012 under tracking number AMFA-128231425.

This form is one page of several pages that constitute a complete application for insurance. The component pages which will be used with this new form have been previously approved by your Department, and are listed in Exhibit A Forms Utilization List, provided for your reference under Supporting Documentation.

This application is used with an individual variable universal life policy, also previously approved by your Department.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

If you should have any questions, please do not hesitate to contact me at 800-745-1112, ext. 87200, by fax at 402-467-7956, or e-mail ppeterson@ameritas.com.

Company and Contact

Filing Contact Information

Pat Peterson, Contract Analyst ppeterson@ameritas.com
5900 O Street 800-745-1112 [Phone] 87200 [Ext]
P O Box 81889 402-467-7956 [FAX]
Lincoln, NE 68501-1889

State: Arkansas **Filing Company:** Ameritas Life Insurance Corp.
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Filing Company Information

Ameritas Life Insurance Corp.	CoCode: 61301	State of Domicile: Nebraska
5900 O Street	Group Code: 943	Company Type:
P O Box 81889	Group Name:	State ID Number:
Lincoln, NE 68501-1889	FEIN Number: 47-0098400	
(800) 756-1112 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50/form X 1 form
 Per Company: No

Company	Amount	Date Processed	Transaction #
Ameritas Life Insurance Corp.	\$50.00	07/24/2012	61136256

Check Number	Check Amount	Check Date
	\$0.00	

SERFF Tracking #:

AMFA-128574176

State Tracking #:

Company Tracking #:

AS 2550 SI 7-12

State:

Arkansas

Filing Company:

Ameritas Life Insurance Corp.

TOI/Sub-TOI:

L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium

Product Name:

AS 2550 SI 7-12 - VUL Suitability

Project Name/Number:

AS 2550 SI 7-12 - VUL Suitability/AS 2550 SI 7-12 - VUL Suitability

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/30/2012	07/30/2012

SERFF Tracking #:

AMFA-128574176

State Tracking #:

Company Tracking #:

AS 2550 SI 7-12

State: Arkansas **Filing Company:** Ameritas Life Insurance Corp.
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Disposition

Disposition Date: 07/30/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Exhibit A - Previously Approved Forms		Yes
Supporting Document	Statement of Variability		Yes
Form	Application for Variable Universal Life		Yes

State: Arkansas

Filing Company:

Ameritas Life Insurance Corp.

TOI/Sub-TOI: L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium

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Form Schedule

Lead Form Number: AS 2550 SI 7-12

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		AS 2550 SI 7-12	AEF	Application for Variable Universal Life	Revised: Replaced Form #: AS 2550 SI 3-12 Previous Filing #: AMFA-128231425	0.000	AS 2550 SI 7-12-bracketed.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

Variable Universal Life

Suitability Information & Telephone Authorization

1010

Please print clearly in black ink.

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

Suitability Information

With joint owners, include information for both Owners.

Industry and Other Affiliations

Are you, your spouse, domestic partner, or any other immediate family members, including parents, in-laws, siblings and dependents:

	Owner	Joint Owner
Employed by or associated with the securities industry (for example, a sole proprietor, partner, officer, director, branch manager, registered representative or other associated person of a broker-dealer firm) or a financial services regulator?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please specify entity below. If this entity requires its approval for you to open this account, please provide a copy of the required authorization letter (with this Application). <input type="checkbox"/> Broker-Dealer or Municipal Securities Dealer <input type="checkbox"/> Investment Adviser <input type="checkbox"/> Financial Industry Regulatory Authority (FINRA) <input type="checkbox"/> State or Federal Securities Regulator or other Self Regulatory Organization* (*Including a national securities exchange, registered securities association, registered clearing agency or the Municipal Securities Rulemaking Board.) Name of entity(ies): _____		
An officer, director or 10% (or more) shareholder in a publicly-owned company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of company and symbol: _____		
A senior military, governmental or political official in a non-US country?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of country: _____		

Financial Situation and Needs, Liquidity Considerations, and Tax Status

Please estimate your...	Annual Income ¹ (from all sources)		Net Worth ² (excluding residence)		Liquid Net Worth ³		Tax Rate (highest marginal)		
	Owner	Joint Owner	Owner	Joint Owner	Owner	Joint Owner	Owner	Joint Owner	
Less than \$25,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0-15%	<input type="checkbox"/>	<input type="checkbox"/>
\$ 25,000 49,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	16-25%	<input type="checkbox"/>	<input type="checkbox"/>
\$ 50,000 74,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	26-30%	<input type="checkbox"/>	<input type="checkbox"/>
\$ 75,000 99,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	31-35%	<input type="checkbox"/>	<input type="checkbox"/>
\$ 100,000 ... 149,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Over 35%	<input type="checkbox"/>	<input type="checkbox"/>
\$ 150,000 ... 199,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
\$ 200,000 ... 299,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
\$ 300,000 ... 399,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
\$ 400,000 ... 499,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
\$ 500,000 ... 749,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
\$ 750,000 ... 999,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
\$1,000,000 . 1,499,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
\$1,500,000 and over	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

¹ **Annual income** includes income from sources such as employment, alimony, social security, investment income, etc.
² **Net worth** is the value of your assets minus your liabilities. For purposes of this application, assets include stocks, bonds, mutual funds, other securities, bank accounts, and other personal property. Do not include your primary residence among your assets. For liabilities, include any outstanding loans, credit card balances, taxes, etc. Do not include your mortgage.
³ **Liquid net worth** is your net worth minus assets that cannot be converted quickly and easily into cash, such as real estate, business equity, personal property and automobiles, expected inheritances, assets earmarked for other purposes, and investments or accounts subject to substantial penalties if they were sold or if assets were withdrawn from them.

Please estimate your...

	Annual Expenses ⁴ (recurring)		Special Expenses ⁵ (future, non-recurring)	
	Owner	Joint Owner	Owner	Joint Owner
Zero/none	N/A	N/A	<input type="checkbox"/>	<input type="checkbox"/>
Less than \$50,000	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 50,000 99,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 100,000 ... 249,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 250,000 ... 499,999	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$ 500,000 and over	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Timeframe for Special Expenses	Owner	Joint Owner
	Within 2 years	<input type="checkbox"/>
3-5 years	<input type="checkbox"/>	<input type="checkbox"/>
6-10 years	<input type="checkbox"/>	<input type="checkbox"/>

⁴ Annual expenses might include mortgage payments, rent, long-term debts, utilities, alimony or child support payments, etc.

⁵ Special expenses might include a home purchase, remodeling a home, a car purchase, education, medical expenses, etc.

Liquidity Needs	Owner	Joint Owner
	The ability to quickly and easily convert to cash all or a portion of the investments in this account without experiencing significant loss in value from, for example, the lack of a ready market, or incurring significant costs or penalties is (check one):	
Very important	<input type="checkbox"/>	<input type="checkbox"/>
Important	<input type="checkbox"/>	<input type="checkbox"/>
Somewhat important	<input type="checkbox"/>	<input type="checkbox"/>
Not important	<input type="checkbox"/>	<input type="checkbox"/>

Product Knowledge and Experience

Please check the boxes that best describe your investment experience to date.	Investments in Years				Transactions per year (excluding systematic investments)		
	0	1-5	6-10	10+	0-5	6-15	Over 15
1. Individual Stocks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Individual Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Mutual funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Unit investment trusts (UITs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Margin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Securities futures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Structured products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Real estate investment trusts (REITs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Limited Partnerships*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Other alternative investments**	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Number of policies						
12. Fixed annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Variable annuities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Variable universal life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* May include direct participation programs and private placements

** May include hedge funds, managed futures, and business development company, etc.

Existing Assets

Provide total value of existing assets and percentages for each type of asset. Total value of existing assets: \$ _____

Total of all percentages must equal 100%.

_____ % 1. Individual Stocks	_____ % 7. Structured products	_____ % 13. Certificates of deposit
_____ % 2. Individual Bonds	_____ % 8. Real estate investment trusts (REITs)	_____ % 14. Fixed annuities
_____ % 3. Mutual funds	_____ % 9. Limited Partnerships	_____ % 15. Variable annuities
_____ % 4. Unit investment trusts (UITs)	_____ % 10. Other alternative investments	_____ % 16. Variable universal life
_____ % 5. Options	_____ % 11. Insurance	_____ % 17. Other: _____
_____ % 6. Securities futures	_____ % 12. Cash	Explain

Investment Risk Tolerance

Investing involves risk. Different investment products and strategies involve different degrees of risk. The higher the expected returns of a product or strategy, the greater the risk that you could lose most of your investment.

Please select the degree of risk you (and any Joint Owner, if applicable) are willing to take with the assets in this account.

- Conservative.** I want to preserve my initial principal in this account, with minimal risk, even if that means this account does not generate significant income or returns and may not keep pace with inflation.
- Moderately Conservative.** I am willing to accept low risk to my initial principal, including low volatility, to seek a modest level of portfolio returns.
- Moderate.** I am willing to accept some risk to my initial principal and tolerate some volatility to seek higher returns, and understand I could lose a portion of the money invested.
- Moderately Aggressive.** I am willing to accept high risk to my initial principal, including high volatility, to seek high returns over time, and understand I could lose a substantial amount of the money invested.
- Aggressive.** I am willing to accept maximum risk to my initial principal to aggressively seek maximum returns, and understand I could lose most, or all, of the money invested.

Investment Objectives, Purpose and Time Horizon

Please review the following statements about investment objectives, purpose and time horizon to help us determine which investment products and strategies are suitable for you.

If choosing more than one investment objective, please rank with "1" being the first objective

- Safety of Principal.** You seek to maintain the principal value of your investments.
- Tax Advantaged.** You seek to minimize and/or defer taxes on investment gains and income. Investors with a tax-advantaged objective may have secondary objectives such as growth or income which are pursued within a tax-advantaged account.
- Income.** You seek to generate income from investments. Principal growth is not a primary goal to investors with an income objective.
- Growth and Income.** You seek principal growth and generate income through your investments.
- Growth.** You seek to grow the principal value of your investments over time.
- Aggressive Growth.** You seek a significant increase in the principal value of your investments.

The investments in this account will be (check one) (excluding residence):

- Less than 1/3 of my financial portfolio
- Roughly 1/3 to 2/3 of my financial portfolio
- More than 2/3 of my financial portfolio

I plan to use this account for the following (check all that apply):

- Save for education
- Save for retirement
- Save for short-term goals
- Generate income
- Accumulate wealth
- Preserve wealth
- Market speculation
- Other: _____

The expected period of time I plan to invest to achieve my financial goal(s) (check one):

- Under 1 year
- 1-2 years
- 3-5 years
- 6-10 years
- 11-20 years
- Over 20 years

- I (We) acknowledge that I (we) have received a current copy of an Ameritas Investment Corp. disclosure booklet as applicable, which contains the Pre-Dispute Arbitration Agreement, Privacy Notice and various other disclosure documents.

Telephone Authorization:

Unless waived, the Owner will have automatic telephone transfer authorization.

- I elect NOT to have telephone authorization.

I hereby authorize and direct Ameritas Life Insurance Corp. ("Ameritas Life") to make allowable transfers of funds or reallocation of net premiums among available subaccounts based upon instructions received by telephone from myself, as Owner. Ameritas Life will not be liable for following instructions communicated by telephone that it reasonably believes to be genuine. Ameritas Life will employ reasonable procedures, including requiring the policy number to be stated, tape recording all instructions, and mailing written confirmation. If Ameritas Life does not employ reasonable procedures to confirm that instructions communicated by telephone are genuine, Ameritas Life may be liable for any losses due to unauthorized or fraudulent instructions.

I understand: a) all telephone transactions will be recorded; and b) this authorization will continue in force until the authorization is revoked by either Ameritas Life or me. The revocation is effective when received in writing or by telephone by the other party.

SERFF Tracking #:

AMFA-128574176

State Tracking #:**Company Tracking #:**

AS 2550 SI 7-12

State:

Arkansas

Filing Company:

Ameritas Life Insurance Corp.

TOI/Sub-TOI:

L06I Individual Life - Variable/L06I.002 Single Life - Flexible Premium

Product Name:

AS 2550 SI 7-12 - VUL Suitability

Project Name/Number:

AS 2550 SI 7-12 - VUL Suitability/AS 2550 SI 7-12 - VUL Suitability

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:	Attached is the Readability Certification as required.		
Attachment(s):			
AR-Readability Certification.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	This is an application filing and the application page is attached in the Form Schedule tab.		

		Item Status:	Status Date:
Satisfied - Item:	Exhibit A - Previously Approved Forms		
Comments:	Attached is Exhibit A which shows the previously approved forms that will be used with this application page.		
Attachment(s):			
AR-Exhibit A.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:	Attached is the statement of variability for the application page in this submission.		
Attachment(s):			
SOV.pdf			

STATE OF ARKANSAS

CERTIFICATION OF READABILITY

INSURER: Ameritas Life Insurance Corp.

hereby certifies that this filing achieves a Flesch Reading Ease Test Score as stated below:

Form Number	Form Title	Flesch Score
AS 2550 VUL 7-12	Application for Variable Universal Life	100



SIGNATURE:

TYPED NAME:

Robert G. Lange
Vice President, General Counsel and Assistant Secretary

DATE:

July 24, 2012

Exhibit A
Form Utilization List

Form AS 2550 SI 7-12 will be used with the following forms to make up a complete application for insurance.

Form Number	Form Name	Approval Date	Tracking Number
AS 2550 PI-A	Personal Information	4/02/2008	38529
AS 2550 PI-B	Personal Information	4/02/2008	38529
AS 2550-1 PD-V ALIC	VUL Policy Details	4/21/2009	AMFA-126113226
AS 2550 IA-AP ALIC	Investment Advisory Agreement & Allocation of Premiums	5/21/2008	38931
AS 2550 FI	Financial Information	4/02/2008	38529
AS 2550 LQHQ	Lifestyle and Health Questionnaire	4/02/2008	38529
AS 2550 AG	Agreement	4/02/2008	38529

This application is for use with:

4051	Variable Universal Life Policy	5/21/2008	38931
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AMERITAS LIFE INSURANCE CORP.

STATEMENT OF VARIABILITY

AS 2550 SI 7-12 Application for Individual Variable Universal Life Policy

AS 2550 SI 3-12

The following items have been bracketed in the event they should change in the future.

1. General Company Information (page 1)
 - (a) Client Service Office Address
 - (b) Client Service Office Phone and Fax Numbers