

Customer Privacy Notice

You are receiving this Customer Privacy Notice because our records indicate that you are a customer of Ameritas Investment Company, LLC and/or one of its Affiliates as identified under the section titled “Who is providing this notice” below (collectively Ameritas). Your Servicing representative is an independent consultant associated with Ameritas.

Facts	What does Ameritas do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing of your personal information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully in order to better understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number, Date of Birth, and Income • Assets and Investment Experience • Account Transactions and Retirement Assets • Tax reporting and Investment Performance Information When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the next section, we list the reasons financial companies can share their customers' personal information, the reasons we choose to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Ameritas Share?	Can you limit this sharing?
<p>For our everyday business purposes To administer, manage and service customer accounts, process transactions and provide related services for your accounts, it is necessary for us to provide access to personal information with companies affiliated with Ameritas and to certain nonaffiliated companies. We may share your personal information to process your transactions, maintain your account, respond to court orders and legal investigations, respond to regulatory requests, or report to credit bureaus or government entities with parent and Affiliate companies including but not limited to:</p> <ul style="list-style-type: none"> • Ameritas Advisory Services, LLC • Ameritas Life Insurance Corp. • Ameritas Life Insurance Corp. of New York • Ameritas Investment Partners, Inc. • Variable Contract Agency, LLC; and • with nonaffiliated entities that perform services for us or function on our behalf (such as check printing services, clearing broker-dealers, investment companies, and insurance companies) with third-party administrators and vendors for the purposes of providing current and future information on your account (such as transaction history, tax information and performance reporting). 	Yes	No
<p>For customers of independent financial professionals of Ameritas.</p> <ul style="list-style-type: none"> • If your financial professional terminates his or her relationship with us and moves to a New Firm, your financial professional may disclose your personal information to the New Firm unless you instruct us not to. If you do not want your financial professional to disclose your personal information to the New Firm when your financial professional terminates his or her relationship with us, you may request that your financial professional limit the information that is shared with the New Firm. • Your personal information may also be shared with certain entities that are owned, controlled by or affiliated with the financial professional, such as an independent insurance agency, accounting firm, or independent investment advisory firm. • In the event the financial professional (or his/her estate) enters into an agreement with an unaffiliated financial professional or unaffiliated brokerage or investment advisory firm to sell all or some portion of his/her securities, advisory or insurance business, your personal information may be shared with the acquiring financial professional and/or the New Firm. <p>If your primary address is in a state that requires your affirmative consent to share your personal information with the New Firm (such as California, Massachusetts, Maine, New Mexico, North Dakota or Vermont), except to the extent that the laws of your state of residence provide for exceptions to the consent requirement, then you must give your written consent before we will share or will allow your financial professional to take any of your personal information to that New Firm.</p>	Yes	Yes
<p>For our marketing purposes To offer our products and services to you.</p>	Yes	No
<p>For our Affiliates to market to you Affiliate companies that you do not have an existing relationship with.</p>	Yes	Yes
<p>For non-affiliates to market to you</p>	No	We don't share

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Reasons we can share your personal information	Does Ameritas Share?	Can you limit this sharing?
For joint marketing with other financial companies Federal and certain state laws give us the right to share your information with banks, credit unions, retirement plans and other financial companies where a formal agreement exists between us and them to provide or market financial products or services to you. However, we will not share your information with these financial companies without your consent for marketing purposes if your financial professional is not affiliated with them, but we may share information with these financial companies where necessary to service your accounts.	Yes	No
For customers of financial institutions and Ameritas If you are a customer of a bank, credit union, or other financial institution program with which we have a networking agreement (such as under a bank or credit union investment services program), we may share your information with internal auditors of the financial institution or in response to requests from regulators of the financial institution. If the financial institution terminates its relationship with us, we will permit the financial institution to retain copies of your personal information so your account can continue to be serviced at the financial institution. If you do not want the financial institution to disclose your personal information to another brokerage or investment advisory firm ("New Firm"), you may request that we and/or your financial institution limit the information that is shared with the New Firm.	Yes	Yes

Who we are	
Who is providing this notice?	Ameritas Investment Company, LLC and its Affiliates (collectively Ameritas). Our Affiliates covered under this privacy notice include the following entities: <ul style="list-style-type: none"> • Ameritas Advisory Services, LLC • Ameritas Investment Partners, Inc. • Variable Contract Agency, LLC • The individual variable life insurance and annuity businesses of Ameritas Life Insurance Corp. and, • The individual variable life insurance and annuity businesses of Ameritas Life Insurance Corp. of New York
What we do	
How does Ameritas and its Affiliates protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with applicable state and federal laws. These measures include computer safeguards, secured files and buildings. We train our employees and financial professionals in the proper handling of personal information. We require companies that help provide our services to you to protect the confidentiality of personal information they receive.
How do Ameritas and its Affiliates collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an investment account or an advisory account • apply for insurance • seek advice about your investments • share information about your investment or retirement portfolio We also collect your personal information from others such as credit bureaus, Affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for Affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Other important information	
Use and disclosure of health information	To the extent you provide health information to Ameritas for the purpose of applying for insurance products, such information will not be disclosed to nonaffiliated companies for any purpose, except: <ul style="list-style-type: none"> • to underwrite or administer your insurance policy and related claims • as required by law • as authorized by you
To limit our sharing	You may limit the sharing of your personal information ("Opt-Out") by calling 1-888-284-7844. This is a voice message only. Please leave your account number, your name and phone number in case we need to contact you. Please note: When you are no longer a customer, we continue to share information as described in this notice. However, you can contact us at any time to limit our sharing. In the event you Opt-Out, your decision will be recorded as limiting the sharing of personal information for all applicable options. In other words, if you Opt-Out your personal information will not be shared by Ameritas or an Affiliate: (i) with your financial professional's new broker-dealer in the event he or she leaves Ameritas or an Affiliate and joins a New Firm or sells his/her securities, advisory, or insurance business to a nonaffiliated company; (ii) with affiliated entities of your financial professional or any bank or credit union that your financial professional is affiliated with; and (iii) with affiliates of Ameritas that you do not already have an existing relationship with for the purposes of marketing products or services to you.
Questions?	Go to www.ameritas.com/investments/disclosures You may also contact us at: Ameritas Privacy Office, P.O. Box 81889, Lincoln, NE 68501-1889 / privacy@ameritas.com