Customer Privacy Notice

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: • Personal information and identifiers: Name, Social Security Number, Date of Birth • Demographics: age, disability status, citizenship, gender • Professional or employment information: income, employment history • Financial information: bank accounts, investment or brokerage accounts, assets/debts, account balances • Product information: policy/account number, policy/account values
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?
For our everyday business purposes Such as to process transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes To offer our products and services to you	Yes	No
For our affiliates' everyday business purposes Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes Information about your creditworthiness	No	We don't share
For our Affiliates to market to you Affiliate companies that you do not have an existing relationship with	Yes	Yes
For non-affiliates to market to you	No	We don't share
For customers of Independent financial professionals of Ameritas. 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. 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. 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 us to limit the information that is shared with the New Firm.	Yes	Yes

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 your financial institution limit the information that is shared with the New Firm.

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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: • 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: • 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 • 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies listed in the "Who is providing this notice?" section of this notice.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. For example, we use service providers to perform business functions for us.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information	
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:** If you are a new customer, we can begin sharing your information from the date we provided you with this notice. If you are no longer our customer, we continue to share information as described in this notice.
Additional State Disclosures	If your state's privacy law requires more restrictive practices than those described in this notice, we will apply the more restrictive practices to your information. **Nevada residents:** This notice is being provided pursuant to state law. If you prefer not to receive marketing calls, contact your financial professional directly. For more information about this law, contact the Office of the Nevada Attorney General, Bureau of Consumer Protection, 100 N. Carson Street, Carson City, NV 89703. Phone number: 702-486-3132; email: www.aginfo@ag.nv.gov.
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