

Ameritas® Anti-Spam Policy

Effective as of January 1, 2010

Purpose and Scope

This policy is intended to comply with state and federal anti-SPAM regulations. It applies to all Ameritas internal and external marketing and sales associates, including but not limited to, producers, registered representatives, agents (general or career), brokers, telemarketers and agencies.

Please note: Marketing, sales associates and producers should contact the Privacy Office for additional information or clarification regarding compliance with this policy.

Definitions

Business Relationship-Transactional Email: An email that is non-soliciting in nature and is sent for one or more of the following purposes:

- To complete a business transaction or provide routine or updated business information to an applicant, client, account holder, or policyholder, with regard to a product or service they have purchased or are in the process of purchasing.
- To communicate business-related materials to appointed **producers**.

Marketing Email: An email that is not a Business Relationship-Transactional Email that a receiver has not requested, nor consented to receive:

- The primary purpose of which is the commercial advertisement or promotion of Ameritas or any of their products or services; and/or
- That contains a link or links directing the recipient to website(s) with information about Ameritas and/or any of their products or services.

Please note: A business related email sent to an Ameritas appointed producer in order to provide information that assists them in selling an Ameritas product or service is considered a Business Relationship-Transactional Email under this policy, however, the same may become a Marketing Email when it is advertising in nature and is subsequently transmitted via email by the producer to outside third-parties, including but not limited to, non-Ameritas appointed agents and/or customers.

Policy

1.0 All emails, sent by or on behalf of Ameritas, within the scope of this policy, whether Business Relationship-Transactional or Marketing Emails, must contain complete headers (the "To," "From," " and "Subject" lines) that accurately depict the sender, the receiver and the subject of the email.

2.0 All Marketing Emails **must** comply with the following:

- 2.1** Be sent from an email address that will receive reply emails at all times for a minimum of 30 days after the Marketing Email is sent.
- 2.2** Clearly and conspicuously identify the email as an advertisement.
- 2.3** Clearly identify the line of business, division, or company on whose behalf the Marketing Email message was sent.
- 2.4** Contain an explanation of how the recipient can "opt-out" of receiving future Marketing Emails from the line of business, division or company.

2.4.1 Each person sending Marketing Emails on behalf of Ameritas, business line or division must ensure that the email contains a fully-functional method for tracking opt-outs such as through manual tracking or the implementation of an unsubscribe link; and

2.4.2 Within 10 business days of the recipient's request to "opt out", the recipient's email addresses must be removed from all Marketing Email lists. No further Marketing Emails may be sent to the recipient's email address by or on behalf of Ameritas*.

* Please Note: In the event that cross-marketing is utilized by, or on behalf of Ameritas or the business line via Marketing Email, each sending line of business or division must first check all pertinent opt-out lists and remove any opted-out email addresses.

2.5 Contain the sender's name and a valid physical postal address (not a post office box number).

3.0 The sender of any Marketing Email must ensure that:

3.1 Accurate information is used when registering a domain name and/or email address.

3.2 The sender's email account does not contain any fraudulent or misleading information.

3.3 The "To", "From", and "Subject" lines of all email are complete and are not deceptive or misleading.

3.4 Marketing Emails are only sent from a mail server that does not have an open relay or otherwise allow others to send email through the mail server without permission.

3.5 Email lists were not built using dictionary attacks, harvested emails, or randomly generated email addresses.

4.0 State Law. Producers must familiarize themselves with email communication laws for any and all states in which the producer transacts or attempts to transact marketing or other business communication by email.

5.0 Broker-Dealer Registered Representatives. In addition to the Rules stated above for Business Relationship-Transactional Emails, Registered Representatives transacting securities business for Ameritas Investment Company, LLC are also subject to guidelines set forth in the AIC Compliance Policies and Procedures Manual regarding the use of email.

6.0 Penalties. Each marketing associate and producer who sends Marketing Emails is responsible for ensuring compliance with this Policy. Discipline and sanctions, up to and including termination, may be imposed for non-compliance. Additionally, sending an email that does not comply with the guidelines set-forth above can result in government imposed sanctions up to and including:

- 3 years in jail for first time offenders.
- 5 years in jail for repeat offenders who also commit a felony.
- Confiscation of proceeds, computers, software, technology or equipment connected to the non-compliant email(s).
- State legal action resulting in a fine of \$250 per message, with no upper limit if fraudulent information is contained in the email header(s).
- Civil legal action by the Internet Service Provider(s) adversely affected by the violation in the amount of \$25 per email, or \$100 per email with no upper limit if fraudulent information is contained in the email header(s).

Please contact the Privacy Office for any questions or clarifications:

Privacy Office
P.O. Box 81889
Lincoln, NE 68501-1889
1-888-284-7844
privacy@ameritas.com

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