

## Ameritas telemarketing policies and procedures

**Ameritas (“the Company”) is committed to complying with the applicable Do-Not-Call laws.**

- 1.0 **Purpose:** To maintain compliance with all relevant telemarketing laws in a manner consistent with applicable law.
- 2.0 **Scope:** This policy applies to all associates and its third-party contractors, including producers, registered representatives, agents (both general and career) and brokers, telemarketers and agencies to the extent that each provides services on behalf of the Company.
- 3.0 **Definitions:** All terms in these Policies and Procedures have the definitions given by the Federal rules and regulations.
  - 3.1 **Business Telephone Numbers.** A number listed in the business directory of a telephone book, or listed on a business card or business stationary or similar type of publication, or a number provided by an individual as their “work” or “business” number.
  - 3.2 **Home Business Telephone Number.**
- 4.0 **Established Business Relationship.** The term *established business relationship* means a prior or existing relationship formed by a voluntary two-way communication between a person or entity and a residential subscriber with or without an exchange of consideration, on the basis of the subscriber’s purchase or transaction with the entity within the eighteen (18) months immediately preceding the date of the telephone call or on the basis of the subscriber’s inquiry or application regarding products or services offered by the entity within the three months immediately preceding the date of the call, which relationship has not been previously terminated by either party. (i) The subscriber’s seller-specific do-not-call request, as set forth in paragraph (d)(3) of this section, terminates an established business relationship for purposes of telemarketing and telephone solicitation even if the subscriber continues to do business with the seller. (ii) The subscriber’s established business relationship with a particular business entity does not extend to affiliated entities unless the subscriber would reasonably expect them to be included given the nature and type of goods or services offered by the affiliate and the identity of the affiliate.
  - 4.1 **Friend or Acquaintance.** Someone who would expect a call and who has a firsthand relationship with the caller.
  - 4.2 **Telephone Solicitations.** The initiation of a telephone call or message for the purpose of encouraging the purchase or rental of, or investment in, property, goods or services, which is transmitted to any person.
- 5.0 **Policy.**

The Company shall comply with all applicable Telemarketing Rules including Federal and State Do Not Call regulations. Telephone calls may **not** be placed to any telephone number that is maintained on the Internal DNC list (located on Producer Workbench), the applicable State registry or the National DNC registry (located at <http://telemarketing.donotcall.gov>) outside of the exceptions listed in 6.2.1 – 6.2.6 of these policies and procedures. There are **no exceptions** for **“referred leads.”**
- 6.0 **Practices and Procedures.**
  - 6.1 The Company shall maintain an internal Do-Not-Call list which will be readily available for viewing on Producer Workbench and the Intranet. If any person under the scope of these policies and procedures receives a notification, whether oral or written, from a client or prospective client, that they wish to be placed on the Company’s Do-Not-Call list, such person shall notify the company DNC contact within five (5) business days of receiving the request. The Company DNC contact shall be responsible for updating and maintaining the

internal DNC list. The internal DNC list shall be updated as necessary but in no case later than 30 days after the receipt of a new number.

- 6.2 **Subjects of Telephone Solicitations.** No telephone solicitations shall be made to any person by, or on behalf of the Company unless or until:
- 6.2.1 The National, applicable State and internal Do-Not-Call registries have been first been checked and the telephone number to be used in the telephone solicitation does not appear on any of the applicable lists;
  - 6.2.2 Within the preceding three (3) months, the subject of the telephone solicitation has given express permission to the Company;
  - 6.2.3 Within the preceding eighteen (18) months, the subject of the telephone solicitation has had an established business relationship with the Company or the producer's broker-dealer. (i.e. within the specified timeframe, the person made a financial transaction or has a security position, money balance, or account activity with the Company, or within the specified timeframe the person has had an account with the producer's broker-dealer or their clearing firm, or an insurance company as identified on a customer's account application held directly at a mutual fund or insurance company);
  - 6.2.4 Within the preceding three (3) months, the subject of the telephone solicitation has contacted the Company about its' products and services;
  - 6.2.5 The subject of the telephone solicitation is a family member, "friend or acquaintance" of the caller; or
  - 6.2.6 The subject of the telephone solicitation is an exempt commercial business.
- 6.3 **Time of Day.** Telephone solicitations may **not** be placed before 8:00 a.m. or after 9:00 p.m. in the local time of the subject of the telephone solicitation without prior express permission or an established business relationship.
- 6.4 **Required Identification at the Time of the Call.** Upon making a telephone solicitation, the caller must provide the recipient of the call the following information:
- 6.4.1 Caller's name;
  - 6.4.2 Name and address or telephone number of the Company, or the broker-dealer/agency in which the caller is affiliated. A toll-free number may be used but is not required. A 900 number is strictly prohibited; and
  - 6.4.3 A statement that informs the subject of the solicitation that the purpose of the call is to solicit the purchase of securities or related services.

## 7.0 Responsibilities:

- 7.1 The Privacy Office shall be responsible for maintaining current policies that comply with applicable law, notifying managers of changes in these policies and procedures, distributing such revised policies to impacted persons, and, in conjunction with legal responding to inquiries and complaints that arise from alleged violations of the Do-Not-Call regulations and this policy.
- 7.2 Each Company department head, shall be responsible for assuring that all associates, producers and other third parties who practice telemarketing on behalf of the Company (including, but not limited to, producers, third party administrators, and other service providers) are aware of their obligations with regard to this policy.
- 7.3 All associates and producers who practice telemarketing on behalf of the Company are responsible for understanding and following these policies and procedures.

8.0 **Reporting Violations:** Compliance violations are costly to the company in terms of penalties and loss of reputation. Therefore, persons who violate this policy shall be subject to discipline, including and up to termination. Any violations of this policy shall be reported to the Privacy Office promptly.

9.0 **Complaints:** Any complaint regarding the violations of this policy should be referred to the Privacy Office for coordination and handling.

10.0 **Contact:**

Privacy Office  
P.O. Box 81889  
Lincoln, NE 68501-1889  
Phone: 1-888-284-7844  
Fax: 1-402-325-4192  
[privacy@ameritas.com](mailto:privacy@ameritas.com)

**Related Policies:**

Privacy Policy, Practices and Procedures  
Records Retention and Destruction Policy  
Do Not E-Mail  
Do Not Fax

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