Ameritas Investment Corp. (AIC) has developed a Business Continuity Plan for our response to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we will be flexible in responding to actual events as they occur. We are providing you with this information on our business continuity plan in the event that a disruption in service occurs that affects your ability to contact us.

**Contacting Us** – If after a significant business disruption you cannot contact us as you usually do at 800-335-9858, you should call our alternative number at 301-280-1000 or go to our web site at ameritas.com. If you cannot access us through either of those means, you should contact your Registered Representative. If you have questions on your AIC account, please contact RBC Correspondent Services (RBC), National Financial Services LLC (NFS), or the specific mutual fund or variable company vendors listed on your statements. Our website will include instructions on how our clearing firms may assist you with prompt access to funds and securities or entering orders and processing other trade related, cash, and security transfer transactions. These instructions will also be on a recording at our main number, 800-335-9858.

**Our Business Continuity Plan** – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm’s books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations either under a temporary work environment or through additional locations around the country.

Our business continuity plan addresses: data back up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical suppliers, contractors, banks and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firms—NFS and RBC—back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, our clearing firms have advised us that their objective is to restore operations and be able to complete existing transactions and accept new transactions and payments within the same business day. Your orders and requests for funds and securities could be delayed during this period.

**Varying Disruptions** – Significant business disruptions can vary in terms of the scope of the disruption, such as affecting only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. During a disruption to only our firm or a building housing our firm, we will transfer operations to an identified alternative local site and expect to recover and resume business within the same business day. During a disruption affecting our business district, city, or region, we will transfer operations to a site outside of the affected area, and recover and resume business within the same business day. In either situation, we plan to continue business and notify you through our web site, ameritas.com, or our customer emergency number, 800-335-9858, on how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will ensure our customer’s prompt access to their funds and securities by transferring our operations to our clearing firm.

For more information – If you have questions about our business continuity planning, you can contact us at 800-335-9858.