Business Continuity Plan (BCP) – FINRA Rule 4370 – Client Disclosure

Ameritas Investment Company, LLC Member FINRA/SIPC | **Ameritas Advisory Services, LLC**

Ameritas Investment Company, LLC and Ameritas Advisory Services, LLC (AIC/AAS) are providing you this document to inform you of its ability to respond to certain business disruptions at the main offices of AIC/AAS.

Your financial professional is associated with AIC and/or AAS and, as a result, all transactions that you place through him or her are processed through our systems. Our ability to respond to business disruptions is important to your relationship with your financial professional.

In general, AIC/AAS maintains a business continuity plan (BCP) and intends to continue business in the event of a significant business disruption. AIC is an introducing broker-dealer and, as such, relies on its correspondent-clearing firm, National Financial Services, LLC (NFS) to perform certain functions on its behalf, including the execution of securities transactions and the maintenance of customer funds and securities. Accordingly, our ability to respond to certain business disruptions is partially dependent on our clearing firm. AAS is an investment adviser registered with the Securities and Exchange Commission (SEC). AIC and AAS are part of the Ameritas Mutual Holding Company (AMHC) family of companies.

AIC and AAS have developed a Business Continuity Plan ("BCP") in compliance with regulatory requirements and in conjunction with our parent company, Ameritas Life Insurance Corp. (ALIC). The BCP addresses how we will respond to events that may significantly disrupt our business. Since the timing and impact of disasters and disruptions are unpredictable, we maintain flexibility in responding to actual events as they occur, whether they are short-term or long-term in nature.

The BCP is designed to permit our firm to quickly recover and resume business operations after a significant business disruption. The BCP addresses:

- Data backup and recovery.
- Mission-critical systems.
- Safeguarding customer assets.
- Protecting firm books and records.
- Continuing critical business operations.
- Providing customers with access to their funds and securities.
- Communications with customers, employees and regulators.

Response to Events of Varying Scope

ALIC, our parent company, maintains its corporate offices in Lincoln, NE and Cincinnati, OH. AIC/AAS has employees located in both offices and in remote locations across the country. In addition, all employees have the ability to work remotely or in the event of a long-term disruption, alternate locations if needed. In the event of a disruption at one of our locations, we intend to continue business operations with minimal impact to our customers. The alternate location and remote employees will be able to maintain business operations as replication of data is continuous and bidirectional between the data centers for both mainframe and distributed systems.

Depending on the severity of the disruption, AIC/AAS have outlined responses to short and long-term disruptions. These responses are subject to modification, contingent upon the severity of a specific event. If these responses are modified, we will post the updated disclosure statement on our website. In the alternative, you can ask your financial professional to have a copy of any updated BCP disclosure statement mailed to you.

Short-Term Disruptions

Examples: local power outages, building evacuations, temporary system failures.

Our response includes:

- Relocating staff to alternate office space or remote work arrangements.
- Implementation of temporary operational procedures.
- Using backup servers and cloud-based systems to restore technology quickly.
- Communicating with customers and our financial professionals via phone, email, and website updates.
- Coordinating with our clearing firm/custodian to ensure uninterrupted access to funds and securities.

Long-Term Disruptions

Examples: regional natural disasters, extended utility outages, pandemics, or events that render our primary facilities unusable for an extended period.

Our response includes:

- Transitioning operations to designated alternate office location.
- Leveraging systems and data centers at alternate office locations to maintain records and trading capabilities.

- Establishing extended remote work protocols for affected employees.
- Maintaining ongoing communication with customers through multiple channels (website, recorded phone messages, and email alerts).
- Working with financial professionals, clearing firms, custodians, and regulators to ensure customers retain access to their assets and that obligations are met.

Customer Access to Funds and Securities

- If a disruption prevents us from continuing business, we will ensure that customers have prompt access to their funds and securities through their financial professional, our clearing firm or custodians and customer accounts held direct at the product sponsor ("Direct Sponsor Accounts").
- We do not hold customer funds or securities directly; they are maintained in brokerage accounts with our clearing firm, National Financial Services (NFS) or Direct Sponsor Accounts. Direct sponsor accounts are accounts where your financial account and assets are held directly with a product sponsor such as a mutual fund company, insurance company, or alternative investment issuer. Your primary point of contact should be your financial professional, however you may contact NFS or the product sponsor directly.
  - NFS Accounts: To process limited (sell only) trade related transactions, cash disbursements, and securities transfers, please call the NFS Customer Service Line at 800-801-9942.
  - Product Sponsors Accounts: Clients may contact product sponsors directly as indicated on their periodic account statements.
- For investment advisory accounts offered through AAS, clients should contact their account custodian or third-party investment advisor directly. Please refer to your statement for third-party contact information. Account custodian contact information is as follows:
  - Fidelity IWS: 800-343-3548
  - Schwab: 877-519-1403

Communications with our Customers

During a disruption, you may contact us through the following methods:

- Telephone: 800-335-9858
- Email: AICCustomerservice@ameritas.com
- Website: www.Ameritas.com/contact.us
- Alternate methods: If standard communication channels are unavailable, ALIC will post updates on their website on our behalf, or AIC/AAS will provide recorded messages on our phone system.

Communications with our Employees

During a disruption, we will communicate with employees through the following methods:

- Implementation of a calling tree to notify employees of the disruption and changes to business operations.
- Ameritas Emergency Response System – ALIC utilizes Alert Media to notify employees of any events that disrupt business operations.

Updates and Availability

- The BCP is reviewed annually and updated whenever there are material changes to our operations, structure, or business.
- Customers may request a copy of this disclosure at any time by contacting us at 800-335-9858 or AICCustomerService@ameritas.com.

For More Information

If you have questions about our business continuity planning or would like additional information about how we address different durations of business disruptions, please contact your financial professional. All requests for information should be sent to the following address:

Ameritas Investment Company, LLC
ATTN: Operations
5900 "O" Street
Lincoln, NE 68510

You may contact us by phone at 800-335-9858 or by email: AICCustomerService@ameritas.com.