

**AMERITAS INVESTMENT CORP.  
POTENTIAL CONFLICTS OF INTEREST REGARDING COST SHARING  
RELATIONSHIPS WITH MUTUAL FUND COMPANIES AND VARIABLE  
INSURANCE COMPANIES**

AIC offers a large variety of mutual fund and variable annuity products for sale. To assist you in choosing the product that is right for you, our registered representatives may focus on a select group of products that are available through our broker/dealer. Ameritas Investment Corp. has entered into agreements with some of these mutual fund and variable insurance companies to share costs associated with bringing these investment products to you. The sharing of costs can take the form of payments made by the mutual fund or variable insurance companies to us. This form of marketing support is used to offset costs associated with training, education, meetings and events that help AIC provide education and information to our registered representatives. No such funds are paid directly to registered representatives. However, registered representatives benefit from these payments through having greater access to these product providers. In exchange for sharing costs, these mutual fund and variable insurance companies receive enhanced access to our sales force and may interact with a registered representative during training events, conference calls, and meetings. They also receive heightened visibility through the distribution of sales literature and newsletters and by means of links, information, and lists posted on Ameritas Investment Corp.'s intranet pages.

Certain other types of reimbursements for expenses directly incurred by representatives, such as local newspaper advertisements may be paid directly to representatives by mutual fund or variable insurance companies.

If any Marketing Support or reimbursement payments are made, they are in addition to sales charges disclosed in the fee tables found in the prospectuses of the mutual fund and variable insurance companies. Over the course of managing your relationship, your registered representative may recommend products from these mutual fund and variable insurance companies. Registered representatives do not, however, receive any portion of, or any additional compensation as a result of market support payments or other compensation arrangements between our firm and product providers.