

Ameritas Investment Partners, Inc.
5945 R Street / Lincoln, NE 68505



Date:

Re: Ameritas Investment Partners Investment Advisor Letter

To Whom It May Concern:

Ameritas Investment Partners, Inc. (AIP) is an investment adviser registered under the Investment Advisers Act of 1940, as amended (the Act) with SEC registration number 801-55150, CRD Number 109381, NFA Number 0449837, Large Trader Identification Number 14080592, and Legal Entity Identifier 549300AEZQJUIDGQI431. AIP maintains books and records required by the Act. We serve as an investment advisor for Ameritas Life Insurance Corp. (Ameritas) and Ameritas Investment Corp. of New York (Ameritas – NY) and other affiliated and unaffiliated accounts with full discretionary power to invest on their behalf, including the authority to buy and sell investments for settlement into their accounts.

This letter will serve as notification that we have in our files client investment advisory agreements containing authorization to direct orders in a discretionary manner within applicable investment policies for all accounts that we place through you for settlement into our clients' custodians on a DVP/RVP basis. In lieu of furnishing you with the specific evidence of our authority in connection with any Ameritas or other order for which we give you, we represent that we have specific authority from them to enter into such transactions on their behalf. However, at your request, we can provide you with the names and addresses of our clients if you need to supplement the information available through the Omgeo Alert system. We agree to indemnify and hold you harmless in the event that a client should make a claim against you that your execution of any order on the basis of our instruction was without authority.

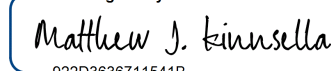
Further, you may rely on our assurance that we are satisfied that the person or persons who signed our contract were themselves properly authorized to do so. Moreover, based upon our review of these documents and other relevant information regarding our clients, we have satisfied ourselves that the orders we place through you are suitable for them. Additionally, we represent to you that we have no plans to participate in equity IPO transactions and will inform you if we modify that position. We will indemnify and hold you harmless in the event a client should make claim against you that any transaction we entered into on its behalf was not suitable.

This letter covers all accounts now established with your firm, as well as any future accounts we may establish, and remains in effect until canceled in writing.

A list of persons authorized to place orders and provide settlement instructions on behalf of **Ameritas Investment Partners** is provided separately.

Sincerely,

DocuSigned by:



Matthew J. Kinsella

Vice President & Chief Compliance Officer