



Ameritas Investment Corp.
Member FINRA/SIPC

PO BOX 5507 / LINCOLN NE 68505
800-335-9858

Address Service Requested

0017 000076

103345
GOODWILL INDUSTRIES
2100 JUDSON ST
LINCOLN NE 68521-1300

Client Id: 103345

Registered Representative:
VERNA CURRY
(402) 473-5405

This privacy notice is being sent to you to meet our annual regulatory requirements. Ameritas Investment Corp. is the broker dealer your Registered Representative (RR) is associated with. This letter is for informational purposes. If you have questions, please contact your RR directly or contact us at 800-335-9858. This is an automated phone system, when the call is answered, press option 2, then 2 again for Operations Customer Service. The Client ID# listed is not your account number, it is a number assigned through our client database for your protection.



Important Privacy Choices

This Privacy Notice is provided jointly on behalf of the Ameritas Investment Corp. and the individual variable life insurance and annuities businesses of: Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

our commitment to your privacy

We value your trust. That is why we are committed to protecting your personal information. This notice explains the way we use and protect your personal information. You do not need to take any action, but you do have certain rights that are described in this notice.

Ameritas

In addition to those companies listed above, Ameritas consists of the following affiliated company, of which offers its own Notice of Privacy of Information Practices:

- Ameritas Investment Partners, Inc.

Information we collect

We collect information about you for the purpose of conducting routine business functions, such as:

- Opening and servicing your accounts and
- Providing you with excellent customer service.

Following are examples of the types of customer information we may collect about you:

- **Personal identification and contact information**, such as your:
 - Name, address and telephone number,
 - Social Security number and
 - Date of birth.
- **Financial information**, such as your:
 - Assets,
 - Income and in some cases
 - Credit history.
- **Health or Medical Information:** We do not collect or maintain medical information about our investment customers.

How we gather your personal information

Most of the information we collect about you comes directly from you. You give us personal information when you apply for our products and services. We also may receive information from:

- Your agent or broker who helps you initiate and service your account,
- Governmental agencies and
- Independent reporting agencies.

How we use and share your personal information

Within Ameritas

We may use and share your information among Ameritas affiliates so we can:

- Provide you with superior customer service,
- Design new products,
- Efficiently service your products,
- Make improvements to the products we offer you and
- Offer you other products and services that may benefit you.

We will only share your information within Ameritas as permitted by law. We do not share non-experience information (as defined by the Fair Credit Reporting Act) among Ameritas affiliates or with third parties.

Outside Ameritas

We do not sell or share your information with outside marketers. However, we may share your information outside of Ameritas for the following reasons:

- **Service Providers.** We may share information about you with service providers. Service providers are unrelated companies who perform business transactions for us. We require service providers to keep your information confidential.



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We prohibit them from using your information for their own purposes or re-disclosing it to anyone. Disclosures to service providers are part of our business operations. You may not opt out of these disclosures.

- **Required by Law.** Sometimes the law requires us to share customer information, such as in response to a valid summons, court order, search warrant or subpoena. We must comply with the law and therefore you may not opt out of these disclosures.
- **Agents and Brokers.** We may share your information with your agent or broker so he or she may provide you with efficient and superior service. Our agents and brokers understand the importance of your privacy and they are required by law to maintain your privacy and safeguard your information. We require our agents and brokers to follow our policies in order to keep your personal information private and secure. You may not opt out of these disclosures.

Your rights

You have the right to receive a copy of this notice at least once each year while you are our customer. This notice is also available on our websites. You may request an additional copy by writing, e-mailing or calling the Privacy Office as indicated at the end of this notice.

You have the right to review the information we have about you. You must make this request in writing and include your full name, address and policy or account number. We may charge you a reasonable fee for the copies you request.

You have the right to request that we make corrections to the information we maintain about you if you believe our records are incorrect. All requests must be in writing.

Limited Purpose Opt-Out

From time to time registered representatives change their broker-dealer affiliation. In the event the registered representative who services your AIC account or your variable annuity leaves us to join another firm, unless you opt out, we may allow your registered representative to forward your information to the new broker-dealer in order for your account to remain with the same registered representative. If you would prefer that we not allow your registered

representative to forward your personal information to the new broker-dealer in this situation, you may opt out by calling our automated opt out line toll-free at 888-284-7844. This is a voice message only. Please leave your client ID or policy number, your name and phone number in case we need to contact you.

We safeguard your personal information

We maintain physical and electronic safeguards for the protection of your personal information. We restrict access of your information to our employees and agents who need it to perform their jobs. Our employees and agents understand the importance of these safeguards. We have trained them in the proper handling of your personal information.

Former customers' personal information

The policies and practices described in this notice apply equally to current and former customers. When you are no longer a customer, we will maintain your information for the period of time required by law and then it is destroyed. As a former customer, however, you will not receive our annual Privacy Notice.

Our privacy policies

This Privacy Notice summarizes the Official Privacy Policy of Ameritas Investment Corp., which became effective on November 1, 2008. We are required by law to send you our Privacy Notice at least once each year. This notice complies with all applicable laws and regulations. If your state's privacy law requires more restrictive practices than those described in this notice, we will apply the more restrictive practices to your information. We may make changes to our privacy policies from time to time. However, if we make a change that impacts the accuracy of the sharing practices that are explained in this notice, we will provide you with a revised Privacy Notice within 30 days.

You may contact us at:

Ameritas Privacy Office
P.O. Box 81889
Lincoln, NE 68501-1889
1-888-284-7844
privacy@ameritas.com

Contact Information

Direct any complaints to:

Ameritas Investment Corp.
Attn: Compliance Dept.
5900 O Street, Lincoln, NE 68510
800-335-9858

Public Disclosure

Toll-Free Hotline Number: 1-800-289-9999

Web Site Address: www.finra.org

To obtain the Public Disclosure Program Brochure go to www.finra.org.

Through this Internet site or hotline, you can request a public report of background information that is provided by the registered representative, FINRA member firms, and regulators as part of the securities industry's registration and licensing process.

You are advised to report any inaccuracy or discrepancy in your account (including unauthorized trading) to Ameritas Investment Corp. and the custodian of your account. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act. Your financial organization's contact information is as follows:

Ameritas Investment Corp.
Attn: Customer Service
PO Box 5507, 5900 O Street
Lincoln, NE 68510

Information regarding the Securities Investor Protection Corp., including an SIPC brochure, may be obtained by contacting SIPC via its website at www.sipc.org or by telephone at 202-371-8300.

■ **Agents and Brokers.** We may share your information with your agent or broker so that he or she may provide you with efficient and superior service. Our agents and brokers understand the importance of your privacy and they are required by law to maintain your privacy and safeguard your information. We require our agents and brokers to follow our policies in order to keep your personal information private and secure. You may not opt-out of these disclosures.

Notice to customers of Ameritas Investment Corp. (AIC) who transact in municipal securities: AIC is registered with the U.S. Securities Commission and the Municipal Securities Rulemaking Board (MSRB). An investor brochure that describes the protections that may be provided by the MSRB rules and how to file a complaint with an appropriate regulatory authority is available at www.MSRB.org.

Vendor Marketing Support

Regarding cost sharing relationships with mutual fund, variable insurance and advisory services companies

Ameritas Investment Corp. (AIC) offers a large variety of mutual fund, variable annuity and advisory services products for sale. To assist you in choosing the product that is right for you, our representatives may focus on a select group of products that are available through us. AIC has entered into agreements with some of these mutual fund, variable insurance and advisory services 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, variable insurance or advisory services 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 representatives.

No such funds are paid directly to representatives. However, representatives benefit from these payments through having greater access to these product providers. In exchange for sharing costs, these mutual fund, variable insurance and advisory services companies

receive enhanced access to our sales force and may interact with a 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 AIC's internet 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 or agreements of the mutual fund, variable insurance and advisory services companies. Over the course of managing your relationship, your representative may recommend these products from these mutual fund, variable insurance and advisory services companies. Representatives do not, however, receive any portion of, or any additional compensation as a result of marketing support payments or other compensation arrangements between our firm and product providers.

For more detailed information regarding AIC's revenue sharing arrangements and related conflicts of interest, please visit our website at www.ameritas.com or contact your AIC representative to request a copy.

Disclosure Payment for Order Flow

Securities and Exchange Commission (SEC) Rule 11AC1-3 requires that all broker/dealers notify their customers of their payment for order flow (POF) practices on an annual basis. All registered broker/dealer firms, including those firms that do not participate in payment for order flow practices, must make an annual disclosure to their customers. Ameritas Investment Corp. receives compensation for directing order flow through outside trading partners. The source and nature of this compensation can be furnished upon your written request to your broker.

Please visit AIC's website, ameritas.com, for AIC's disclosure relating to revenue sharing. (Located in Website Footer)

Business Continuity Planning

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 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 firm, NFS, backs 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.

Please visit AIC's website, ameritas.com, for business continuity planning. (Located in the Website Footer)

End User Agreement for Internet Products/Services

Ameritas Investment Corp. (AIC) grants you a nonexclusive, nontransferable license for the term of this Agreement to access and use internet-based securities trading services and/or account viewing and/or access to ameritas.com, AIC's company website (Product). This Product is available through the world wide web protocol and allows you to obtain information concerning your brokerage account, enter orders (if entitled) in such account to buy and sell certain securities, and obtain quotations and other information which may be provided by third parties and which such account is custodied at one or more of AIC's clearing firm.

Though orders are usually routed to the marketplace within seconds, certain orders, at AIC's sole discretion, may be subject to manual review and entry, which may cause delays in the processing of your orders. You understand that you will receive the price at which your order executes in the marketplace, which may be different from the price at which the security is trading when your order is entered into the system.

When you place a request to cancel an order, the cancellation of that order is not guaranteed. Your order will only be cancelled if your request is received in the marketplace and matched up with your order before your order executes. Market orders are subject to immediate execution. During market hours it is rarely possible to cancel your market order. Do not assume that your order has been executed or canceled until you have received a transaction confirmation.

You shall be the only authorized user of the product under this agreement. Data, information, and services accessible through the product may be displayed, reformatted and printed for your personal, noncommercial use only. You agree to keep confidential and not cause or permit such data, information, or services to be published, broadcast, retransmitted, reproduced, commercially exploited or otherwise re-disseminated.

Your use of the product requires your receipt from AIC and use of a unique identification number (ID) and associated password (Password). You hereby agree to maintain your ID and Password in strict confidence. You understand that you shall be solely responsible for all orders entered through the Product using your ID and Password. AIC may at all times rely upon and act in accordance with any instructions or inquiries, whether written, oral, electronic, or otherwise. All instructions communicated to us using your ID and Password will be considered to have been sent by you. Due to the nature of the Internet, the limited securities mechanisms associated with the Product and the inherent limitations of such mechanisms, AIC cannot ensure the privacy, security or authenticity of your communications with the Product. Accordingly, you must assess whether the use of the Product or the Internet is adequately secure to meet your particular needs. The use and storage of any information, including without limitation, the ID, the Password, portfolio information, transaction activity, account balances, and any other information or orders available on your personal computer is at your own risk and is your sole responsibility.

All inquiries regarding the Product, or any transactions in your brokerage account should be directed to AIC.

You are responsible for providing and maintaining the communications (including personal computers and modems) and telephone, or alternative services required for accessing and using the Product and for all communications services fees and charges incurred by you in accessing the product.

Access of Third Party Vendor Products by you is at your sole election. Any support services necessary for your use of Third Party Vendor Products are not AIC's responsibility. All inquiries regarding Third Party Vendor Products should be directed to the Third Party Vendors from which you obtained such products.

With regard to Third Party Vendor Products, you agree to indemnify and hold AIC and it's affiliates harmless from any and all claims, liability and expenses, including reasonable attorneys fees and costs, arising out of your use of Third Party Vendor Products or your violation of the terms of any Agreement you have entered into with Third Party Vendors or your provision of inaccurate incomplete or improper information relating to such Third Party Vendor Products.

I authorize Ameritas Investment Corp. (AIC) to obtain through its third party vendor, Albridge Solutions, Inc., my account information, including specific holdings and values, as well as my personal identifying information from my current/prior broker dealer, for purposes of providing AIC with consolidated information concerning my accounts and holdings.

As a user of Internet products you should be aware of and take steps to protect your interests including, but not limited to, taking precautions when accessing the Internet in wifi environments particularly in internet cafés. You should be aware of spoofing, Phishing, key-logging, or hoax e-mails that might appear to be from AIC or AIC's clearing firm. The intent of spoofing and Phishing is to obtain your personal information including but not limited to name, Social Security number, Passwords, and ID's, credit card information, account information, and bank accounts numbers, among other types of information that you should protect. AIC will never ask you for this information in an e-mail or in a pop up web site.

You may be required to accept the terms and conditions of the product at the time you first log into the system. Such terms and conditions are in addition to the terms and conditions stated herein.

Agreement

1. Definitions

The "undersigned" shall include any person executing this agreement as Owner, Custodian or Joint Owner. "Financial Institution" shall include the bank, broker or other entity which opened the account of the undersigned.

2. Provisions in the event of Failure to Pay or Deliver

Whenever the undersigned does not, on or before the settlement date, pay in full for any security purchased for the account of the undersigned, or deliver any security sold for such account, Financial Institution is authorized (subject to the provisions of any applicable statute, rule or regulation),

- (a) until payment or delivery is made in full, to pledge, repledge, hypothecate or rehypothecate, without notice, any or all securities which Financial Institution may hold for the undersigned (either individually or jointly with others), separately or in common with other securities or commodities or any other property, for the sum then due or for a greater or lesser sum and without retaining in Financial Institution's possession and control for delivery a like amount of similar securities, and/or
- (b) to sell any or all securities which Financial Institution may hold for the undersigned (either individually or jointly with others), or to buy in any or all securities required to make delivery for the account of the undersigned, or to cancel any or all outstanding orders or commitments for the account of the undersigned.

3. Cancellation Provisions

Financial Institution is authorized, in its discretion, should the undersigned die or should Financial Institution for any reason whatever deem it necessary for Financial Institution's protection, without notice, to cancel any outstanding orders in order to close out the accounts of the undersigned, in whole or in part, or to close out any commitment made on behalf of the undersigned.

4. General Provisions

Any sale, purchase or cancellation authorized hereby may be made according to Financial Institution's judgment and at Financial Institution's discretion on the exchange or other market where such business is then usually transacted, or at public auction, or at private sale without advertising the same and without any notice, prior tender, demand or call; and Financial Institution may purchase the whole or any part of such securities free from any right of redemption, and the undersigned shall remain liable for any deficiency. It is further understood that any notice, prior tender, demand or call from Financial Institution shall not be considered a waiver of any provision of this agreement.

5. Successors

This agreement and its provisions shall be continuous, and shall endure to the benefit of Financial Institution's present organization, and any successor organization or assigns, and shall be binding upon the undersigned and/or the estate, executors, administrators and assigns of the undersigned.

6. Age

The undersigned, if an individual, represents that he or she is of legal Age, capable of executing a binding Agreement.

7. Interest in Account

No one except the undersigned has an interest in any of its accounts with Financial Institution unless such interest is revealed in the title of such account and in any case the undersigned has the interest indicated in such title.

8. Source of Funds

To the extent that the undersigned deposits cash with Financial Institution through use of a personal check or a remote check deposit process, the undersigned must provide written instruction accompanying such cash that is withdrawn from a tax-qualified account or such cash will be treated by the Financial Institution as not coming from any tax-qualified accounts. Tax-qualified accounts include, but are not limited to, IRAs and 401(k) plans.

9. Orders and Statements

Reports of the execution of orders and statements of the account of the undersigned shall be conclusive if not objected to in writing, the former within two days and the latter within ten days, after forwarding by Financial Institution to the undersigned by mail or otherwise.

10. Force Majeure

Financial Institution shall not be liable for loss or delay caused directly or indirectly by war, acts of terrorism, natural disasters, government restrictions, exchange or market rulings, or other conditions beyond Financial Institution's control.

11. Fees and Charges

The undersigned agrees to the fees and charges on the fee schedule received by the undersigned. Financial Institution may change the fee schedule from time to

time. The undersigned agrees if fees are not paid the Financial Institution may sell any or all account assets to satisfy the fee and any associated expenses, such as brokerage commission and/or liquidation charges.

12. Joint Accounts

If this is a joint account, unless the Undersigned notifies Financial Institution otherwise and provides such documentation as Financial Institution requires, the brokerage account(s) shall be held by the Undersigned jointly with rights of survivorship (payable to either or the survivor of the Undersigned). Each joint tenant irrevocably appoints the other as attorney-in-fact to take all action on his or her behalf and to represent him or her in all respects in connection with this Agreement. Financial Institution shall be fully protected in acting upon the instructions of either of the Undersigned. Each of the Undersigned shall be liable, jointly and individually, for any amounts due to Financial Institution pursuant to this Agreement, whether incurred by either or both of the Undersigned.

13. Address

Communications may be sent to the undersigned at the current address of the undersigned which is on file at Financial Institution's office, or at such other address as the undersigned may hereafter give Financial Institution in writing. All communications so sent, whether by website, email, notice and access or otherwise, shall be deemed given to the undersigned personally, whether actually received or not.

14. Recording Conversations

The undersigned understands and agrees that for our mutual protection Financial Institution may electronically record any of our telephone conversations.

15. ARBITRATION DISCLOSURES

THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE. BY SIGNING AN ARBITRATION AGREEMENT THE PARTIES AGREE AS FOLLOWS:

- ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.
- ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.
- THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
- THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD, UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.
- THE PANEL OF ARBITRATORS WILL TYPICALLY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
- THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
- THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

16. AGREEMENT TO ARBITRATE CONTROVERSIES

UNLESS AS PROVIDED FOR IN THE PARAGRAPH BELOW, IT IS AGREED THAT ANY CONTROVERSY BETWEEN US ARISING OUT OF FINANCIAL INSTITUTION'S BUSINESS OR THIS AGREEMENT, SHALL BE SUBMITTED TO ARBITRATION CONDUCTED BEFORE THE FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA) AND IN ACCORDANCE WITH ITS RULES. ARBITRATION MUST BE COMMENCED BY SERVICE UPON THE OTHER PARTY OF A WRITTEN DEMAND FOR ARBITRATION OR A WRITTEN NOTICE OF INTENTION TO ARBITRATE.

NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PRE-DISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION; OR WHO IS A MEMBER OF A PUTATIVE CLASS ACTION WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL: (i) THE CLASS CERTIFICATION IS DENIED; (ii) THE CLASS ACTION IS DECERTIFIED; OR (iii) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THIS AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

