THE AMERITAS ACACIA COMPANIES®

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ADVERTISEMENT FACSIMILE (FAX) POLICY

Effective as of November 15, 2004

[Intended to Replace the Policy established May 01, 2004]

1.00 POLICY

1.05 **Scope.** This Policy applies to all of The Ameritas Acacia Companies, except Acacia Federal Savings Bank and Calvert Group LTD, and all of their marketing representatives, including producers, registered representatives, agents (both general or career), brokers, telemarketers and agencies.

1.10 Facsimiles (faxes) containing any material that advertises the commercial availability or quality of any property, goods, or services ("Advertisement Faxes") are strictly prohibited, unless the fax recipient provides express, signed written consent to receive faxes. **Before** sending any Advertisement Faxes, a signed copy of the Form provided in this Policy or some other signed written document containing substantially the same information must be received from each intended recipient of the Advertisement Faxes.

.005. This Policy is applicable to Advertisement Faxes sent to residential or business fax numbers.

.010. If express, signed written permission is received, each fax sent must clearly mark in a margin at the top or bottom of each page, or on the first page, of each transmission the following information: (i) date and time of fax; (ii) legal name of the entity sending the fax; and, (iii) telephone number of the entity or machine sending the fax.

2.00 PENALTIES

Sending an Advertisement Fax without prior express, signed written permission may result in a lawsuit against the fax sender by the fax recipient, or the attorney general of any state, for up to $1,500.00 for each unauthorized fax.

ADVERTISEMENT FAX AUTHORIZATION FORM

All fields must be completed for this Authorization to be valid.

I hereby authorize The Ameritas Acacia Companies and their agents/representatives to send advertisement faxes to the following facsimile (fax) number(s):

_____ - _____ _____ - _____ _____ - _____
(area code) (area code) (area code)

I understand that I may later revoke this authorization in writing.

Signed: _____ on behalf of _____
(Business Name, if applicable)

Print Name:_____ Title: _____

Date: _____, 20 _____