

March 20, 2003

2520040762346

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

Dear Sir or Madam,

This letter serves as notice under DOL Reg. 2520.104.23 (29CFR 2520.104.23) in satisfaction of the reporting and disclosure requirements of Part 1 of Title 1 of the Employee Retirement Income Security Act of 1974 ("ERISA") required for Ameritas Holding Company ("AHC") to adopt and participate in the Ameritas Acacia Excess Non-Qualified Defined Contribution Plan (the "Plan").

1. Name and Address of Employer Participating in the Plan

Ameritas Holding Company - EIN: 47-0806844
5900 "O" Street
Lincoln, NE 68510-2234
(402) 467-1122

Name and Address of Plan Sponsor

Ameritas Holding Company - EIN: 47-0806844
5900 "O" Street
Lincoln, NE 68510-2234
(402) 467-1122

2. Declaration

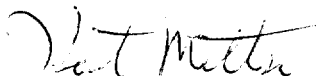
AHC maintains the Plan, which is funded solely by corporate general assets, primarily for the purpose of providing deferred compensation to a select group of management and highly compensated employees. AHC maintains one such plan with approximately 60 participants.

3. Provisions of Plan Documents

The Plan Document will be provided to the Secretary of Labor upon request.

Please let us know if you have any questions or require any further information to complete this filing.

Sincerely,



Kent Mattson
Human Resources



P.O. Box 81889
Lincoln, NE 68501-1889

22-12000

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