



401(k) Plans You Can Count On

Ameritas Retirement Plans

We are committed to you and your clients.

Ameritas retirement plans helps our mutual clients turn their dreams into reality. We work with each plan sponsor to craft the most suitable plan for their specific needs and goals.

Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York



Our beliefs

There's a huge difference between being wealthy and having wealth.

Being wealthy is having loads of money. Having wealth is a totally different story. While money can play a role in having wealth, it's really so much more than that. It's all about being human.

Employers have the opportunity to help fulfill life.

Preparing for the future requires more than simply putting a retirement plan in place. It's about offering financial-wellness programs along with a targeted retirement plan focused on positive outcomes.

Being human is the secret ingredient.

You can find similar plans elsewhere. But what you won't find from other organizations is the human-centric approach that drives everything we do. Being human is what makes things happen.

We offer flexible plans

We can help create a retirement savings program that best matches our clients' needs.



Traditional 401(k) Plan: This plan is the most popular employer-sponsored retirement plan for private companies. Plan participants can make pre-tax or Roth after-tax contributions and employers may choose to match their participants' contributions. A 401(k) plan may be established by a sole proprietor, partnership, corporation and by certain non-profit organizations. The plan may include a profit-sharing provision that permits additional employer contributions.



Safe Harbor 401(k) Plan: This plan makes it easier for business owners to maximize contributions to their own accounts and gives highly compensated employees the ability to maximize their salary deferrals (pre-tax or Roth) while reducing some of the complicated testing requirements that normally apply to traditional 401(k) plans. By providing a required employer contribution, this plan has the potential to create more deferral opportunity and incent participants to contribute. In addition, matching contributions to employee accounts are tax deductible (within IRS limits) for the business.

We always do our THING:

Time. Honesty. Information. Needs. Goals.

- We give our time so our clients can enjoy theirs.
- From the very beginning, we've been taught that honesty is the best policy.
- We provide the information our clients need and help them navigate to what matters.
- We give our clients the power to customize and personalize the services we offer to specifically meet their needs.
- We empower our clients to dream big and help them find clarity to achieve their goals.

Business owners write their own legacies.

They can help make a lifelong impact on their employees. And when that's something that deeply matters to them, we're the ones to call.



SIMPLE 401(k): This is for an employer with 100 or fewer employees earning at least \$5,000 in the previous year. Employees may contribute through a salary reduction agreement and the employer makes either matching or non-elective contributions to a 401(k).



Ameritas SoloPlus® Plan: This plan type is especially well suited for small businesses that employ only owners and their spouses and offers all the features available to larger employers. It works for sole proprietors and partnerships, as well as corporations and nonprofit entities. The plan's higher deferral limits and increased deductibility allow for more opportunity to save for retirement.

We make it easy with flexible services

Our associates are committed to delivering personal, attentive service to you and our clients.



Customized Approach: At Ameritas, we realize every plan is unique, just like every client is unique. From installation to ongoing daily assistance, we keep our clients and their particular service needs front of mind. Our goal is to make their plan as easy and successful as possible.



Participant Website and Resources: Our website gives plan participants the ability to see their retirement path ranging from how their investments have performed to estimating how much they will have at retirement. Their benefit statements, fee disclosure documents and quarterly newsletters are available online at ameritas.com.



Diversified Investment Platform: A wide array of investment options from nationally prominent fund managers creates a quality investment platform that appeals to all types of investors. It features:

- A full range of asset classes that includes domestic and international stock funds, bond funds, real estate and asset allocation funds.
- Index lineup for a market-diversified, low-cost approach to investing.
- Socially responsible funds.
- Guaranteed Investment Account* for stability without market volatility.
- Target Date Funds from nationally-known fund managers that automatically rebalance and adjust as the investor gets closer to retirement.

*Guarantee is based on claims-paying ability of the issuing company.



Enrollment Support is available to help plan participants better understand this important benefit and encourage greater plan participation. It includes initial enrollment communication and education, along with on-going enrollment and re-enrollment resources.



Easy Enrollment: We offer online enrollment through SmartPlan, which is an interactive video-based platform that delivers relevant, bite-sized modules of information that employees can access when and where it works best for them. At any point during the process, they can learn more with engaging videos that access timely topics such as plan specific provisions, how much to save and asset allocation.



Plan Design and Document Solutions Support: Plan sponsors have the flexibility to use a Third-Party Administrator (TPA) or a bundled strategy. A TPA can help guide them through the plan design process. If they use a full bundled strategy, then their plan documents will be reviewed to ensure they are up-to-date, meet stated objectives and comply with regulatory standards of both the Internal Revenue Service (IRS) and Department of Labor (DOL). In addition, our team works with plan sponsors on a plan design consultation to try to develop the best plan design.



Compliance Support: The IRS and DOL require certain non-discrimination and compliance testing to be completed each year as well as forms to be filed about the plan. Plan sponsors may work with a TPA or use a bundled option. Our team works closely with plan sponsors and educates them about the importance of regulatory requirements.



We help protect our clients with fiduciary assistance

Ameritas has partnered with Mesirow Financial Investment Management, Inc. (Mesirow Financial) and SWBC Investment Advisory Services LLC (SWBC) to help manage the risks and responsibilities of operating a retirement program.

Mesirow Financial and SWBC provide an additional level of fiduciary protection by conducting extensive independent analysis of the investment options offered on our investment platform. Mesirow Financial and SWBC each create a list of investment options they deem appropriate for long-term retirement investing.

Both organizations offer two levels of fiduciary services including ERISA Section 3(21) and ERISA Section 3(38):

- 3(21) service offers a flexible “help me do it” approach to provide fiduciary coverage for investment selection and monitoring. Mesirow Financial or SWBC will recommend investment options, however the plan sponsor and financial professional will make the final decisions.
- 3(38) service offers a “do it for me” approach for investment selection and monitoring. Mesirow Financial or SWBC will assume full discretion for selecting, monitoring and (if necessary) replacing the investment options.

The 3(21) and 3(38) fiduciary services offered by Mesirow Financial and SWBC are optional and additional fees apply.

Connect with us for more information

We appreciate you and your business. If you have questions or need assistance with a sale, contact your Regional Vice President directly or reach the Ameritas retirement plans sales team at 800-923-2732.

Service commitments

Our commitment to you and our clients

We take pride in working closely with you and our clients to help make their retirement plan successful. We strive to provide the best quality possible and give you our commitment that your plan requirements will be completed correctly.

We stand behind our work

Standing behind our work means everything to us. Retirement plan administration can be very complex and costly if regulations are not followed. We take this very seriously. Below are items that could potentially have a large financial impact if not processed correctly and timely:

- Contribution processing
- Non-Discrimination testing
- Form 5500 filings
- Loans and distributions
- Plan amendments and documents

These tasks will be processed timely and correctly. We commit to doing things 100 percent right all the time. If not, we will take appropriate action to make it right. This will include paying any fees and providing earnings if we are at fault. Again, we pledge our commitment and quality to you.

Ameritas Retirement Advantage Series refers to group variable annuity contracts (form AL 64349) issued by Ameritas Life Insurance Corp. In New York, group variable annuity contracts (form 64349 NY) are issued by Ameritas Life Insurance Corp. of New York.

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