



# Retirement Plans You Can Count On

Ameritas Retirement Plans

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





## **We are committed to you**

Ameritas is here to help you succeed in the retirement plans market. We understand that you want to expand your practice and we offer the opportunities you need to thrive. We offer you the tools, resources and support you need to help you increase your leads, referrals and sales.

## **We are committed to your clients**

Ameritas retirement plans helps our mutual clients turn their dreams into reality. We work with each plan sponsor to craft the best plan for their specific needs and goals. We act with respect and integrity to build personal, lasting relationships. And we provide our clients with the education they need to succeed.

## **Our beliefs**

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

Being wealthy is a person with 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 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.

## We offer flexible plans

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



### 401(k) plans

- **Traditional 401(k) Plan:** This is the most popular employer-sponsored retirement plan for private companies. Plan participants can make pre-tax or Roth after-tax contributions. Employers may choose to match their participants' contributions and make additional employer (profit sharing) contributions.
- **Safe Harbor 401(k) Plan:** This plan gives highly compensated employees the ability to maximize their salary deferrals (pre-tax or Roth) without the nondiscrimination testing requirements. This plan has the potential to create more deferral opportunity and incent participants with an employer contribution.



### Governmental plans

- **401(a) Plan:** This employer-sponsored retirement plan allows dollar- or percentage-based contributions from the employer, the employee or both. Additionally, a 414(h) pick up provision enables the employer to "pick-up" employee mandatory contributions that are then recharacterized as pre-tax contributions.
- **457(b) Plan:** This deferred compensation plan is for employees of states, municipalities, political subdivisions or government agencies to save for retirement on a pre-tax or Roth after-tax basis. Many plans have a companion plan, such as a 401(a), since the total contributions are limited to certain dollar amounts each year.



### Other plans

- **403(b) Plan:** This type of plan is for tax-exempt organizations and churches. The plan is exempt from certain non-discrimination tests and it is harder to exclude employees from participating.
- **Cash Balance Plan:** This defined benefit plan is similar to a profit-sharing plan. The contribution is determined annually based on a calculation that takes into consideration an individual's current age, salary and years to retirement. Plan sponsors can define the benefit they want to provide, and deductible contributions are substantially higher than in a defined contribution plan, such as a 401(k).



### Distinguished plan designs

- **Multiple Employer Plan (MEP):** This is an aggregated 401(k) plan program for businesses that allows multiple business owners to offer a retirement plan to employees while reducing the administrative burden, mitigating and transferring fiduciary risks and potentially reducing costs. We offer MEPs for employer organizations, associations and groups and the Retirement Collective<sup>SM</sup> for affiliated employer groups and sole proprietors.
- **New Comparability Plan:** This plan allows employers to maximize contributions to targeted groups. There can be different benefit structures for different groups. For a plan to meet non-discrimination requirements, certain minimum contributions are required for all benefiting employees.
- **Ameritas SoloPlus<sup>®</sup> Plan:** This plan type is well suited for small businesses that employ only owners and their spouses and offers all the features available to larger employers.



### Investment platforms

- **Advantage Elite:** A group annuity product that allows the security of an insurance product with the flexibility of a robust investment platform. Quality service, accurate recordkeeping and support that employers need to help run their retirement plan successfully are keystones to Advantage Elite.
- **Ameritas GPS:** A flexible and transparent platform that allows employers to build their own tailored retirement plan to address the needs of their business as well as their employees. With Ameritas GPS, employers select their own specific recordkeeping and administrative services and select from an expansive investment platform consisting of mutual funds from more than 40 different fund families.

Ameritas does not serve in a fiduciary capacity.



## We commit to service with a team approach

Every plan comes with a core team of experienced, dedicated professionals who provide guidance and support. They assist with compliance as well as calculating and allocating contributions and transfers. They also provide all the necessary documentation to help our clients with the administration of loans and distributions for the plan's participants. This relationship-based service model gives you and our clients more time to focus on what's important.

### Your core team consists of:

- **Sales Implementation Specialist:**  
Assists with document preparation, the conversion "blackout notice," a timeline for the transfer of assets and data and input of enrollment.
- **Client Relationship Manager:**  
Cultivates relationships with you, as the financial professional, and plan sponsors by providing proactive, value-added services to plans with assets greater than \$1M. Services include, but are not limited to, annual plan reviews, investment and fiduciary reviews, participant education and overall relationship management.
- **Client Service Team:**  
Serves as your contact for day-to-day operations including plan contributions, reporting and any other service needs with the home office. Plans under \$3M are supported by a small, cohesive team and plans over \$3M are assisted by a dedicated Client Service Consultant.
- **Plan Services Team or TPA:**  
Provides compliance support that includes report and statement preparation, electronic signature-ready Form 5500 filings and testing for contribution limits and nondiscrimination requirements.
- **Compliance Consultant or TPA:**  
Provides plan design support and drafts your plan documents. Additionally, they support any plan document amendments or ERISA technical questions relating to the plan.
- **Participant Services Representative:**  
Provides personalized assistance to participants including facilitating the rollover process from start to finish.

## 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](http://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 teamed with Mesirow Financial Investment Management, Inc. (Mesirow Financial) and SWBC Investment Advisory Services LLC (SWBC) to help you 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.

**Managed Accounts:** Ameritas has teamed with Stadion Money Management LLC (Stadion) to help participants invest appropriately. Stadion provides participant level 3(38) Investment Advice to create a custom glidepath based on risk tolerance and pertinent participant information. This allows participants who are not comfortable with selecting their own investment choices a way to help achieve their retirement goals.

**Investment Due Diligence** is managed by our Investment Products Group (IPG) who selects, monitors and evaluates the funds in our investment platform. We seek to create a diversified platform of funds that can appeal to investors with varying time horizons and risk tolerance profiles. Our systematic due diligence process focuses on qualitative and quantitative analysis as it relates to each investment’s performance, expenses, risks and portfolio manager tenure. The results of IPG’s comprehensive analysis are published in our Quarterly Performance Review.

**Fee Disclosure Documents** help plan sponsors determine if their retirement plan fees and expenses are reasonable. We provide customized fee disclosure documents to both the plan sponsor and plan participants. These documents describe the services Ameritas provides and the costs associated with those services.



## Service commitment

### Our commitment to you and our clients

We take pride in working closely with you and our clients to make their retirement plan successful. We strive to provide the best quality possible and give you our commitment that the work 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

These tasks will be processed timely and correctly. We commit to doing things 100 percent right all the time. If not, we will do whatever it takes 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.

## What your peers say about us

**“Ameritas Retirement Plans Division is top notch** because of the great people and the wonderful service you provide. I truly feel a part of a team! I can count on working with people who care. Any company can put a product into the marketplace, but few are prepared to deliver the service superior retirement plans require. Ameritas is the best!”

– John Howe, Howe Agency.

**“Ameritas has proven themselves to be an excellent** partner in not only case design specific to our client’s needs but also peerless support after the sale. Ameritas originating as a mutual company is evident from the tailored case design to the experienced support staff. They are a true partner in the 401(k) industry.”

– Samuel A. Rosner, Registered Representative with an Independent Broker/Dealer.

**“I have found working with the top-notch** professionals at Ameritas, including my regional client manager, to be extremely valuable and proficient in the information and services provided to me and my clients. They are a cut above, delivering fast reliable information and excellent customer service!”

– Marie S. Marks, Registered Representative with an Independent Broker/Dealer.

**“My relationship manager is an invaluable resource.** She has earned my trust and confidence and that of my retirement plan clients. I am able to operate the retirement plan part of my practice more efficiently because of her knowledge and assistance.”

– Frank C. Kinter Jr. CLU, ChFC, Upstreet Financial Advisors.



## Strong and stable ratings

Best's Rating Report and Standard & Poor's Full Analysis Report are available in the ratings section of [ameritas.com](http://ameritas.com).

**Standard & Poor's:  
A+ (Strong) for insurer  
financial strength.**

This is the fifth highest of  
Standard & Poor's 21 ratings.



**AM Best Company:  
A (Excellent) for insurer  
financial strength.**

This is the third highest of  
AM Best's 13 ratings.



\* Ameritas Mutual Holding Company's ratings by Standard & Poor's include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

## About Ameritas

We are a mutual organization that always puts customers first. With our long-standing financial strength, we've established a tradition of striving to deliver the very best in products and services generation after generation. Through we're proud of our ratings from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises we've kept. That's the true measure of who we are.

## 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.



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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.

*Ameritas GPS refers to the mutual fund platform offered by Ameritas Life Insurance Corp. for use within a tailored retirement plan. Ameritas does not offer investment, financial, tax or legal advice or management services. For its Ameritas GPS retirement plans customers, Ameritas agrees to act as a non-discretionary recordkeeper performing ministerial functions at the direction of a plan's responsible fiduciary. Ameritas does not serve as an ERISA fiduciary, or a fiduciary under any other laws, to any retirement plan or participant of a plan for whom Ameritas provides recordkeeping under the Ameritas GPS program.*

Matrix Settlement & Clearance Services, LLC facilitates the clearing of mutual fund shares for Customers of Ameritas Life Insurance Corp. through the National Securities Clearing Corporation.

*Securities products are subject to investment risk, including possible loss of principal. Before investing, carefully consider the investment objectives, risks, limitations, charges and expenses of the plan and any underlying investment options. This information can be found in the investment option prospectuses. Please read carefully before investing.*

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