



401(k) Plans You Can Count On

Ameritas Retirement Plans

Custom tailored retirement plans. From a main street market leader.

A robust retirement plan can be a game changer. It's a leading benefit for attracting and keeping top talent. But when it comes to your clients, one size doesn't fit all. That's why Ameritas offers great plan options, and a team ready to roll up their sleeves and get creative.

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



Our values & culture

Ameritas values our communities and the organizations that help them thrive.

That's why we do so much to invest in communities, including giving our associates time to volunteer. This generous culture is one reason our associates enjoy working here.

Ameritas values both humanity and high performance.

We care deeply for one another, and we also challenge one another to be the best we can. This is reflected in our high levels of support and training for associates, and the high expectations and performance-based rewards we offer.

Ameritas values relationships.

Our people are highly relational and friendly. We enjoy getting to know our clients, just as you enjoy getting to know yours in your business.

Ameritas values individuality.

This is reflected in a culture of customization. Personalization is a theme that runs consistently through all we do.

We offer custom tailored retirement 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.



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).



Solo(k): 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.



Investment Platforms

- **GVA:** 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 GVA. Our GVA offers a wide range of over 300 investment options from over 40 fund families.

- **NAV:** An expansive, open architecture investment platform that allows employers to build their own tailored retirement plan to address the needs of their business as well as their employees. With NAV, employers select their own specific recordkeeping and administrative services and select from an expansive investment platform consisting of thousands of mutual funds.

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 secure 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 educational information are available online at accounts.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 ongoing enrollment resources.



Enhanced Online Enrollment and Financial Wellness Tools: We offer online enrollment using GoalWiseSM, a personalized, goal-oriented experience to help employees maximize their retirement savings. Using data from our recordkeeping system, GoalWise projects a unique retirement savings goal for each participant based on their age, income, savings, location and other factors. GoalWise identifies any gap in retirement savings and offers personalized tips to help increase retirement success. In addition to paperless online enrollment, plan sponsors also benefit from easy access to plan health metrics with the GoalWise analytics portal.



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.

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.

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.



Ameritas does not serve in a fiduciary capacity.

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.

Unless otherwise specified, any entity referenced in this material is not an affiliate of Ameritas or any of its affiliates.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com.

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2022 Ameritas Mutual Holding Company

For financial professional use. May be used with plan sponsors.