



retirement plan services

Ameritas Life Insurance Corp. of New York



RP 1704 NY 2-17

For Financial Professional and Plan Sponsor Use Only.

planning for a more rewarding retirement

We believe every business should be able to offer its employees a retirement plan as part of its benefits package. With a well-designed retirement plan, along with the commitment and support of business owners like you, we make a difference by helping people achieve their financial goals for retirement.

A retirement plan not only benefits your employees, it benefits your business. As part of your company's benefits package, a retirement plan can be a key incentive for attracting top talent while helping to retain valued employees.

The Full Spectrum

We deliver affordable retirement plans to complement your business goals and strategic objectives. Our integrated approach provides a complete package along with the knowledge that your plan is following the appropriate rules and regulations.

Consultative Services

Finding a plan design that is well-suited to your business is the first step. From the traditional 401(k) to the more complex Cash Balance plan, we work closely with you to design a full-service retirement plan tailored to your needs.

Plan Sponsor Services

Our full range of services delivered by our staff of experienced professionals makes sponsoring a retirement plan much easier. We focus on those areas that are of most importance to plan sponsors: simplicity, responsive customer service, timely and accurate recordkeeping and plan compliance and a comprehensive fiduciary and due diligence program.

Plan Participant Services

From the "accumulation" phase when plan participants are contributing to their retirement accounts to the "distribution" phase when it is time to retire, participants in your retirement plan have access to knowledgeable professionals and educational resources to help them focus on their financial goals for retirement.



Let's create a retirement savings program that works for your business

Be selective. Choose wisely. A retirement savings program should complement your business, not complicate it. At Ameritas Life of New York, we will help you explore your options. And there are many:

Type of Program	Features and Benefits
Traditional 401(k)	It is the most popular employer-sponsored retirement plan for private companies. Plan participants can make pre-tax contributions. Employers may choose to match their participants' contributions.
Safe Harbor 401(k)	This plan design gives highly compensated employees the ability to maximize their salary deferrals without the sometimes problematic nondiscrimination testing requirements. By providing a required employer contribution, a Safe Harbor 401(k) plan design has the potential to create more deferral opportunity and incent participants with an employer contribution.
Roth Option	Both the traditional 401(k) and Safe Harbor 401(k) retirement plans can elect to offer the Roth 401(k) feature. Roth contributions are made on an after-tax basis and earnings grow tax-free.
Ameritas SoloPlus®	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.
401k ELITE Multiple Employer Plan (MEP)®	With this plan, unrelated businesses participate in a single qualified retirement plan sponsored by a third party. With our 401k ELITE MEP, a business can achieve the economies of scale typically only realized by larger plans. It relieves the business owner of many of the time-consuming duties and responsibilities associated with sponsoring a plan. It's cost-effective and reduces fiduciary responsibility and liability.
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. Ameritas GPS allows employers the ability to select their own specific recordkeeping and administrative services and offers an expansive investment lineup consisting of mutual funds from more than 40 different fund families. By offering the GPS platform, Ameritas is not providing investment advice in a fiduciary capacity.
New Comparability Plan	Here is a plan that allows employers to maximize contributions to a targeted group. There can be different benefit structures for different divisions. In order for such a plan to meet non-discrimination requirements, certain minimum contributions are required for all benefiting employees.
Cash Balance Plan	This defined benefit plan operates similar to a profit sharing plan. The contribution is determined annually based on an actuarial calculation that takes into consideration an individual's current age and salary and years to retirement, typically age 65. Advantages include: <ul style="list-style-type: none">• Plan sponsors can define their contributions• Deductible contributions are substantially higher than in a defined contribution plan, such as a 401(k)
457(b)	Employees of states, municipalities, political subdivisions or agencies can participate in this deferred compensation plan to save for retirement.

Which plan will work for you and your business? Our knowledgeable professionals can develop an appropriate plan and will assist in making the transition from your current provider. Our experienced team offers a full range of services that include plan conversion, key administrative functions and administrative support.

service that will make you smile

Our representatives and associates are committed to delivering personal, attentive service to you and your plan participants.

A Team of Professionals

Every plan comes with its 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 provide all the necessary documentation to help you with the administration of loans and distributions for your plan's participants. This relationship-based service model gives you more time to focus on your business.

Your core team consists of:

- **Installation/Conversion Specialist:** Assists with document preparation, the conversion "blackout notice," a timeline for the transfer of assets and data and input of enrollment.
- **Client Service Consultant:** Serves as your single-source contact for day-to-day operational needs and primary contact for service issues with the Home Office.
- **Administration Specialist:** Provides compliance support that includes report and statement preparation, electronic signature-ready 5500 forms and testing for contribution limits and nondiscrimination requirements.
- **Reirement Plans Solutions Consultant:** Works on plan transitions and provides plan document and compliance review of IRS and Department of Labor regulations affecting retirement plans.

Once your plan assets reach \$1 million, a Regional Manager-Client Services is assigned to your plan. This individual provides on-site services which include, but are not limited to, annual plan reviews and quarterly investment reviews.

services that can make a difference

Fiduciary Assistance

Fiduciary Services from Mesirow Financial Investment Management, Inc. (Mesirow Financial) can assist plan sponsors in managing their fiduciary responsibilities. To help you manage the risks and responsibilities of operating a retirement program, we have teamed up with Mesirow Financial Investment Management, Inc. (Mesirow Financial) to help provide an additional level of fiduciary protection through Mesirow Financial's Fiduciary Partnership service¹. Mesirow Financial conducts extensive independent analysis of the investment options offered on Ameritas Life of New York's investment platform to create its Premier List of investment options. The Premier List covers a broad range of investments that Mesirow Financial deems appropriate for long-term retirement investing. With its Premier List, Mesirow Financial offers two levels of fiduciary services to comply with ERISA Section 3(21) and ERISA Section 3(38):

- Mesirow Financial 3(21) service offers a "help me do it," flexible approach to providing fiduciary coverage for investment selection and monitoring. For new plans, this option is included in the services we offer unless you elect otherwise.

¹ To obtain the Premier Lists and other benefits of the services described above, you must enter into an investment advisory agreement with Mesirow Financial Investment Management, Inc. Mesirow Financial Investment Management, Inc. is not affiliated with Ameritas or its affiliates. By making Mesirow Financial's services available to you, Ameritas does not intend to recommend or endorse Mesirow Financial's services. Fees applicable to Mesirow Financial's services and Ameritas' administration of Mesirow Financial's services are set forth in the Mesirow Financial investment advisory agreement and the Ameritas administrative services agreement.

- Mesirow Financial 3(38) service offers a “do it for me” approach for investment selection and monitoring. Mesirow Financial assumes full discretion for selecting, monitoring and (if necessary) replacing the investment options. This is an optional upgrade. Additional fees apply.

Mesirow Financial assumes fiduciary responsibility for the selection and ongoing monitoring of the Premier List investments included in your plan’s investment lineup. If you choose the Mesirow Financial Fiduciary Partnership Service, you will receive a quarterly reporting package, including market commentary and detailed due diligence through the Mesirow Financial POLICE Report®. The report covers issues with investment performance, organizational changes, legal concerns, investment policy changes, consistency of style and expense.

Key Fiduciary Resources are available in a helpful guide for plan sponsors to use in managing their fiduciary responsibilities. Here you will find a section on ERISA 404(c) compliance, a sample investment policy statement, a simplified plan review checklist and other sample documentation.

Investment Due Diligence is managed by our Investment Products Group (IPG) that is responsible for selecting and monitoring the funds in our diversified investment portfolio. We rely on our Investment Selection Evaluation System to help create a diverse platform of funds which plan fiduciaries can select from to meet the long-term goals of retirement savers. Our systematic process evaluates performance, expenses, investment strategies and portfolio managers. This includes a detailed quarterly review.

Fee Disclosure Documents help plan sponsors determine if their retirement plan’s 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 Life of New York provides and the costs associated with the services.

Fully Bundled Services

Document Review is the responsibility of Retirement Plans Solutions. Plan documents are reviewed to ensure they are up-to-date, meet stated objectives and comply with the regulatory standards of both the IRS and Department of Labor.

Compliance Testing contributes to the proper management of a retirement plan. We work closely with plan sponsors to educate them about the importance of regulatory testing, such as Top Heavy testing. These tests are part of a complete package that helps you satisfy the requirements of a qualified plan.

Enrollment Support is available in a three-phase program to encourage greater plan participation. It includes pre-enrollment communication, along with an education and investment specialist to assist during your enrollment periods. In addition, post- and re-enrollment resources are available.

Ease of Doing Business

Our single-source accountability helps provide a complete, efficient package that appeals to the business-focused plan sponsor. Whether you are a first-time plan sponsor or a business looking to enhance your current retirement plan, our services and extensive investment platform help you provide a key benefit to your employees.

Single-source Contact: For day-to-day administrative needs or questions your Client Services Representative is ready to help.

Personal Service: Our knowledgeable associates deliver responsive, personalized service that fosters long-term, trusted relationships.



**helping create more
financially secure
futures.**

making saving for retirement a priority

Are the people who work for you preparing adequately for retirement? Probably not. Only 22% of workers feel very confident they will have enough money to live comfortably in retirement, according to the 2015 Retirement Confidence Survey from the Employee Benefit Research Institute. And less than half of all workers have completed a retirement needs calculation, an important planning step to help determine how much money will be needed in retirement.

By offering a retirement savings plan to your employees, you're letting them know how important you think it is to save. You're giving them an easy, convenient way to build a stronger financial future for their years in retirement. And you are giving them the opportunity to learn more. Your retirement plan from Ameritas Life of New York provides online resources rich with information, calculators and helpful tips for your plan participants to use to save for their retirement.

Educational Opportunities

Joining a retirement plan is just the first step. Additional resources help motivate plan participants to focus on setting their goals for retirement, create a strategy to achieve their goals, as well as learn how to invest wisely.

Enrollment: The enrollment process is simple and straightforward. Each plan participant receives an enrollment booklet. This step-by-step guide helps with making financial decisions that can lead to a more enjoyable retirement.

Online Learning: Educational modules on investment concepts and retirement planning strategies are available on our website. These include:

- **Retirement Income Strategy:** Three calculators work together to help plan participants estimate how well they are saving for retirement based upon current income, level of savings and retirement income needs.

- **Asset Allocation:** This investment strategy is used to build a mix of investments to match the plan participant's long-term goals and risk tolerance.
- **Retire Focus:** Informative articles, videos, tutorials and calculators assist plan participants with investment concepts and retirement planning strategies. Participants can explore topics of interest or focus on one of three educational modules that relate to their stage of life, whether it is just starting out, on the road to retirement or nearing the goal.

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 include domestic and international stock funds, plus 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 risk
- Target Date Funds that automatically rebalance and adjust as the investor gets closer to retirement

Account Access: Participants' benefit statements and fee disclosure documents are always available online at ameritas.com. Our website gives plan participants the ability to conduct transactions at their convenience.

Newsletters: *Your Financial Future*, a quarterly newsletter for plan participants, offers tips that appeal to both the novice and the savvy investor. *Plan Sponsor Outlook* reports on trends, highlights new studies, and covers other topics of interest to plan sponsors.

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

about Ameritas®

The Financial Strength to Deliver on Our Promises

Ameritas Life Insurance Corp. is affiliated with Ameritas Mutual Holding Company. As a mutual organization, we always put customers first. With our long-standing financial strength, we've established a tradition of delivering the very best in products and services generation after generation. Though we're proud of our group 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 kept. That's the true measure of who we are.

Strong and Stable Ratings

Best's Rating Report and Standard & Poor's Full Analysis Report are available in the ratings section of ameritas.com.

Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings.

A.M. Best Company

A (Excellent) for financial strength and operating performance. This is the third highest of A.M. Best's 15 ratings.

We are Ameritas. Proud to be in the business of fulfilling life.



Ameritas Life Insurance Corp. of New York

Ameritas Life Insurance Corp. of New York Retirement Plans Division

1350 Broadway, Suite 2201
New York, NY 10018
800-923-2732
ameritas.com

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp., 5900 O Street, Lincoln, Nebraska 68510; Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018; and Ameritas Investment Corp., member FINRA/SIPC. Each company is solely responsible for its own financial condition and contractual obligations. Ameritas® life insurance companies are not fiduciaries under the federal Employee Retirement Income Security Act or Internal Revenue Code Section 4975. For more information about Ameritas®, visit ameritas.com.

The 401K ELITE Multiple Employer Plan is funded by an unregistered group annuity contract issued by Ameritas Life Insurance Corp. of New York (Form FA 64349).

The Mesirow Financial Investment Strategies Group is a division of Mesirow Financial Investment Management, Inc. (MFIM). MFIM is only responsible for the selection of the investment options on this list. Any information provided by MFIM to Ameritas has been obtained from sources believed to be reliable, but is not necessarily complete and its accuracy cannot be guaranteed. Mesirow Financial defends all claims within the scope of their fiduciary duty on the sponsor's behalf. MFIM does not provide legal or tax advice. MFIM is an SEC-registered investment advisor. Advisory Fees are described in MFIM's Part 2 of Form ADV. Mesirow Financial refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. MFIM is not affiliated with Ameritas Life Insurance Corp. or their affiliates. The Mesirow Financial name and logo are registered service marks of Mesirow Financial Holdings, Inc. © 2017, Mesirow Financial Holdings, Inc. All rights reserved.

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. 401k ELITE Multiple Employer Plan® and Ameritas SoloPlus® are registered service marks of affiliate Ameritas Mutual Holding Company.

© 2017 Ameritas Mutual Holding Company

For Financial Professional and Plan Sponsor Use Only.