



Governmental Retirement Plans

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

Ameritas 
fulfilling life.

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 retirement plans, 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.

The value is in the design

Specifically, we provide the professional and comprehensive services needed to help governmental clients properly design and efficiently manage their retirement plan. From 457(b) Deferred Compensation Plans to 401(a) Retirement Plans that offer the 414(h) pick-up provision, we work together to help you design an entire program that works best for you. From documents to education to retirement-focused investments, the plan is customized to your needs and the needs of your employees.

More time for you

We believe a retirement plan should complement your benefit package, not complicate it. During our onboarding process we educate your staff on the available tools to assist in the day-to-day management associated with sponsoring a retirement plan. Whether submitting a payroll contribution or reviewing and approving a distribution, our robust online recordkeeping system enables you to quickly and efficiently oversee your retirement plan leaving you time to focus on the business of managing your governmental organization.

Exceeding your expectations

Our goal is to exceed your expectations in areas of plan management and service. Our client service model gives you a single point of contact for your day-to-day plan needs. You are more than just a plan sponsor at Ameritas, you are our valued client and we are dedicated to building a trusted relationship with you and your participants. We do this by being responsive to your needs and helping you meet your responsibilities as a plan sponsor and plan fiduciary.



Create a retirement savings program that meets your needs

Be selective. Choose wisely. Work with your Ameritas financial professional to explore your options.

401(a) plans

- Primary plan for employer contributions
- May match employee deferrals into a 457(b) plan
- May require employees to contribute a stated percentage of their compensation – referred to as a mandatory employee contribution
- Employer has the option to allow employees to make additional after-tax contributions at a stated percentage
- This plan is not subject to ERISA and it is not required to comply with discrimination testing
- Joint and survivor annuity benefits are not required
- Hardship withdrawals are not available
- Withdrawals are subject to the 20 percent federal income tax withholding and, if applicable, the 10 percent early withdrawal penalty
- Distributions are eligible to be rolled into an IRA or another qualified employer retirement plan

414(h) pick-up provision

Ameritas offers a 414(h) Pick-up Provision option as part of the 401(a) Plan. This popular provision enables the employer to “pick-up” employee mandatory contributions which are then recharacterized as pre-tax contributions. This is not a stand-alone provision and is only available as part of the 401(a) Plan.

457(b) plans

- Employee contributions are made on a pre-tax or Roth after-tax basis
- Employees can change their percentage periodically based on the guidelines stated in the plan’s document
- Contribution amounts are subject to the annual limits prescribed by the IRS
- Employees can stop and start contributing based on the guidelines in the plan’s document
- Catch-up contributions are allowed. This includes age 50+ catch-up and a catch-up attributable to the last three years before normal retirement age
- Withdrawals are subject to the 20 percent federal income tax withholding
- Withdrawals are not subject to the 10 percent early withdrawal penalty
- The employer can elect to offer loans and unforeseeable emergency withdrawals
- Distributions are eligible to be rolled into an IRA or another qualified employer retirement plan
- This plan is not subject to ERISA and it is not required to comply with discrimination testing
- The plan must be monitored for excess contributions
- Trustee-to-trustee transfers are allowed; no tax reporting is required

Service that will make you smile

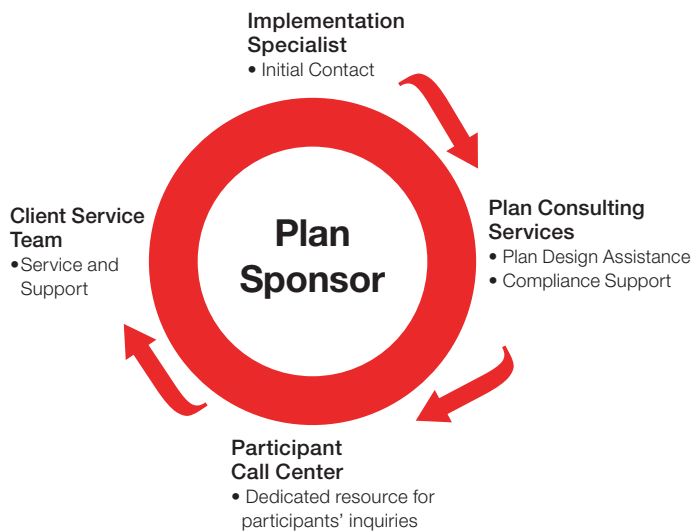
We have established a tradition of delivering competitive retirement plan products combined with unmatched service at every touch point. Our knowledgeable associates work with you and your financial professional to make a difference by helping your employees achieve their retirement savings goals.

Implementation Specialist: Oversees all of the steps for your plan's installation and conversion including asset and data transfer processing, employee enrollment materials and deposit website instruction.

Client Service Team: Coordinates and manages client service relationships and serves as the plan sponsor's primary contact for service needs with the Home Office.

Plan Consulting Services: Responsible for compliance support and plan design.

Participant Call Center: Works with plan participants to help with day-to-day service needs.



Ease of doing business is the basic principle of our service philosophy. This is why we focus on responsive customer service and timely and accurate recordkeeping. We want to minimize the time and effort it takes you to manage your retirement plan while maximizing its value to your employees.

Client relationship manager services

In addition to a core team that can help with day-to-day service, recordkeeping and compliance support, Ameritas offers the services of a client relationship manager for those plans that achieve a specific asset threshold. A client relationship manager serves as a local liaison between you and the Ameritas support team and can help with:

- Conducting onsite enrollment meetings and ongoing education for your employees
- Providing annual plan reviews and investment platform reviews
- Assisting you with managing your fiduciary responsibilities

Our service commitment

Our goal is to exceed your expectations in all areas of service. To do this, we have created a number of service commitments for you as the plan sponsor as well as your employees. We strive to provide the best quality possible and give you our commitment that we will perform as promised.

We service our clients in a highly welcoming, ethical and professional manner that builds lasting trust and valued relationships.

Investing for the future

One of the most important responsibilities you have is that of plan fiduciary.

Selecting the investment platform right for you and your plan participants is an important aspect in designing your plan. Ameritas offers two investment platforms, each with different benefits:

- **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.
- **NAV:** A flexible and transparent open architecture platform that allows employers to build their own tailored retirement plan to address the needs of their employees. With NAV, employers select their own specific recordkeeping and administrative services and select from any investments available on the custodial trading platform.

Ameritas does not serve in a fiduciary capacity.

Focus on reaching financial goals

The investment platform features a diversified range of options for all types of investors—from those who are financially conservative to those with a higher tolerance for risk. The investment options offered through our net asset value platform provide the choices, quality and flexibility to help your plan participants save for retirement. We strive to deliver high quality products, investment options and services generation after generation.

Creating your investment strategy

We make sure the investment platform offers quality selections that meet the needs of your employees. This focused approach supports:

- A diverse portfolio with a choice of investment options in a variety of asset classes.
- Fund families that are recognized for their clear objectives, not just their size and reputation.
- The ability to add investments you choose from the custodial trading platform.
- A commitment to helping meet the long-term goals of retirement planning.
- An easy to understand fee structure with only non-revenue sharing investments.

Developing the platform

Turning an investment strategy into reality calls for a strict set of principles. We are guided by these principles:

- Building and maintaining an investment platform with high-quality investment options focused on the long-term.
- Allowing for a flexible process that can integrate new strategies.

Diverse selection

Providing you with a selection of diversified options is the investment goal. The investment platform provides you with a wide selection of investments across many asset classes. Additionally, we offer you the flexibility to request investments of your choosing. This includes:



The choices are yours

An open architecture investment platform gives you the opportunity to select from any investments available on the Matrix trading platform. Your plan's investment lineup can be fully customized with:

- Zero revenue sharing funds to keep investment expenses low.
- Collective Investment Trusts (CITs) are available to choose from.
- Guaranteed investment accounts to minimize risk while providing a competitive rate of return consistent with a guarantee of principal.

You and your plan participants will find numerous choices to meet their objectives and help them work towards their retirement savings goals.

Optional fiduciary services

To help you manage the risks and responsibilities of offering a retirement plan, we offer your plan the opportunity to work with an independent investment fiduciary to provide investment management services when you enter into an investment advisory agreement with either of them.

An independent investment fiduciary conducts an extensive and ongoing analysis of the options offered on our investment platform to create their own respective investment list. These lists include a broad range of investments they have determined are appropriate for long-term retirement investing and planning.

Two services:

3(21) service offers a flexible approach to provide fiduciary coverage for investment selection and monitoring. An independent investment fiduciary will recommend investment options, however you and your financial professional will make the final decisions.

3(38) service offers a "do it for me" approach for investment selection and monitoring. An independent investment fiduciary will assume full discretion for selecting, monitoring and (if necessary) replacing the investment options. This is an optional upgrade and additional fees apply.

With both of these options, you will receive a quarterly reporting package which includes market commentary and a detailed due diligence summary report. The report covers issues involving investment performance, organizational changes, legal concerns, investment policy changes, consistency of style and expenses.



Fee disclosure documents

As the plan fiduciary, you determine if your retirement plan's fees and expenses are reasonable. We provide customized fee disclosure documents which describe the services Ameritas provides and the costs associated with the services.

Recordkeeping services

In addition to offering assistance with plan design and a wide-ranging investment platform, we also provide state-of-the-art recordkeeping services. The hub of our recordkeeping platform is our website, where you can manage all aspects of your retirement plan. Your employees can also manage their personal retirement accounts online, allowing all parties real-time access to important financial information.

Our full range of recordkeeping services help you to manage your retirement plan while providing the tools to help meet the expectations of your employees. This includes online access to all plan documents, streamlined online loan processing and current and historical personal rates of return—all while meeting required regulations.

Our recordkeeping services allow you to offer:

- Daily transaction capability
- Online enrollment for employees
- Daily account valuation
- Automated payroll processing
- Asset allocation modeling

We provide plan documentation with access to key documents such as adoption agreements and summary plan descriptions. Our recordkeeping services also help you deliver useful and timely plan information to your employees.

Annual Plan Review

As a retirement plan provider, we supply details about your plan in the form of our *Annual Plan Review*. The *Annual Plan Review* provides accurate and timely information to help you evaluate the health of your plan and how well it is meeting your needs as the employer and that of your employees.

Managing accounts online

Our robust recordkeeping platform also benefits your employees, who can access our website to:

- Check account balances
- Review investment options
- Rebalance a portfolio
- Change future allocation amounts
- Make transfers among funds

You and your employees can visit our website to view all the useful information that is available any time.

Statements

Your employees have the option to receive their quarterly account statements either electronically or via mail. Historical statements are always available online. This keeps your employees informed while helping you manage the plan. Statements comply with the Department of Labor's requirements and feature:

- Current account value
- Personal rate of return
- Account activity at a glance
- A hypothetical retirement account projection based on the employee's current account value and savings rate



Retirement readiness

Preparing for retirement—or retirement readiness—can be a daunting task. Given the unique circumstances of each employee, there is no cookie-cutter approach to retirement planning. Regardless of age or personal financial situation, we can help your employees plan their financial future.

Online educational tools

The Ameritas website offers your employees tools and information to help them develop a retirement strategy that fits their personal and financial situation. This includes:

- Informative articles with motivational tips to help improve financial planning
- Calculators to help employees estimate how much savings they need for a fulfilling retirement
- Videos to assist with investment concepts and planning strategies

GoalWiseSM - Online enrollment/education

GoalWise is an online tool that puts you and your participants in the driver's seat.

GoalWise is a personalized, goals-oriented program designed to help employees maximize their retirement savings, while providing you, the plan sponsor, with easy enrollment administration and a real-time dashboard to see how your plan is doing.

GoalWise can help answer the key questions that most people have about retirement:

- How much money will I need in retirement?
- How do I know if I'm saving enough?
- How can I close the gap and reach my goal?

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. Participants can also share any information about outside retirement savings if they wish – enabling GoalWise to provide a more comprehensive picture.

GoalWise identifies any gap in retirement savings and offers participants personalized interactive tips to help them get the most out of their plan and increase their retirement success. And, GoalWise gives you the ability to periodically re-engage with each employee via email during their retirement journey.

While your employees are taking advantage of the simple, online enrollment process and the custom-tailoring of their account, you can devote more time to running your organization since you won't be burdened with the management of a manual, paper-driven enrollment process. Plus, you'll have easy access to your plan health metrics with the GoalWise dashboard.

Traditional onsite enrollment meetings are also available.

Asset allocation and portfolio diversification

Our *Asset Allocation Investor Questionnaire* is the first step in helping your employees select a well-balanced investment portfolio. This selection is based on key personal factors, such as their risk tolerance and their time horizon for their retirement goals. This process helps them develop reasonable financial expectations and evaluate their attitude toward risk and return.

Your employees can use their personal asset allocation models to create an investment portfolio that matches their financial goals and risk tolerance. Our portfolio options range from aggressive to conservative with models for all types of investors. As part of our review process, we could change these models as we work towards providing you and your employees with choices to fit specific risk tolerances and time horizons. Your employees can also revise their portfolio—automatically or manually—as their personal and financial situations change.

By working together, we'll create a retirement savings program that works for your employees and your organization.



**Helping create
more financially
secure futures.**

About Ameritas

We continuously strive to help our customers enjoy life at its very best by reducing uncertainty, helping grow assets and protecting what is most cherished.

Backed by a foundation of financial strength, we offer a competitive array of insurance, retirement and investment products. And we service them in a highly welcoming, ethical and professional manner that builds lasting trust and enduring relationships.

We're here to help customers put worry behind and the future ahead while protecting what matters most—family, happiness, health and financial security.

Solid capital position

The fundamental basis for a financially healthy company resides within its solid capital position. As one of the largest mutual-based insurance organizations in the country, Ameritas has \$3.2 billion¹ in GAP equity to help protect customers against the uncertainties of today's financial markets and to help ensure we'll be there when you need us the most.

Solid financial ratings

Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York are part of Ameritas Mutual Holding Company, whose core financial strength lies within its insurance companies. Financial strength ratings provide an independent opinion of each insurer's financial strength and ability to meet ongoing insurance policy and contract obligations.

Financial strength to deliver promises

The financial strength of Ameritas is reflected in strong ratings from Standard & Poor's and AM Best.

Standard & Poor's*

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



AM Best

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.

Though we are proud of our ratings, we measure our success by how many people we've helped. By how many promises we've kept. That is the true measure of who we are.

¹ As of Dec. 31, 2023.



Ameritas Life Insurance Corp.
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