

Sample Company

Strive Pooled Employer Plan Proposal

MyPEPConnection.com/StrivePEP

STRIVE 

Stronger Together: Pooled Employer Plans

Pooled Employer Plans are a special type of 401(k) plan that allow businesses to pool their purchasing power together to access better benefits, service, and rates with less in-house administrative overhead.

Pooled employer plans (PEPs) provide HUGE advantages to participating employers. Rather than sponsor your own 401(k) plan, you can become a participating employer of a much larger plan. As a bigger plan, PEPs can negotiate better prices and provide a broader array of services from expert retirement providers. Since you are not the plan sponsor, you are also able to reduce the administrative headaches and transfer much of the liability that comes with managing a retirement plan. But don't worry, you can still design your 401(k) plan to meet your company's specific objectives.



MORE SERVICES



LESS WORK



LESS LIABILITY



BETTER PRICING

AN EXPERIENCED TEAM

When it comes to your 401(k) plan, experience matters. And our PEP team is the best available.

FiduciaryxChange leads the team providing their extensive retirement plan expertise and fiduciary oversight. Ameritas is a nationally recognized PEP expert, providing turn-key, full-service recordkeeping and TPA services.

Your team also includes an open architecture custodian and trading platform - giving you access to an extensive selection of investment options from top-tier fund families. The investment manager rounds out our team, bringing their exceptional investment experience to the table.

Combined, we have a ton of experience in the retirement plan space and will use that knowledge to deliver an exceptional 401(k) plan for you.



Pooled Plan Provider

As the Pooled Plan Provider (PPP), we oversee the plan and ensure that the plan provides an excellent benefit to your employees and a great value to you.



Investment Advisor

The Plan Investment Advisor selects and monitors the investment menu with the best interests of plan participants always in mind.



Custodian

The custodian holds plan assets and processes all trading instructions. Their open-architecture platform allows us access to an array of investment vehicles, including low-cost options, to help participants achieve their retirement goals.



Recordkeeper & TPA

As the third party administrator and recordkeeper for the plan, Ameritas performs all compliance testing, prepares government filing reports, and is responsible for all plan operations.

Division of Plan Responsibilities

By joining a PEP rather than sponsoring your own plan, you reduce your workload and your risks. As an adopting employer, your primary responsibilities are to make timely deposits to the plan and provide accurate information to your plan service providers.

We take care of everything else!



FIDUCIARY ROLES	PEP	ADOPTING COMPANY
3(21) Plan Fiduciary	✓	
3(16) Plan Administrator	✓	
3(38) Investment Manager	✓	
Trustee	✓	
PEP Selection		✓

Division of Plan Responsibilities

RESPONSIBILITIES	PEP	ADOPTING COMPANY
Prepare and Sign Form 5500	✓	
Review and Approve Distributions	✓	
Review and Approve Hardships	✓	
Review and Approve Loans	✓	
Review and Approve Rollovers into Plan	✓	
Qualify Domestic Relations Orders	✓	
Determine Beneficiaries and Payment Claims	✓	
Determine Eligibility and Notify Participants	✓	
Prepare and Distribute Required Plan Notices	✓	
Perform Required Plan Discrimination Testing	✓	
Deposit Plan Contributions Timely		✓
Provide Accurate and Timely Plan Data		✓

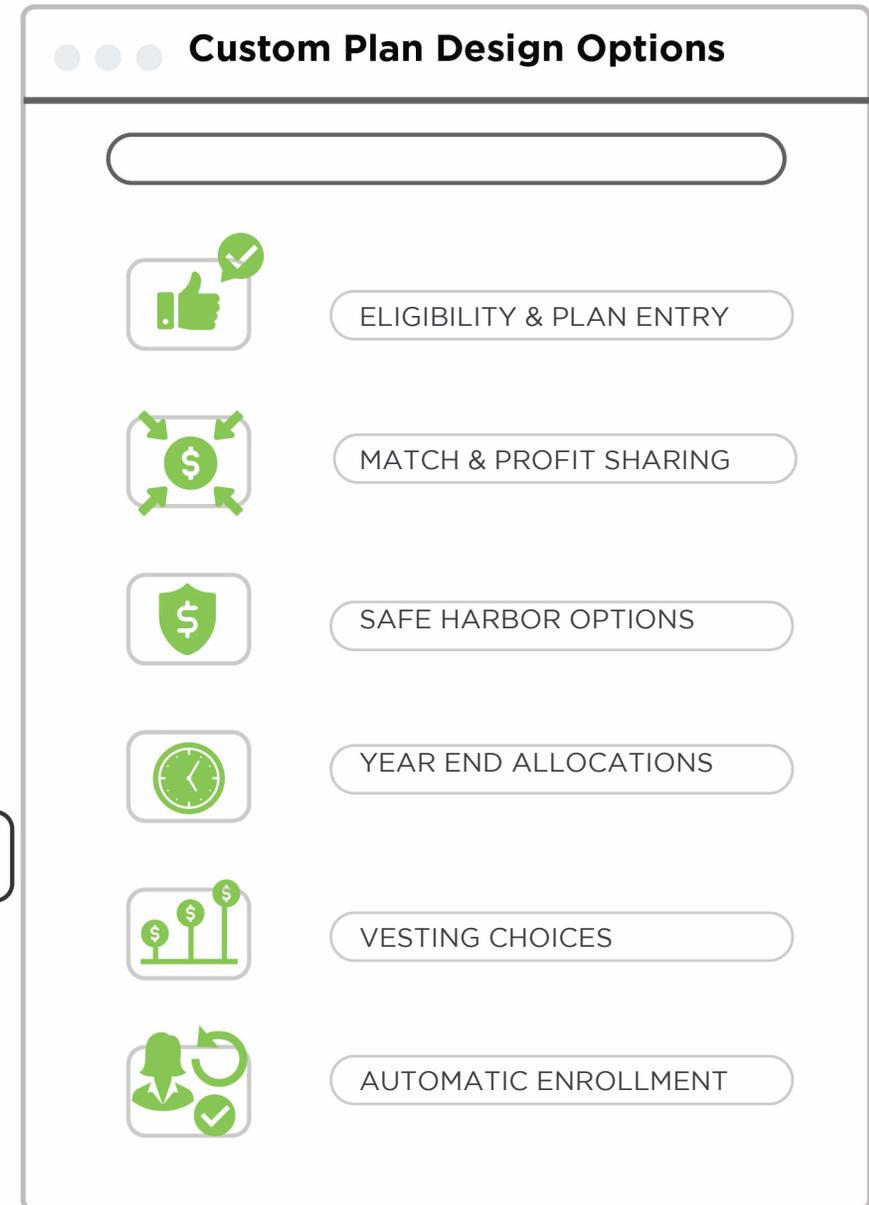
All the Flexibility You Want

Participating employers don't have to compromise. You can have all the advantages that come with being part of a pooled employer plan without sacrificing your ability to design a plan to meet your unique needs.

Plan Design Flexibility

Pooled Employer Plans can be flexible. But many providers will constrain the plan design options available because their systems can't handle the variety of choices. That's not the case with our PEP. Ameritas's experienced consultants will help you design their plan tailored to your specific objectives and needs.

Whether you are focused on helping your employees achieve financial security or are using your 401(k) plan to target benefits to select groups, we can help you accomplish your objectives.





Flexible Design Options

Your Plan

When you join our PEP, we will start with a plan design consult to better understand your company and your objectives. A good plan design can encourage participation and increase your employees' financial security.

A good plan design can also help to reduce administrative errors and make it easier for you and your payroll company to provide the information needed to run the plan well. That's why we'll provide some administrative guardrails to help keep your plan on track.

Plan Design	Options*
Eligibility	Immediate up to 12 Months & 1000 Hours
Plan Entry	Monthly, Quarterly & Semi-Annual
Automatic Enrollment	ACA, EACA, or QACAs with Escalation Options
Matching Contributions	Formula determined by Company
Non Elective Contributions	Pro Rata, Age Weighted, Integrated, and Cross Tested
Timing of Contributions	Year End or Per Payroll with Optional True Up
Safe Harbor	Safe Harbor Match, Non Elective, and QACAs
Rollovers	Available for all employees
Normal Retirement Age	Age 65
In-Service Distributions	Age 59 1/2 for fully vested sources
Hardship Distributions	Safe Harbor Reasons
Loans	1 Loan Outstanding Permitted
Compensation	W-2 Wages

*Protected benefits from your prior plan will be grandfathered



A Benefit Designed for
Your Employees

Our PEP is not only easier for you, but it is also designed with one fundamental mission - to help your employees **GET READY** for retirement. From easy onboarding to intuitive portals and great customer service, your employees will love this quality benefit.

Engaging Participants

A Unique Participant Experience

A Central Portal for all of your Participants' Retirement Planning Needs.

This is not just another account management website. We've designed MyPlanConnection to be a highly engaging, easy-to-navigate, one-stop-shop for all participant retirement planning. It gives your participants 24/7 access to everything they need to enroll, plan for their future, and continually manage their account.

All New App!

Now you can access your Ameritas Retirement account information securely from Android or iOS devices. View your retirement snapshot, project and manage your retirement income, review your investment holdings and elections, check your account balance and latest contributions, manage your personal info and beneficiaries.



Your PEP Investment Options

Low Cost & Conflict Free

Your participants will have access to low-cost investment options from premier fund families. That's because our PEP is built on an open architecture platform with no proprietary fund requirements.

Plus, we aren't paid based on what options are in the plan - meaning that decisions are made solely in the best interests of plan participants. And since the PEP pools the assets of all the underlying adopting employers, you have access to share classes that are typically only available to much larger companies.

Investment Choice

The investment menu is also carefully designed to position your employees for success. The menu provides options within each of the main asset categories so participants can construct a diversified asset allocation appropriate for their situation.

The menu also includes popular target date and target risk funds so that even the least experienced participants can invest with confidence.

The Help They Need

In addition to a readiness assessment of your current strategy, every participant has access to **GuideME**, an online readiness engine that provides specific and personalized steps to get you on track. Work longer, or retire early? Live simpler, or go big? GuideME helps you choose the path that's right for you.

- * Increase Your Savings Rate
- * Review Your Investments
- * Adjust Your Plan

Demo GuideME now at MyPlanConnection.com

PARTICIPANT PORTAL:

Username: 444003333
Password: 3333

SPONSOR PORTAL:

Username: Sponsor
Password: Ameritas!sponsor

Your PEP Investment Options

Target Date Funds	Asset Category	Expense
Strive Target Retirement 2030 (STRTHX)	Target-Date 2030	0.60%
Strive Target Retirement 2035 (STRTFX)	Target-Date 2035	0.60%
Strive Target Retirement 2040 (STRFRX)	Target-Date 2040	0.60%
Strive Target Retirement 2045 (STRFFX)	Target-Date 2045	0.60%
Strive Target Retirement 2050 (STRFTX)	Target-Date 2050	0.60%
Strive Target Retirement 2055 (STRFVX)	Target-Date 2055	0.60%
Strive Target Retirement 2060 (STRSTX)	Target-Date 2060	0.60%
Strive Target Retirement 2065+ (STRSFX)	Target-Date 2065+	0.60%

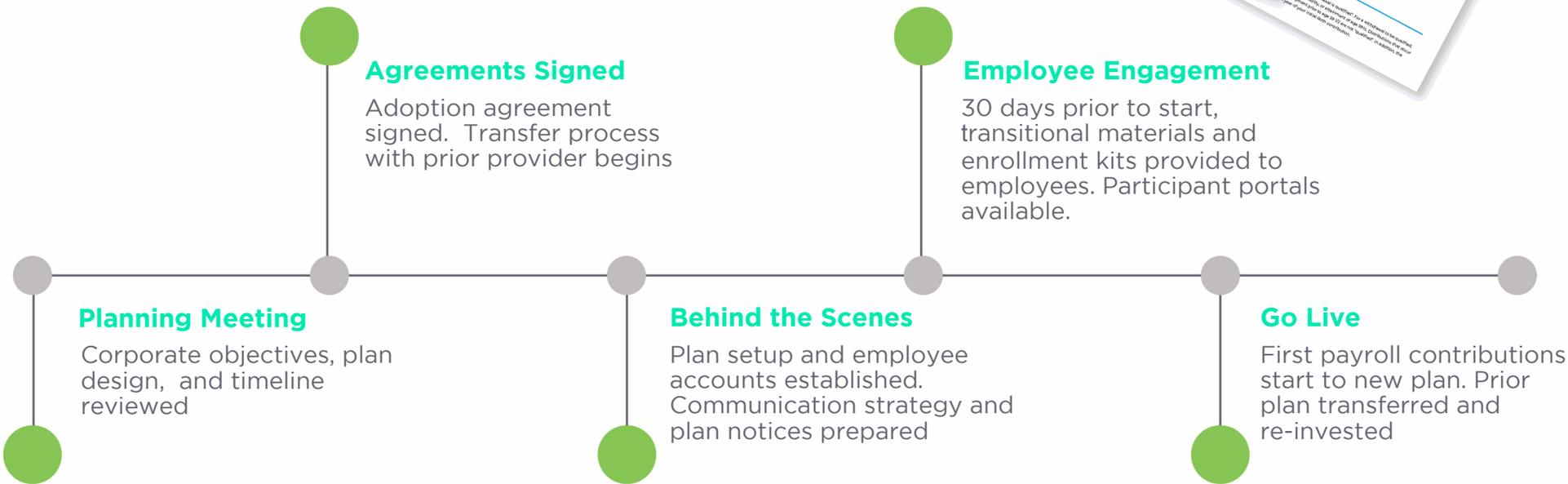
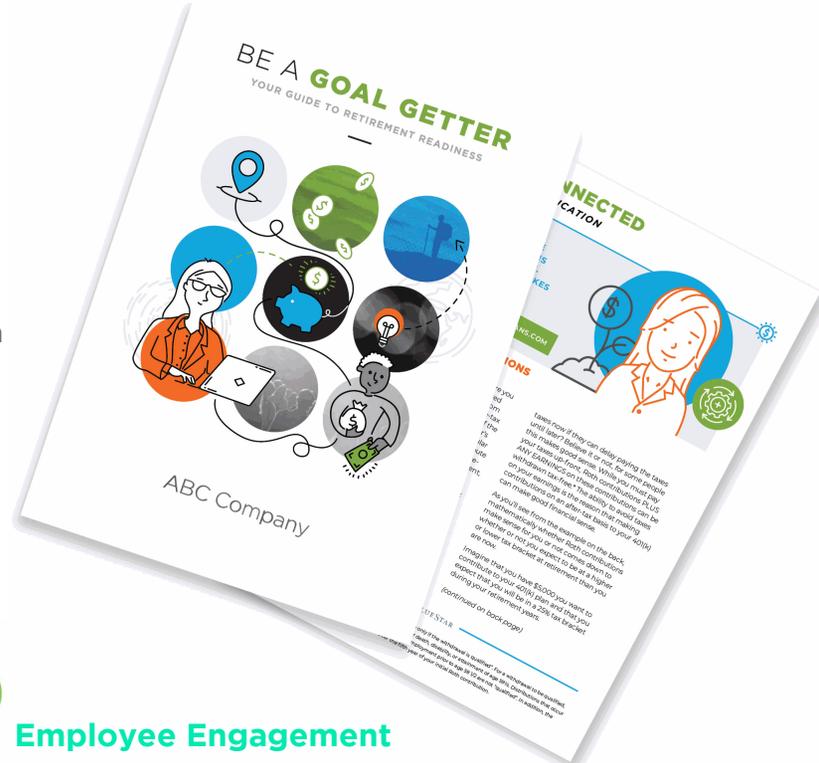
Your PEP Investment Options

Fund Name (Ticker)	Asset Category	Expense
Ameritas Stable Value CIT, Class 25 (AMAABX)	Stable Value	0.40%
Avantis U.S. Small Cap Value ETF (AVUV)	Small Value	0.25%
Cohen & Steers Institutional Realty Shares (CSRIX)	Real Estate	0.75%
DFA International Core Equity Portfolio (I) (DFIEX)	Foreign Large Blend	0.24%
Fidelity Long-Term Treasury Bond Index Fund (FNBGX)	Long Government	0.03%
Fidelity MSCI Information Technology Index ETF (FTEC)	Technology	0.08%
Fidelity Real Estate Income Fund (FRIFX)	Real Estate	0.73%
Global X US Infrastructure Development ETF (PAVE)	Infrastructure	0.47%
Goldman Sachs Innovate Equity ETF (GINN)	Technology	0.52%
Janus Henderson Global Life Sciences Fund (N) (JFNNX)	Health	0.67%
Pacer US Cash Cows 100 ETF (COWZ)	Mid-Cap Value	0.49%
PIMCO Investment Grade Corporate Bond Index ETF (CORP)	Corporate Bond	0.23%
Principal MidCap S&P 400 Index Fund (R6) (PMAPX)	Mid-Cap Blend	0.16%
Schwab Intermediate-Term U.S. Treasury ETF (SCHR)	Intermediate Government	0.03%
Strive 1000 Dividend Growth ETF (STXD)	Large Blend	0.35%
Strive 1000 Growth ETF (STXG)	Large Growth	0.18%
Strive 1000 Value ETF (STXV)	Large Value	0.18%
Strive 500 ETF (STRV)	Large Blend	0.05%
Strive Aggressive Allocation Fund (STRAAX)	Aggressive Allocation	0.60%
Strive Conservative Allocation Fund (STRCAX)	Conservative Allocation	0.60%
Strive Emerging Markets Ex-China ETF (STXE)	Diversified Emerging Mkts	0.32%
Strive Enhanced Income Short MaturityETF (BUXX)	Ultrashort Bond	0.25%
Strive FAANG 2.0 ETF (FTWO)	Miscellaneous Sector	0.49%
Strive Moderate Aggressive Allocation Fund (STRMGX)	Moderately Aggressive Allocati	0.60%
Strive Moderate Allocation Fund (STRMAX)	Moderate Allocation	0.60%
Strive Moderate Conservative Allocation Fund (STRMCX)	Moderately Conservative Alloca	0.60%
Strive Small-Cap ETF (STXK)	Small Blend	0.18%
Strive Total Return Bond ETF (STXT)	Intermediate Core-Plus Bond	0.49%

Timeline

Conversion Plan

We'll work with you every step of the way to get your plan up and running. For start-up plans, expect 4-6 weeks from start to finish. If you are transferring in an existing plan, we'll need a little more time in order to arrange the plan transfer with your prior provider, extending the typical transfer to 10-12 weeks.



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Annual Plan Fees* (billed quarterly)

Adopter Base Fee	Base Fee (per adopter)	\$2,500.00
Adopter Base Fee	Base Fee (per adopter)	\$500.00
TPA and Recordkeeping Account Fee	First 200 Accounts	\$60.00
	Next 300 Accounts	\$50.00
	All Other Accounts	\$40.00
Custodian	Asset Fee	0.020%
TPA and Recordkeeping	Asset Fee	0.040%
Investment Management	Asset Fee	0.100%
Participant Education (Adopter Plan Balance)	First \$2,000,000	0.400%
	Next \$3,000,000	0.300%
	Next \$10,000,000	0.200%
	Next \$25,000,000	0.100%
	All Other Assets	0.050%
Plan Administration	Asset Fee	0.050%
Fulfillment Services	Per Eligible	\$6.00

Activity Fees (billed on occurrence)

Termination Distribution	\$125.00
In-Service Withdrawal	\$75.00
Loan Distribution	\$125.00
Annual Loan Maintenance	\$50.00
QDRO	\$250.00

Fee Information

-  All revenue sharing returned to the plan
-  Fees can be direct billed to sponsor or assessed against participant accounts
-  Email delivery of required notices included; materials are printed and mailed if email is not available
-  Webinars included in pricing
-  Audit expenses may be assessed against plan

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Strive Pooled Employer Plan

Assumptions

Number of Accounts	25
Plan Balance	\$250,000

Total Estimated Costs

Adopter Base Fee	\$2,500	1.00% of assets
Adopter Base Fee	\$500	0.20% of assets
TPA and Recordkeeping Account Fee	\$1,500	\$60.00 per account
Custodian	\$50	0.02% of assets
TPA and Recordkeeping	\$100	0.04% of assets
Investment Management	\$250	0.10% of assets
Participant Education	\$1,000	0.40% of assets
Plan Administration	\$125	0.05% of assets
Fulfillment Services	\$150	0.06% of assets
Total	\$6,175	2.47%

POWERED BY



Join Our Plan!

For more information
contact us or visit our website:

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E: AdopterSales@Ameritas.com

MyPEPConnection.com/StrivePEP