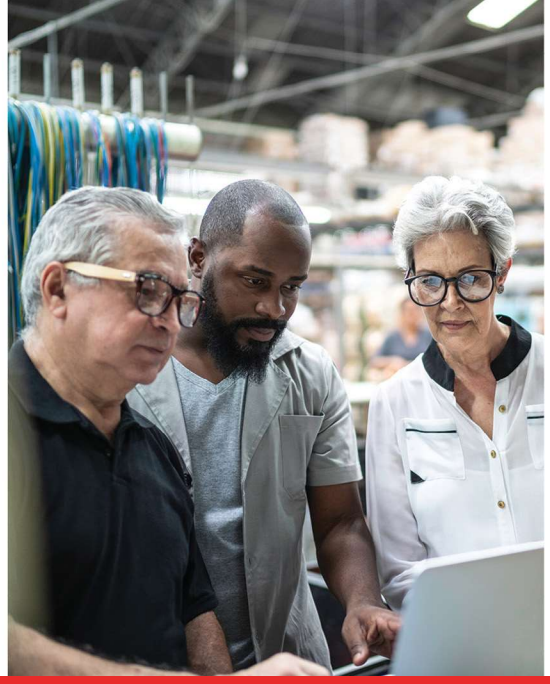


Ameritas 403(b) PEP Proposal

Our relationship with you is one of our greatest assets.

Prepared for: Sample Company


Stronger together

We believe every organization should be able to offer their employees a retirement savings plan as part of its benefits package. But more than that, we think it should be a plan you can trust to meet the distinctive needs of your organization and your employees.

The Ameritas 403(b) PEP is a pooled retirement plan that allows multiple non-profit employers of differing sizes to join a single retirement plan. Through this pooled purchasing power, a PEP provides relief to employers who are wary of the fees and fiduciary liability that come with offering their employees a retirement plan.

PEPs provide you with significant advantages. Rather than sponsor your own 403(b) plan, you can become an adopting employer of a much larger plan. As a bigger plan, PEPs can negotiate better prices and provide a broader array of services from 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 plan to meet your organization's objectives.

Ameritas is here to help you succeed.





Working together to benefit you.

We take pride in working closely with you to make your retirement plan successful. It's our job to build a trusted relationship, providing the experience and high-quality support you need to make your plan successful.

An experienced team

Retirement plans can be complex. We get that. The Ameritas 403(b) PEP team is ready to do the heavy lifting and lighten your load.

Pooled Plan Provider

FiduciaryxChange leads the team with their extensive retirement plan expertise, providing fiduciary oversight as the pooled plan provider. They are responsible for performing most administrative and fiduciary functions for your plan.

Recordkeeper and Administration

Ameritas, whose history managing pooled plan arrangements spans over 20 years, serves as the recordkeeper and third-party administrator. They are responsible for all plan operations, performing all compliance testing and preparing government filing reports.

Custodian and Directed Trustee

Charles Schwab Trust Bank serves as directed trustee. Charles Schwab Trust Bank will hold the plan's assets and process all trading instructions. Charles Schwab Trust Bank's open-architecture platform allows Leafhouse Financial to access an array of investment vehicles, including low-cost options.

Investment Manager

Precision Fiduciary Partners, a seasoned provider of risk mitigation services, will act as the plan 3(38) investment fiduciary. They select and monitor the investment menu with the best interests of plan participants in mind. In addition, Precision Fiduciary Partners provides Managed Account Services within the PEP.



Division of Plan Responsibilities.

By joining the Ameritas PEP rather than sponsoring your own plan, you reduce your workload and your risks. 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.

Responsibilities

Fiduciary Roles	Your PEP Team	You
Pooled Plan Provider (PPP)	✓	
3(38) Investment Manager	✓	
Trustee	✓	
PEP Selection		✓
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 Testing	✓	
Deposit Plan Contributions Timely		✓
Provide Accurate and Timely Plan Data		✓

We help you make sure your plan satisfies all your goals and objectives.

The Flexibility You Want

We believe every non-profit organization should be able to offer their employees a retirement savings plan as part of its benefits package. But more than that, we think it should be a plan you can trust to meet the distinctive needs of your organization and your employees. That's why when you join the Ameritas 403(b) PEP, we start with a plan design consultation to better understand your objectives.

You 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.

PEPs can be flexible. But many providers will constrain the plan design options they offer because their systems can't handle the variety of choices. That's not the case with the Ameritas 403(b) PEP. We will help you design your plan, tailored to your specific objectives and needs.

Custom Plan Design Options

- Eligibility & Plan Entry
- Match & Profit Sharing
- Safe Harbor Options
- Year End Allocations
- Vesting Choices
- Automatic Enrollment

A Unique Participant Experience

The Ameritas 403(b) 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.

A central portal for all your participants' retirement planning needs.

This is not just another account management website. We've designed MyPlanConnection.com 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.

The help they need

Every participant has access to GoalWise, an online readiness engine available on MyPlanConnection that provides specific and personalized steps to get their retirement savings on track.

In addition to a readiness assessment of their current strategy, it also evaluates different scenarios: Work longer, or retire early? Live simpler, or go big?

GoalWise helps participants choose the path that's right for them:

- Increase your savings rate.
- Review your investments.
- Adjust your plan.

Go mobile

Participants can also use our mobile app to:

- View their retirement snapshot
- Project and manage retirement income
- Review investment holdings and elections
- Check their account balance and latest contributions
- Manage their personal info and beneficiaries.



Demo now at MyPlanConnection.com

Participant Portal
Username: 123006789

Password: 6789

Sponsor Portal
Username: sponsor
Password: Ameritas!Sponsor (Case Sensitive)

Investments that best serve the interests of your plan.



Low Cost & Conflict Free

We aren't paid based on what options are in the plan. Decisions are made solely in the best interests of plan participants.

By pooling resources together in the Ameritas 403(b) PEP, we can make low-cost share classes available that most small- and medium-sized businesses can't access.

Investment Choice

Investment choices for your plan are carefully selected to position your employees for success.

Options within each of the main asset categories are provided so participants can construct a diversified asset allocation appropriate for their situation.

Your PEP Investment Options

Fund Name	Asset Category	Expense Ratio
ClearBridge International Growth Fund (IS)	Foreign Large Growth	0.71
DFA Real Estate Securities Portfolio (I)	Real Estate	0.18
Fidelity 500 Index Fund	Large Blend	0.02
Fidelity Inflation-Protected Bond Index Fund	Inflation-Protected Bond	0.05
Fidelity International Bond Index Fund	Global Bond-USD Hedged	0.06
Fidelity Large Cap Growth Index Fund	Large Growth	0.04
Fidelity Mid Cap Index Fund	Mid-Cap Blend	0.03
Franklin DynaTech Fund R6)	Large Growth	0.48
Franklin Small Cap Value Fund (R6)	Small Value	0.60
iShares MSCI EAFE International Index Fund (K)	Foreign Large Blend	0.04
Lord Abbett Developing Growth Fund (R6)	Small Growth	0.58
Pioneer Bond Fund (K)	Intermediate Core-Plus Bond	0.36
Putnam Large Cap Value Fund (R6)	Large Value	0.55
Schwab Government Money Fund (Inv)	Money Market Taxable	0.34
State Street Aggregate Bond Index Fund (K)	Intermediate Core Bond	0.03
State Street Emg Markets Equity Index Fund (K)	Diversified Emerging Mkts	0.17
State Street Target Retirement 2020 Fund (K)	Target-Date 2020	0.09
State Street Target Retirement 2025 Fund (K)	Target-Date 2025	0.09
State Street Target Retirement 2030 Fund (K)	Target-Date 2030	0.09
State Street Target Retirement 2035 Fund (K)	Target-Date 2035	0.09
State Street Target Retirement 2040 Fund (K)	Target-Date 2040	0.09
State Street Target Retirement 2045 Fund (K)	Target-Date 2045	0.09
State Street Target Retirement 2050 Fund (K)	Target-Date 2050	0.09
State Street Target Retirement 2055 Fund (K)	Target-Date 2055	0.09
State Street Target Retirement 2060 Fund (K)	Target-Date 2060	0.09
State Street Target Retirement 2065 Fund (K)	Target-Date 2065+	0.09
State Street Target Retirement Fund (K)	Target-Date Retirement	0.09
Vanguard Small-Cap Index Fund (Adm)	Small Blend	0.05
Vanguard Value Index Fund (Adm)	Large Value	0.05

* Plan QDIA



Let’s build a retirement plan

Our focus is on you and the success of your retirement plan. We look forward to designing a plan that’s built specifically for your organization and your employees.

What you can expect from us:

- We take the time to learn your needs.
- We manage the timeline and walk you through the installation.
- We communicate clearly and timely during the whole process.

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 to arrange the plan transfer with your prior provider, extending the typical transfer to 10-12 weeks.

Planning Meeting

Corporate objectives, plan design and timeline reviewed.

Agreements Signed

Adoption agreement signed. Transfer process with prior provider begins.

Behind the Scenes

Plan setup and employee accounts established. Communication strategy and plan notices prepared.

Employee Engagement

30 days prior to start, transitional materials and enrollment kits provided to employees. Participant portals available.

Go Live

First payroll contributions start to new plan. Prior plan transferred and re-invested.

Proposal: Sample Company
Ameritas 403(b) PEP

Annual Plan Fees* (billed quarterly)

Adopter Base Fee	Base Fee (per adopter)	$2,500.00
Adopter Base Fee	Base Fee (per adopter)	$500.00
Account Fee	First 200 Accounts Next 300 Accounts All Other Accounts	$60.00 $50.00 $40.00
Fulfillment Services	Per Eligible	$6.00
Custodian	Asset Fee	0.030%
TPA and Recordkeeping	Asset Fee	0.100%
Investment Advisory (Adopter Plan Balance)	First $1,000,000 Next $4,000,000 Next $5,000,000 Next $90,000,000 All Other Assets	0.400% 0.250% 0.150% 0.100% 0.040%
Investment Management	Asset Fee	0.050%
Managed Account Fee	Asset Fee	0.150%
Plan Administration	Asset Fee	0.050%

Activity Fees* (billed on occurrence)

In-Plan Roth Conversions	$150.00
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 the sponsor or assessed against the participant accounts



Email delivery of required notices included; materials are printed and mailed if emails are not available.



Webinars included in pricing



Audit expenses may be assessed against the plan

*Please see service agreement for a comprehensive summary of services and fees

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Assumptions (Estimate for illustration purposes)

Number of Accounts	50
Plan Balance	$100,000

Total Estimated Costs

Adopter Base Fee	$ 2,500	2.50% of assets
Adopter Base Fee	$ 500	0.50% of assets
TPA and Recordkeeping Account Fee	$ 3,000	$60.00 per account
Custodian	$ 30	0.03% of assets
TPA and Recordkeeping	$ 100	0.10% of assets
Investment Advisory	$ 400	0.40% of assets
Investment Management	$ 50	0.05% of assets
Plan Administration	$ 50	0.05% of assets
Fulfillment Services	$ 180	0.18% of assets
Total	**$ 6,810**	**6.81%**



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FiduciaryxChange serves as the pooled plan provider (PPP) of the Ameritas 403(b) PEP.

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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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