

Sample Company

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# Reno + Sparks Chamber of Commerce 401k PEP Proposal

[mypepconnection.com/renosparkspep](http://mypepconnection.com/renosparkspep)



# Stronger Together: Pooled Employer Plans

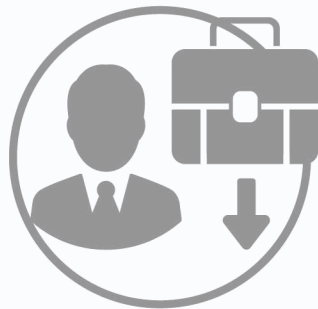
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We believe every business should be able to offer their employees a retirement savings plan as part of its benefits package. But more than that, we think it should be a plan you can trust to meet the distinctive needs of your business and your employees.

PEPs provide you with significant advantages. Rather than sponsor your own 401(k) 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 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.



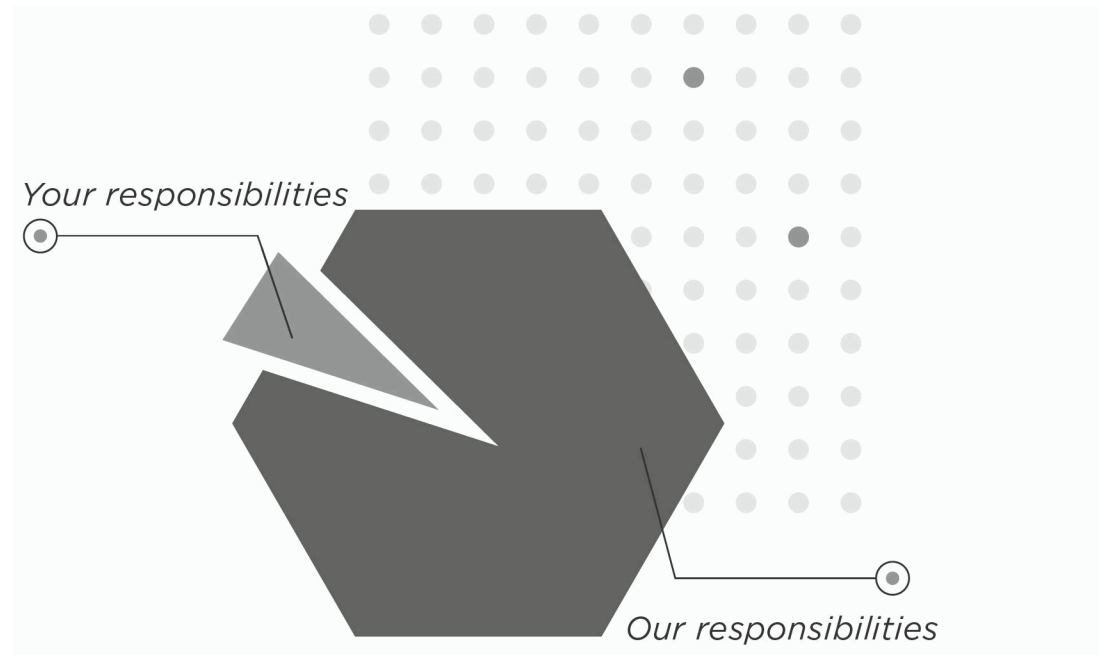
## Recordkeeper & TPA

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		✓

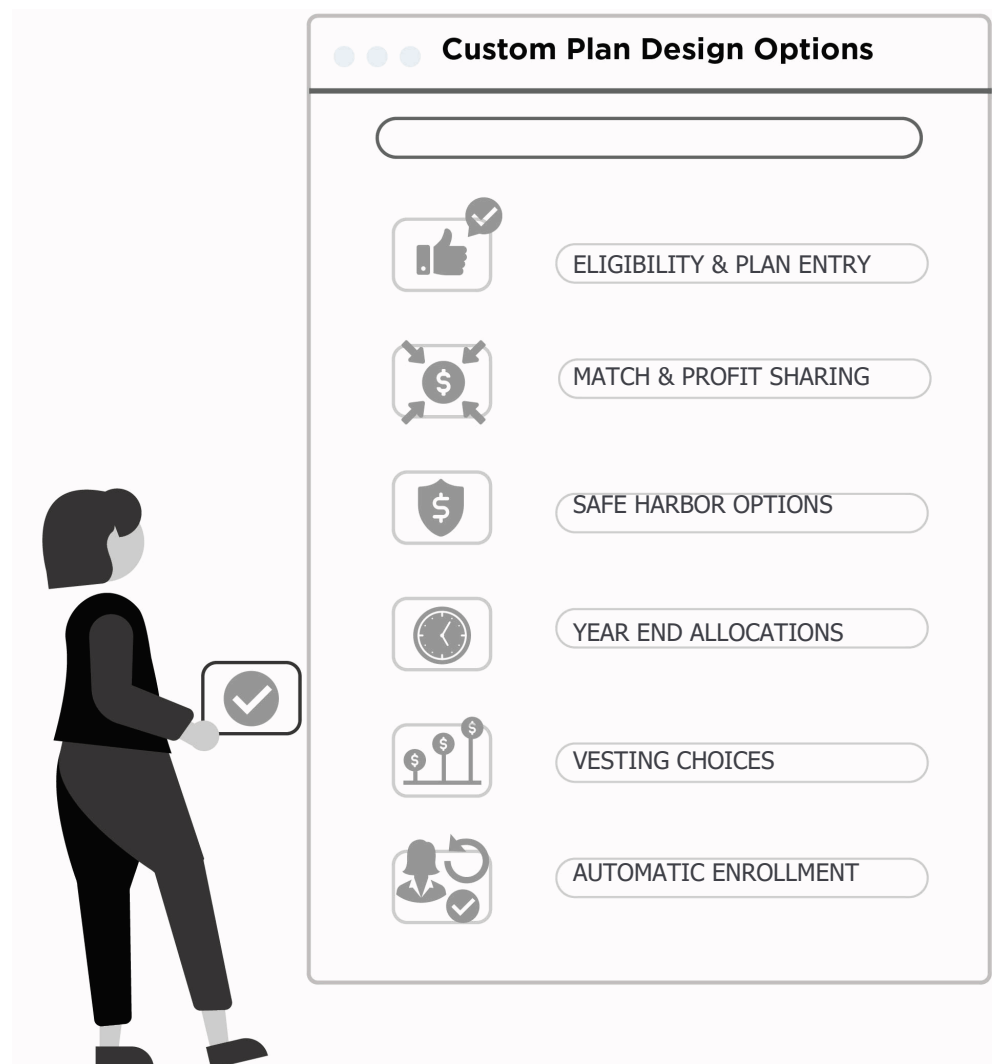
# All the Flexibility You Want

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

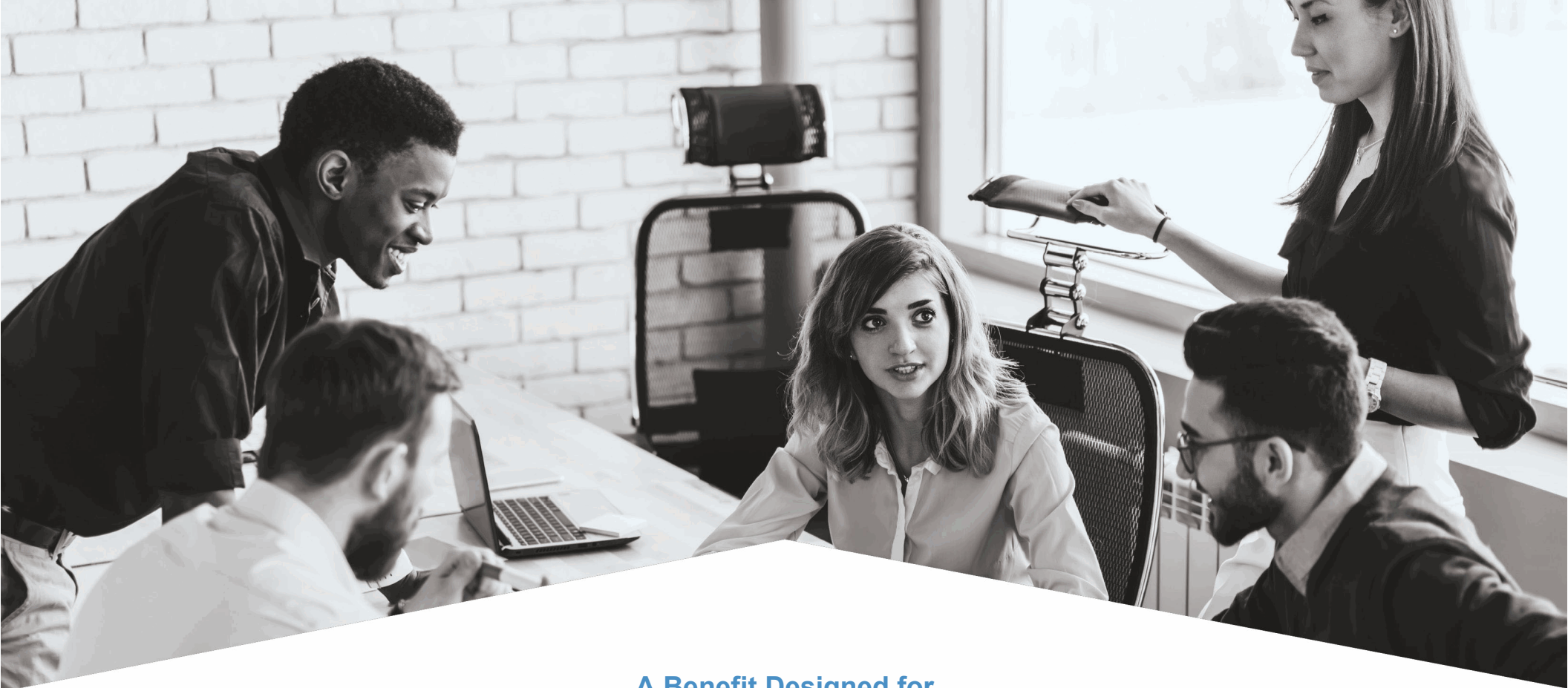
# Your Plan

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	2 Loans Outstanding Permitted
Compensation	W-2 Wages

\*Protected benefits from your prior plan will be grandfathered



## A Benefit Designed for Your Employees

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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

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## 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 GoalWise now at MyPlanConnection.com

PARTICIPANT PORTAL:

Username: 123006789  
Password: 6789

SPONSOR PORTAL:

Username: Sponsor  
Password: Ameritas!Sponsor

# Your PEP Investment Options

Target Date Funds	Asset Category	Expense
American Funds 2010 Target Date Retirement Fund (R6) (RFTTX)	Target-Date 2000-2010	0.29%
American Funds 2015 Target Date Retirement Fund (R6) (RFJTX)	Target-Date 2015	0.30%
American Funds 2020 Target Date Retirement Fund (R6) (RRCTX)	Target-Date 2020	0.31%
American Funds 2025 Target Date Retirement Fund (R6) (RFDTX)	Target-Date 2025	0.32%
American Funds 2030 Target Date Retirement Fund (R6) (RFETX)	Target-Date 2030	0.33%
American Funds 2035 Target Date Retirement Fund (R6) (RFFTX)	Target-Date 2035	0.35%
American Funds 2040 Target Date Retirement Fund (R6) (RFGTX)	Target-Date 2040	0.37%
American Funds 2045 Target Date Retirement Fund (R6) (RFHTX)	Target-Date 2045	0.37%
American Funds 2050 Target Date Retirement Fund (R6) (RFITX)	Target-Date 2050	0.38%
American Funds 2055 Target Date Retirement Fund (R6) (RFKTX)	Target-Date 2055	0.38%
American Funds 2060 Target Date Retirement Fund (R6) (RFUTX)	Target-Date 2060	0.39%
American Funds 2065 Target Date Retirement Fund (R6) (RFVTX)	Target-Date 2065+	0.39%

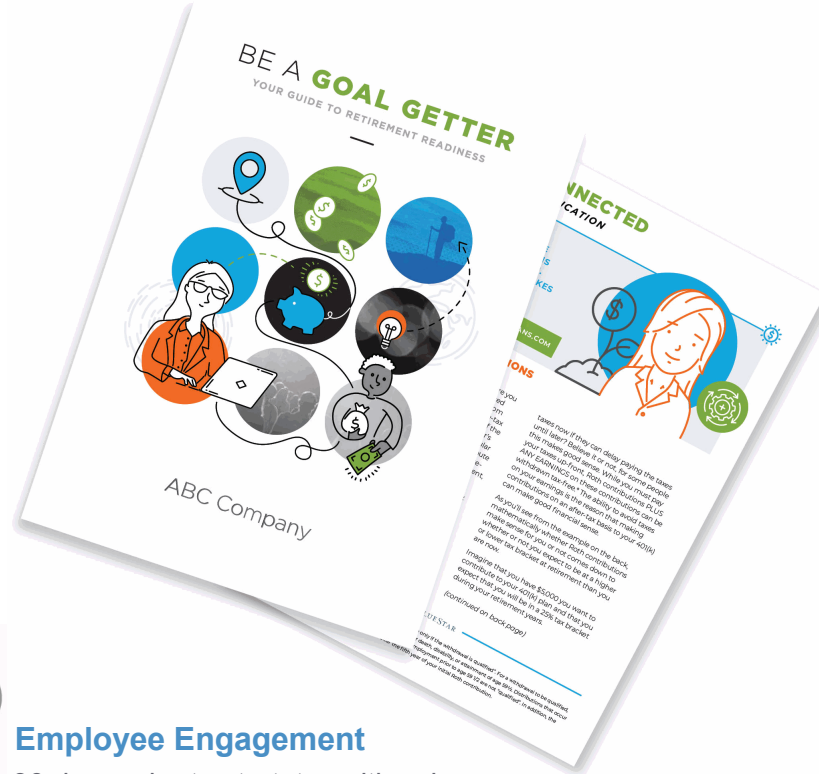
# Your PEP Investment Options

Fund Name (Ticker)	Asset Category	Expense
American Funds American Balanced Fund (R6) (RLBGX)	Moderate Allocation	0.25%
Ameritas Stable Value CIT, Class 50 (AMAAAX)	Stable Value	0.65%
Calvert Balanced Fund (R6) (CBARX)	Moderate Allocation	0.62%
Calvert Bond Fund (R6) (CBORX)	Intermediate Core-Plus Bond	0.46%
DFA Emerging Markets Core Equity Portfolio (I) (DFCEX)	Diversified Emerging Mkts	0.39%
DFA Real Estate Securities Portfolio (I) (DFREX)	Real Estate	0.18%
DFA US Targeted Value Portfolio (I) (DFFVX)	Small Value	0.29%
Fidelity 500 Index Fund (FXAIX)	Large Blend	0.02%
Fidelity Inflation-Protected Bond Index Fund (FIPDX)	Inflation-Protected Bond	0.05%
Fidelity International Index Fund (FSPSX)	Foreign Large Blend	0.04%
Fidelity Large Cap Growth Index Fund (FSPGX)	Large Growth	0.04%
Fidelity Mid Cap Index Fund (FSMDX)	Mid-Cap Blend	0.03%
Fidelity Small Cap Index Fund (FSSNX)	Small Blend	0.03%
First Eagle Global Fund (R6) (FEGRX)	Global Allocation	0.79%
Large Cap Value Fund CL R1 (WTLRNX)	Large Value	0.29%
PGIM Core Conservative Bond Fund CL R1 (WPGADX)	Intermediate Core Bond	0.11%
Vanguard Explorer Fund (Adm) (VEXRX)	Small Growth	0.34%
Vanguard FTSE Social Index Fund (Adm) (VFTAX)	Large Blend	0.14%
Vanguard Total International Bond Index Fund (Adm) (VTABX)	Global Bond-USD Hedged	0.11%

## 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.



### Agreements Signed

Adoption agreement signed.  
Transfer process with prior provider begins

### Employee Engagement

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

### Planning Meeting

Corporate objectives, plan design, and timeline reviewed

### Behind the Scenes

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

### Go Live

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

# Reno + Sparks Chamber of Commerce 401k PEP

## Annual Plan Fees\* (billed quarterly)

Adopter Base Fee	Base Fee (per adopter)	\$2,500.00
Adopter Base Fee	Base Fee (per adopter)	\$1,000.00
Custodian	Asset Fee	0.020%
TPA and Recordkeeping (Adopter Plan Balance)	First \$5,000,000	0.050%
	All Other Assets	0.020%
Investment Advisory (Adopter Plan Balance)	Less than \$10,000,000	0.250%
	Greater than \$10,000,000	0.200%
Investment Management	Asset Fee	0.040%
Plan Administration	Asset Fee	0.100%
Consulting Services	Asset Fee	0.050%

## 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

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

## 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

## Proposal: Sample Company

# Reno + Sparks Chamber of Commerce 401k PEP

### 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	\$1,000	1.00% of assets
Custodian	\$20	0.02% of assets
TPA and Recordkeeping	\$50	0.05% of assets
Investment Advisory	\$250	0.25% of assets
Investment Management	\$40	0.04% of assets
Plan Administration	\$100	0.10% of assets
Consulting Services	\$50	0.05% of assets
<b>Total</b>	<b>\$4,010</b>	<b>4.01%</b>



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

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