

Sample Company

Americas 403b PEP Proposal

MyPEPConnection.com/americas403b



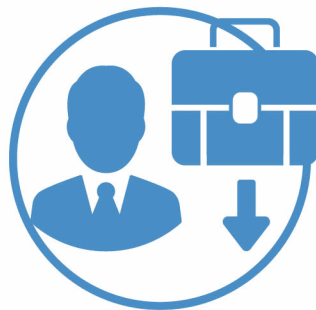
Stronger Together: Pooled Employer Plans

Pooled Employer Plans are a special type of 403(b) 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 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 plan to meet your company's specific objectives.



MORE SERVICES



LESS WORK



LESS LIABILITY



BETTER PRICING

AN EXPERIENCED TEAM

When it comes to your 403(b) plan, experience matters. And the Americas 403(b) 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 the 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 403(b) 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.



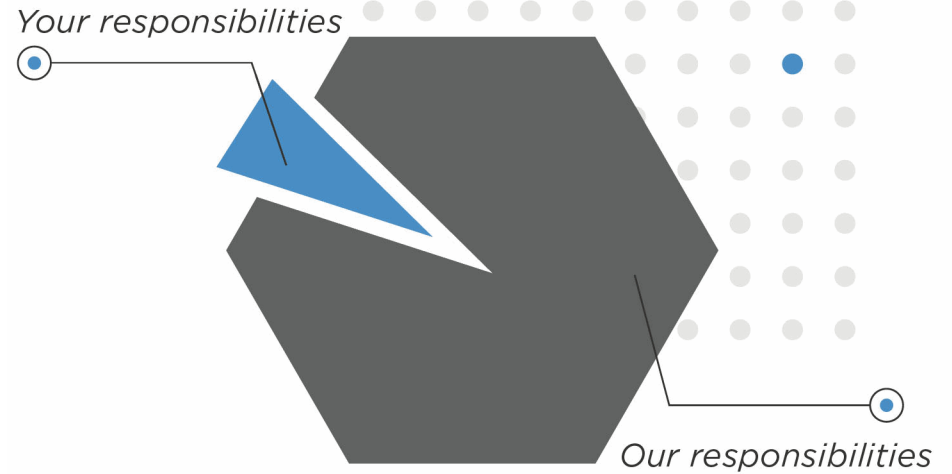
Recordkeeper & TPA

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 | | ✓ |

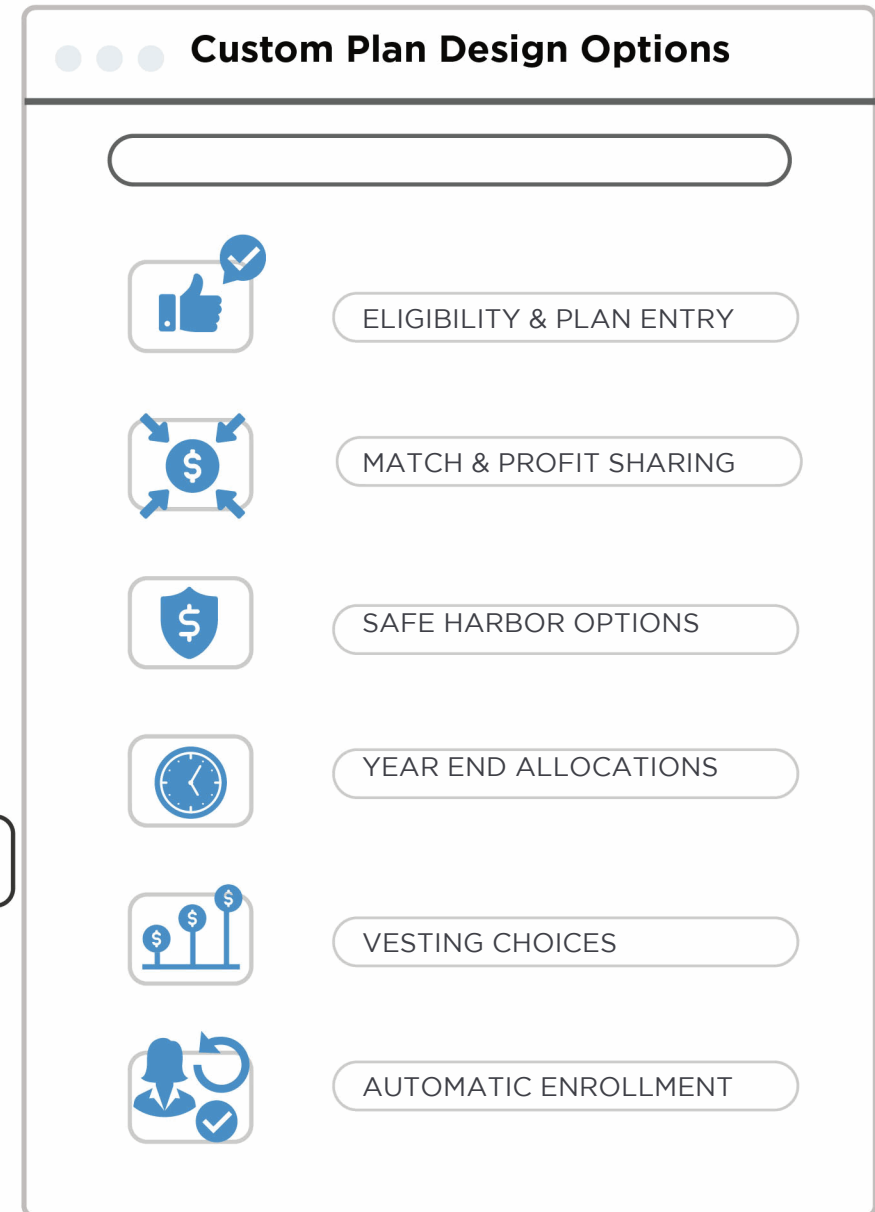
All the Flexibility You Want

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 the Americas 403(b) PEP. Ameritas 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 403(b) plan to target benefits to select groups, we can help you accomplish your objectives.





Flexible Design Options

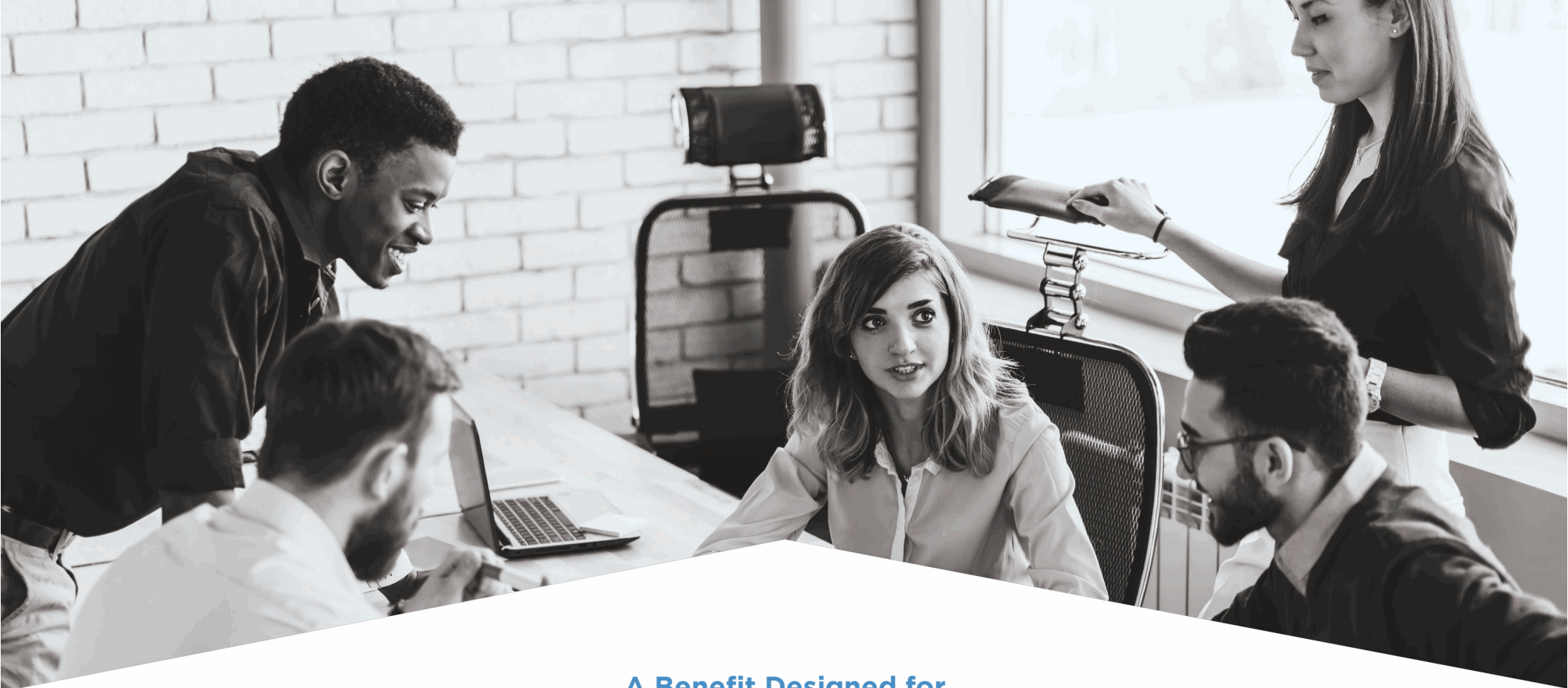
Your Plan

When you join the Americas 403(b) 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

The 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 the 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: 333344444
Password: 4444

SPONSOR PORTAL:

Username: sponsor
Password: sponsor

Your PEP Investment Options

| Target Date Funds | Asset Category | Expense |
|--|------------------------|---------|
| American Funds 2010 Target Date Retirement Fund (R6) (RFTTX) | Target-Date 2000-2010 | 0.28% |
| Fidelity Freedom Index Income Fund (IPre) (FFGZX) | Target-Date Retirement | 0.08% |
| American Funds 2015 Target Date Retirement Fund (R6) (RFJTX) | Target-Date 2015 | 0.3% |
| Fidelity Freedom Index 2005 Fund (IPre) (FFGFX) | Target-Date 2000-2010 | 0.08% |
| American Funds 2020 Target Date Retirement Fund (R6) (RRCTX) | Target-Date 2020 | 0.3% |
| Fidelity Freedom Index 2010 Fund (IPre) (FFWTX) | Target-Date 2000-2010 | 0.08% |
| American Funds 2025 Target Date Retirement Fund (R6) (RFDTX) | Target-Date 2025 | 0.32% |
| Fidelity Freedom Index 2015 Fund (IPre) (FIWFX) | Target-Date 2015 | 0.08% |
| American Funds 2030 Target Date Retirement Fund (R6) (RFETX) | Target-Date 2030 | 0.33% |
| Fidelity Freedom Index 2020 Fund (IPre) (FIWTX) | Target-Date 2020 | 0.08% |
| American Funds 2035 Target Date Retirement Fund (R6) (RFFTX) | Target-Date 2035 | 0.35% |
| Fidelity Freedom Index 2025 Fund (IPre) (FFEDX) | Target-Date 2025 | 0.08% |
| American Funds 2040 Target Date Retirement Fund (R6) (RFGTX) | Target-Date 2040 | 0.36% |
| Fidelity Freedom Index 2030 Fund (IPre) (FFEGX) | Target-Date 2030 | 0.08% |
| American Funds 2045 Target Date Retirement Fund (R6) (RFHTX) | Target-Date 2045 | 0.37% |
| Fidelity Freedom Index 2035 Fund (IPre) (FFEZX) | Target-Date 2035 | 0.08% |
| American Funds 2050 Target Date Retirement Fund (R6) (RFITX) | Target-Date 2050 | 0.38% |
| Fidelity Freedom Index 2040 Fund (IPre) (FFIZX) | Target-Date 2040 | 0.08% |
| American Funds 2055 Target Date Retirement Fund (R6) (RFKTX) | Target-Date 2055 | 0.38% |
| Fidelity Freedom Index 2045 Fund (IPre) (FFOLX) | Target-Date 2045 | 0.08% |
| American Funds 2060 Target Date Retirement Fund (R6) (RFUTX) | Target-Date 2060 | 0.38% |
| Fidelity Freedom Index 2050 Fund (IPre) (FFOPX) | Target-Date 2050 | 0.08% |
| American Funds 2065 Target Date Retirement Fund (R6) (RFVTX) | Target-Date 2065+ | 0.38% |
| Fidelity Freedom Index 2055 Fund (IPre) (FFLDX) | Target-Date 2055 | 0.08% |
| Fidelity Freedom Index 2060 Fund (IPre) (FFLEX) | Target-Date 2060 | 0.08% |
| Fidelity Freedom Index 2065 Fund (Instl Prm) (FFIKX) | Target-Date 2065+ | 0.08% |

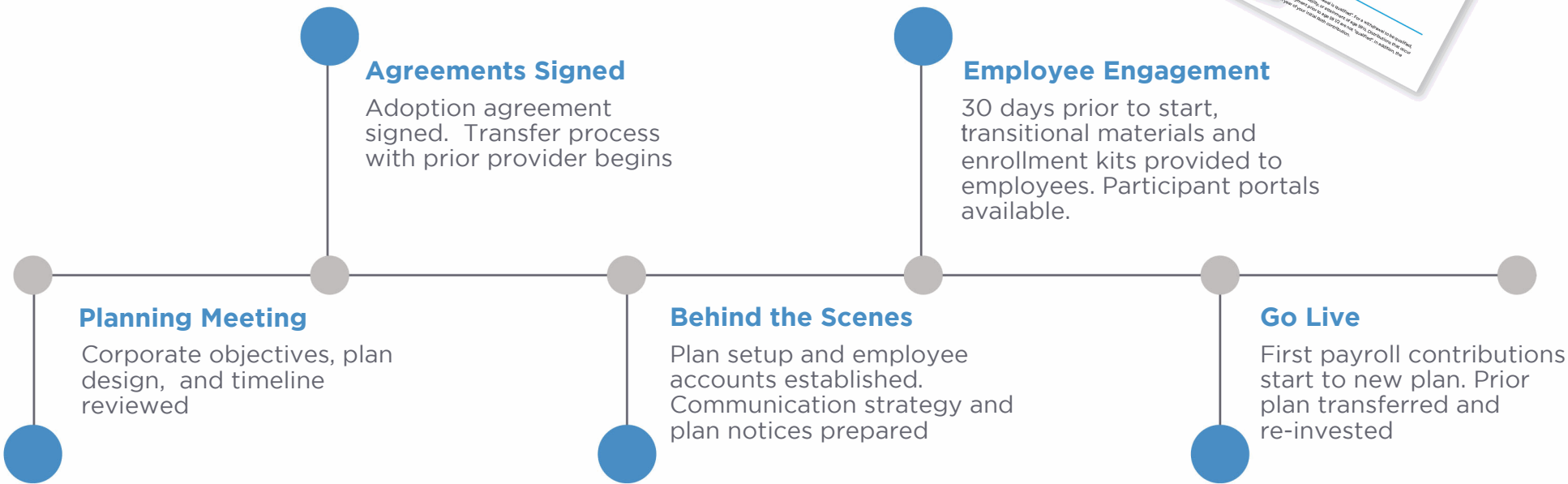
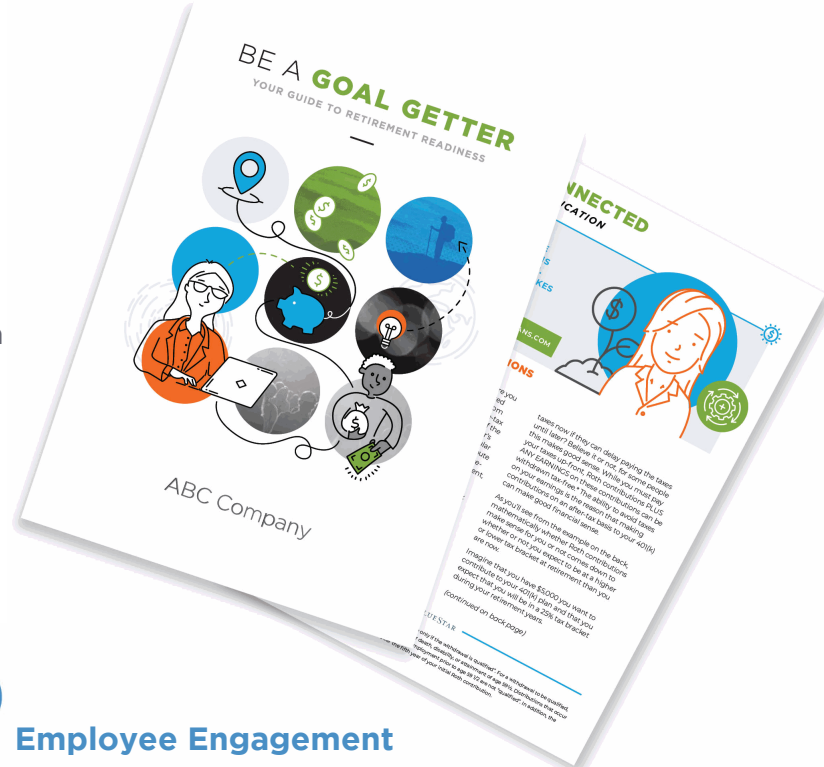
Your PEP Investment Options

| Fund Name (Ticker) | Asset Category | Expense |
|--|----------------------------|---------|
| American Century Mid Cap Value Fund (R6) (AMDVX) | Mid-Cap Value | 0.62% |
| American Funds American Mutual Fund (R6) (RMFGX) | Large Value | 0.27% |
| APEX Stable Asset Fund Institutional I (AGRF1) | Stable Value | 0.1% |
| BlackRock Mid-Cap Growth Equity Fund (I) (CMGIX) | Mid-Cap Growth | 0.8% |
| BlackRock Sustainable Advantage CoreAlpha Bond Fund (I) (BIIX) | Intermediate Core Bond | 0.29% |
| Calvert Balanced Fund (I) (CBAIX) | Moderate Allocation | 0.67% |
| Calvert Conservative Allocation Fund (I) (CFAIX) | Moderately Cons Allocation | 0.66% |
| Calvert Growth Allocation Fund (I) (CAGIX) | Aggressive Allocation | 0.68% |
| Calvert Small Cap Fund (I) (CSVIX) | Small Blend | 0.94% |
| Fidelity 500 Index Fund (FXAIX) | Large Blend | 0.02% |
| Fidelity Emerging Markets Index Fund (FPADX) | Diversified Emerging Mkts | 0.08% |
| Fidelity Inflation-Protected Bond Index Fund (FIPDX) | Inflation-Protected Bond | 0.05% |
| Fidelity International Index Fund (FSPSX) | Foreign Large Blend | 0.04% |
| Fidelity Mid Cap Index Fund (FSMDX) | Mid-Cap Blend | 0.03% |
| Fidelity Small Cap Index Fund (FSSNX) | Small Blend | 0.03% |
| Fidelity US Bond Index Fund (FXNAX) | Intermediate Core Bond | 0.03% |
| Franklin International Growth Fund (Adv) (FNGZX) | Foreign Large Growth | 0.86% |
| Franklin Small Cap Value Fund (Adv) (FVADX) | Small Value | 0.73% |
| iShares S&P 500 Index Fund (K) (WFSPX) | Large Blend | 0.03% |
| JPMorgan Emerging Markets Equity Fund (R6) (JEMWX) | Diversified Emerging Mkts | 0.79% |
| Lord Abbett Developing Growth Fund (R4) (LADSX) | Small Growth | 0.94% |
| Mirova Global Green Bond Fund (Y) (MGGYX) | Global Bond-USD Hedged | 0.66% |
| Mirova Global Sustainable Equity Fund (Y) (ESGYX) | Global Large-Stock Growth | 0.95% |
| Parnassus Mid Cap Fund (PARMX) | Mid-Cap Blend | 0.96% |
| T. Rowe Price Blue Chip Growth Fund (TRBCX) | Large Growth | 0.71% |
| TIAA-CREF Real Estate Securities Fund (I) (TIREX) | Real Estate | 0.47% |
| Vanguard Balanced Index Fund (Adm) (VBIAX) | Moderate Allocation | 0.07% |
| Vanguard FTSE Social Index Fund (Adm) (VFTAX) | Large Blend | 0.14% |

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.



Proposal: Sample Company

Americas 403b 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 |
| TPA and Recordkeeping Account Fee | First 100 Accounts | \$65.00 |
| | All Other Accounts | \$60.00 |
| Custodian | Asset Fee | 0.020% |
| TPA and Recordkeeping (Total Plan Balance) | First \$5,000,000 | 0.050% |
| | All Other Assets | 0.020% |
| Investment Advisory (Adopter Plan Balance) | First \$10,000,000 | 0.200% |
| | All Other Assets | 0.150% |
| 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 |

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

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

Proposal: Sample Company

Americas 403b PEP

Assumptions (Estimate for illustration purposes)

| | |
|--------------------|-----------|
| Number of Accounts | 25 |
| Plan Balance | \$250,000 |

Total Estimated Costs

| | | |
|-----------------------------------|----------------|---------------------|
| Adopter Base Fee | \$2,500 | 1.00% of assets |
| Adopter Base Fee | \$1,000 | 0.40% of assets |
| TPA and Recordkeeping Account Fee | \$1,625 | \$65.00 per account |
| Custodian | \$50 | 0.02% of assets |
| TPA and Recordkeeping | \$125 | 0.05% of assets |
| Investment Advisory | \$500 | 0.20% of assets |
| Investment Management | \$100 | 0.04% of assets |
| Plan Administration | \$250 | 0.10% of assets |
| Consulting Services | \$125 | 0.05% of assets |
| Total | \$6,275 | 2.51% |

POWERED BY



Join The Americas 403(b) PEP!
For more information
contact us or visit our website:

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