

retirement programs for your business

Be selective. Choose wisely. A retirement savings program should complement your business, not complicate it. At Ameritas, we will help you explore your options. And there are many.

Type of Program	Features and Benefits
Traditional 401(k)	It is the most popular employer-sponsored retirement plan for private companies. Plan participants can make pre-tax contributions. Employers may choose to match their participants' contributions.
Safe Harbor 401(k)	This plan design gives highly compensated employees the ability to maximize their salary deferrals without the sometimes problematic nondiscrimination testing requirements. By providing a required employer contribution, a Safe Harbor 401(k) plan design has the potential to create more deferral opportunity and incent participants with an employer contribution.
Roth Option	Both the traditional 401(k) and Safe Harbor 401(k) retirement plans can elect to offer the Roth 401(k) feature. Roth contributions are made on an after-tax basis and earnings grow tax-free.
Ameritas SoloPlus®	This plan type is especially well suited for small businesses that employ only owners and their spouses and offers all the features available to larger employers.
Ameritas EZ(k)®	Our streamlined program features a Safe Harbor 401(k) with key features found in more traditional retirement plans, yet is simple to implement and administer.
401k ELITE Multiple Employer Plan (MEP)®	With this plan, unrelated businesses participate in a single qualified retirement plan sponsored by a third party. With our 401k ELITE MEP, a business can achieve the economies of scale typically only realized by larger plans. It relieves the business owner of many of the time-consuming duties and responsibilities associated with sponsoring a plan. It's cost-effective and reduces fiduciary responsibility and liability.
New Comparability Plan	Here is a plan that allows employers to maximize contributions to a targeted group. There can be different benefit structures for different divisions. In order for such a plan to meet non-discrimination requirements, certain minimum contributions are required for all benefiting employees.

Ameritas Life Insurance Corp. of New York



Type of Program	Features and Benefits
Cash Balance Plan	<p>This defined benefit plan operates similar to a profit sharing plan. The contribution is determined annually based on an actuarial calculation that takes into consideration an individual's current age and salary and years to retirement, typically age 65. Advantages include:</p> <ul style="list-style-type: none"> • Plan sponsors can define their contributions • Deductible contributions are substantially higher than in a defined contribution plan, such as a 401(k)
457(b)	Employees of states, municipalities, political subdivisions or agencies can participate in this deferred compensation plan to save for retirement.

Which plan will work for you and your business?

Our knowledgeable professionals can develop an appropriate plan and will assist in making the transition from your current provider. Our experienced team offers a full range of services that includes plan conversion, key administrative functions and administrative support. For more information, call 800-923-2732.



Ameritas Life Insurance Corp. of New York

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