Ameritas EZ(k)®

A Retirement Plan for Your Business

Ameritas Life Insurance Corp. of New York

Ameritas® fulfilling life®

Ameritas EZ(k)

Fast Facts

- A group variable annuity contract that uses a Safe Harbor 401(k) plan design
- Day-to-day fiduciary investment risk is mitigated by Mesirow Financial Management, Inc. (Mesirow Financial), the ERISA Section 3(38) investment manager*
- Highly compensated/key employees aren't limited by the contributions of other employees
- Discrimination testing for deferred and matching contributions is eliminated
- Employers match 100% of salary deferrals up to the first 4% of compensation deferred
- Employee contributions may be pre-tax salary deferrals, post-tax Roth contributions and catch-up contributions (50+)

*The specific instances in which a party may be entitled to indemnity are set forth in detail in the agreement between the plan sponsor and Mesirow Financial, and nothing herein is intended to modify that agreement.

Fulfilling the Needs of a Small Business

Why shouldn't a small business be able to offer its employees retirement benefits comparable to those available to large companies? And why are existing plans so time consuming that it's actually better not to have one? We're just as baffled. So we put together a simple, flexible 401(k) plan for small businesses. It provides the benefits of a larger plan, yet fits the needs and business objectives of smaller companies. More importantly, this plan helps employees protect their future and what they've worked so hard to attain. The way we see it, the more we can do to help minimize worry, the more opportunity there is for life to be maximized. For small businesses. For employers. For employees.

Enhancing the Future Through a Focused Approach

We have a very clear vision for our retirement planning products: invest wisely to help grow assets. To do so, we look at the investment landscape through qualitative and quantitative research which serves as the basis for our proprietary Investment Selection Process. These results help us provide an investment platform that Mesirow Financial, as the ERISA Section 3(38) investment manager, can use to create and to manage an investment lineup that helps meet the retirement savings goals for you and your employees.

In the Business of Making Life Better

We may be an experienced company offering competitive insurance, retirement and investment products, but we don't think that's enough. Our knowledgeable associates do whatever it takes to help fulfill the lives of every customer. Part of that is being attentive, approachable and responsive. Delivering on our promise of helping make life better. It's what we do daily for our customers, employees and families.

a retirement plan should complement your business, not complicate it.

Ameritas EZ(k) overview

Plan Design	
Plan Year	January 1 - December 31
Eligibility	Age 21 and 1 year of service
Plan Entry	Semi-annual entry dates
Employee Contributions	• Pre-tax salary deferrals • Roth contributions (post-tax) • Catch-up contributions (50+)
Employer Contributions	• Safe Harbor match – per payroll • Discretionary match – per payroll • Discretionary profit-sharing (pro-rata)
Loans	Optional
In-Service Distributions	Yes
Vesting – Safe Harbor Match	100% up to 4% of compensation deferred
Vesting – Discretionary Match and Profit Sharing	6 year graded
Participant Directed	Yes
Normal Retirement Age	65
Compensation	Wages, tips, pre-tax deferrals and other compensation (415)

Services	
Recordkeeping	Maintain participant records by fund, source and investment option
Enrollment Kits	Customized information, forms and educational resources promote retirement savings
Quarterly Participant Statements	Electronic account statements feature fee disclosure
ERISA Section 3(38) Fiduciary Services from Mesirow Financial	Mesirow Financial's "do it for me" service provides fiduciary coverage for the selection and monitoring of investment options
Fiduciary Assistance	Resources include our Fiduciary Guide and Plan and Participant Fee Disclosure
Investment Selection Process	Our proprietary process selects and monitors the investment platform that Mesirow Financial uses to create the investment lineup for Ameritas EZ(k)
Asset Allocation Models	Five models — aggressive, capital growth, balanced, moderate and conservative — help participants select appropriate investments
Target Date Funds	These popular funds automatically reset the asset mix of a portfolio according to the selected time frame of the participant
Investment Education	Retire Focus is an online resource featuring information and calculators to guide participants as they save for retirement
Website	You will have a customized website that offers tools, resources and information for participants to manage their retirement accounts

Special Credit

Businesses that set up a new qualified retirement plan for employees may qualify for a special tax credit—up to 50% of the first $1,000 in administrative and retirement education expense. Answer the following questions:

- Do you have at least one non highly compensated employee?
- Are there 100 or fewer employees?
- Did each employee earn more than $5,000 last year?

If you answered "yes" to each of these, we encourage you to talk to your tax advisor to see if you are eligible for a tax credit. Ameritas Life Insurance Corp. of New York does not provide tax or legal advice.

Investments

	Value	Blend	Growth
LARGE	T. Rowe Price Value	American Funds® Fundamental Investors Vanguard® 500 Index	T. Rowe Price Blue Chip Growth
MID	American Century Mid Cap Value	Vanguard® Strategic Equity	Ivy Mid Cap Growth
SMALL	American Beacon Small Cap Value	DFA US Small Cap Vanguard® Small Cap Index	Janus Triton

Intermediate – Term Bond	High Yield	Cash Equivalents/Principal Focused-Extended Duration
Janus Flexible Bond Vanguard® Total Bond Market Index	Calvert High Yield Bond	Ameritas Stable Fixed Investment Account* Ameritas Guaranteed Investment Account*

Foreign	Emerging Markets	Money Market
American Funds® International Growth and Income℠ Vanguard® Total International Stock Index	Morgan Stanley Inst Emerging Markets	Fidelity® VIP Government Money Market *Included for Plan Participants if the plan selects the Ameritas Guaranteed Investment Account.*

Real Estate	TIPS	Commodities
Vanguard® REIT Index	Vanguard® Inflation Protected Securities	Calvert VP Natural Resources

Target Date		Allocation
T. Rowe Price Retirement 2010 T. Rowe Price Retirement 2020 T. Rowe Price Retirement 2025 T. Rowe Price Retirement 2030 T. Rowe Price Retirement 2035 T. Rowe Price Retirement 2040 T. Rowe Price Retirement 2045 T. Rowe Price Retirement 2050 T. Rowe Price Retirement 2055 T. Rowe Price Retirement 2060		American Funds® Income Fund of America®

*Plan Sponsors can select either the Ameritas Guaranteed Account or the Ameritas Stable Fixed Investment Account for their investment platform and maintain fiduciary coverage. The Plan Sponsor must pick one (and only one) of the two options available. The Ameritas Guaranteed Account is a principal focused—extended duration investment option. It will have underlying fixed income investments with a longer average duration than a cash equivalent. It refers to the guaranteed account of Ameritas Life Insurance Corp. of New York. Plan Sponsors should carefully review the group variable annuity contract for applicable limits, rules, restrictions and payout options.

we're ready to help

A retirement plan can be a valuable benefit—to you, to your employees and to your business's reputation as a great place to work. It should be a welcome addition that complements your business, not complicates it. We are ready to help.

Helping Reduce Your Fiduciary Risk

The plan sponsor of a retirement plan takes on additional risks and responsibilities. One of the most important is selecting the investment platform. As the investment manager for the Ameritas EZ(k), Mesirow Financial provides an additional level of fiduciary protection.

ERISA Section 3(38) Coverage

As the designated investment manager for the Ameritas EZ(k), Mesirow Financial provides ERISA Section 3(38) fiduciary coverage. In addition, it assumes full discretion for selecting, monitoring and replacing the investment option, if necessary.

This level of ERISA Section 3(38) investment fiduciary protection relieves the plan sponsor of due diligence and monitoring of plan investments. Basic services include:

- Designated investment fiduciary
- Quarterly reporting via the Mesirow Financial POLICE® Report®
- Evaluation, selection and monitoring of the investment lineup
- Quarterly review of the lineups

The value of this service is that it mitigates the fiduciary responsibilities and potential liability associated with sponsoring a qualified plan.* Plan sponsors benefit from the values of sponsoring a qualified plan, but without taking on the entire fiduciary responsibility.

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Planning for a More Rewarding Retirement

A retirement plan gives your employees a convenient way to save. Will they sign up? Will they understand the importance of starting early? We're here to help with online articles, videos and interactive tools that get participants involved. Here they can "crunch the numbers" themselves and try out different scenarios. And while the results are hypothetical, they can be persuasive in determining a saving strategy for retirement.

Enrollment: Your customized enrollment book highlights the features of your plan. It includes a step-by-step guide to help participants choose a savings strategy that is well-suited to their retirement goals.

Retirement Planning: The **Retire Focus** section on our website features tutorials, videos and interactive charts. These can help plan participants decide on a retirement saving strategy designed to meet their financial goals. In addition, ***Your Financial Future*** is a quarterly newsletter with timely tips and information. On our **website**, participants can track their progress by checking their account balance. If allocation adjustments are needed, they can make them online at any time.

Asset Allocation: How do your plan participants know which investments to choose? Our asset allocation model questionnaire helps participants determine which model may be best suited for them. Asset allocation models are designed to help diversify the participant's holdings in a way that balances their tolerance for risk against potential rewards, while remaining focused on achieving their retirement savings goals. The models recommend allocations determined to be consistent with an investment risk profile. Implementation does not guarantee a profit or protect against a loss.

ameritas.com: You can log on to our secure website whenever you like. Plan sponsors can manage online contributions and annual reporting, access forms and do various inquiries. Participants can conduct transactions, view their account statements, use the calculators and take advantage of the educational resources whenever it is convenient for them.

planning, saving and working together to help enjoy life at its very best.

The Financial Strength to Deliver on Our Promises

We are a mutual organization that always puts customers first. With our long-standing financial strength, we've established a tradition of delivering the very best in products and services generation after generation. Though we're proud of our group ratings from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises we've kept. That's the true measure of who we are.

Financial Strength Ratings

Standard & Poor's: A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings.

A.M. Best Company: A (Excellent) for financial strength and operating performance. This is the third highest of A.M. Best's 15 ratings.

We are Ameritas: proud to be in the business of fulfilling life.

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Ameritas Retirement Advantage Series refers to a group variable annuity contract issued by Ameritas Life Insurance Corp. of New York (Form FA 64349). The Guaranteed options are insurance features unique to the annuity. Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. of New York.

Calvert Investments are managed by Calvert Investment Management, Inc., an affiliate of Ameritas Life Insurance Corp. of New York. Vanguard is a trademark of The Vanguard Group, Inc.

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