



A retirement plan
engineered for simplicity.

Keeping things simple can help you manage your business more effectively. Consider this streamlined approach for your retirement plan.

MULTIPLE EMPLOYER PLAN

A streamlined, efficient retirement plan to benefit businesses.

In today's competitive employment landscape, a retirement plan helps attract those individuals you want to join your organization, while rewarding those who are already part of your team. However, sponsoring a retirement plan takes specialized knowledge, adds administrative obligations, and imposes fiduciary requirements on business owners. With a Multiple Employer Plan (MEP), the Adopting Employer's responsibilities are reduced significantly in these areas.

Ameritas Life Insurance Corp. of New York (Ameritas Life of New York), can help you keep things simple when it comes to sponsoring a qualified retirement plan. Our 401k ELITE Multiple Employer Plan (Plan) is a simple, efficient way to incorporate a retirement plan into your benefits package.

Why Consider a Multiple Employer Plan?

As stated in the Internal Revenue Code, it is a retirement savings package in which multiple businesses participate in a single qualified retirement plan. It is sponsored by a third party, referred to as the "MEP Sponsor," who takes on the principal responsibility and liability for running the plan. A business that joins a MEP is referred to as an "Adopting Employer."

It's efficient. A MEP saves you time. It enables your leadership team to concentrate on managing your business, not your retirement plan.

It significantly reduces the Adopting Employer's fiduciary responsibility. The day-to-day fiduciary investment risk becomes the responsibility of the investment manager retained by the MEP.

Benefits for the Adopting Employer

Many employers underestimate the time it takes to administer a retirement plan. As an Adopting Employer in the MEP, you turn these responsibilities over to a group of professionals who handle plan administration, investments, and recordkeeping.

Plan Administrator Pentegra Services, Inc. (Pentegra) assumes the roles of ERISA section 3(16) named plan administrator. Pentegra's Board of Directors serves as the principal fiduciary for the Plan. Pentegra is a leading retirement plan provider with nearly 70 years of experience managing MEPs.

Investment Manager Mesirow Financial Investment Management, Inc. serves as investment manager and ERISA section 3(38) fiduciary for the Plan with responsibility for fund selection and ongoing monitoring of the plan's investment lineup. The level of ERISA section 3(38) investment fiduciary protection relieves plan sponsors and Adopting Employers of the due diligence and ongoing monitoring of plan investments. ¹ Mesirow Financial Investment Management, Inc. is a diversified financial services firm that has been serving the needs of its clients for 75 years.

¹The specific legal protection offered by Mesirow Financial is governed by the agreement between Mesirow Financial and the plan sponsor. Nothing herein is intended to modify such agreement.

KEY SERVICES OF 401k ELITE MEP	ADOPTING EMPLOYER'S RESPONSIBILITIES
Plan Design Choices	Plan Design Selection
Plan Document Maintenance	Submit Plan Contributions
Plan Conversion and Implementation	Submit Information Requested for Year-end Testing
Plan Recordkeeping	Secure ERISA Fidelity Bond
Rollovers	Government Reporting/5500
Distributions	Large Plan Audit (if applicable)
Participant Loans	
Eligibility Tracking	
Hardship Withdrawals	
Qualified Domestic Relations Orders	
Compliance Testing	
Plan Fiduciary	
Advisor Reporting	
Plan Sponsor Reporting	
Participant Communication	
ERISA 3(38) Investment Manager	
Evaluation and Selection of Investment Options	
Selection of Investment Lineup	
Monitoring of Investment Lineup	
Performance Reporting	

Plan Recordkeeper Ameritas Life of New York provides Adopting Employers and their employee participants with easy access to their accounts through a secure website. Here participants have the ability to reallocate, change, and rebalance their investments. The MEP is funded by an unregistered group variable annuity contract issued by Ameritas Life of New York. This is the Plan's funding vehicle.

Who May Benefit from a MEP?

What makes a multiple employer plan a good fit for your business? If one or more of the following factors apply, you may want to consider a MEP:

- You have limited staff to handle the responsibilities of offering a retirement plan.
- You are concerned about your role as fiduciary.
- You are looking to outsource your retirement plan's day-to-day details.



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Role of the Agent/Advisor²

Your agent/advisor brings added value to you as an Adopting Employer of the 401k ELITE MEP. Among the helpful services:

- Conducts enrollment meetings for all eligible participants when requested by the Adopting Employer.
- Is available to meet with individual participants.
- Conducts educational seminars for participants during enrollment meetings as requested by the Adopting Employer.
- Serves as the point person for the Adopting Employer and provides support on day-to-day issues.

Next Steps

The MEP offers an all-encompassing alternative to the complexities businesses face today when sponsoring a qualified retirement plan.

If you currently offer a retirement plan and want to become an Adopting Employer, here are some of the documents you need to provide:

- Copies of your plan document, adoption agreement, plan amendments, and summary plan description
- A copy of your current 5500 filing
- A report detailing your plan's investments and account balances

The review should take approximately three business days for plans that are up-to-date and in full compliance. When it is complete, implementation can begin. This includes:

- Completion of paperwork
- Plan design review
- Scheduling of enrollment meeting
- Preparation of enrollment materials
- Payroll processing for contribution submission
- Establishing the launch date

Finally, there's a retirement plan that works for you. Whether you currently offer a single employer plan or are thinking about adding a retirement plan, consider 401k ELITE MEP. To find out more, please call 800-923-2732.

² Agent/Advisor refers to agent/producer, not registered investment advisors or their representatives.

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Pentegra Services, Inc. serves as the MEP sponsor. Pentegra Services, Inc.'s Board of Directors serves as the principal ERISA fiduciary. For more information on Pentegra, visit www.pentegra.com.

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