

## ADVANTAGE ADVISORY PROGRAM



### PROGRAM FEATURES

#### Ameritas Retirement Plans

A division of Ameritas Life Insurance Corp.

Investment Advisory Services offered through affiliate Ameritas Investment Corp., member FINRA/SIPC.

## COMMITMENT

OUR COMMITMENT TO YOU.  
YOUR COMMITMENT TO YOUR BUSINESS.

A retirement plan rewards you, your employees and your business. It's a commitment that may give your business a competitive advantage. We are committed to helping you tailor a plan that meets your business needs, supports your goals, and benefits your employees.

There are many retirement plan designs to consider. Which one will work well for your organization? Ameritas Retirement Plans will help you explore your options.

### Consultative Services

Finding a plan design that is well suited to your business is an important first step. Ameritas Retirement Plans can design a full-service retirement plan with your goals in mind. Our knowledgeable team of conversion specialists helps make the transition from your current provider smooth and virtually seamless. Next, experienced administration specialists work closely with our client relationship managers and client service representatives to provide attentive service and comprehensive administrative services.

### The Full Spectrum

We work with you to deliver an affordable retirement program to complement your business goals and strategic objectives. Our integrated approach spans the retirement plan design spectrum—from a traditional 401(k) plan to a more contemporary option, such as combining a 401(k) with a cash balance plan to allow for additional contributions and benefits. Our goal is to make a complex program simple for you.

### Plan Sponsor Services

The full range of services delivered by our staff of experienced professionals helps make it easier for businesses to offer a retirement plan. We focus on areas plan sponsors consider important:

- Simplicity
- Timely, accurate recordkeeping and plan compliance
- Responsive customer service
- A comprehensive fiduciary and due diligence program

### Plan Participant Services

From the personal assistance of our knowledgeable professionals to online educational resources, we help plan participants save for retirement during their “accumulation phase.” Having services and resources readily available 24/7 allows your employees to concentrate more on their job responsibilities which contributes to the success of your business.



COMMITMENT

## CHOICE

THIS IS YOUR PLAN.  
TAILOR IT TO YOUR NEEDS.

We understand the importance of a good fit—a retirement plan that has all the elements you are looking for and perhaps a few you may not even be aware of. Not just any plan will do. You need a plan that offers design flexibility. One that works well for a unique business like yours.

Whether you are a well-established business with a retirement plan or a budding entrepreneur looking for a plan, we can work together to come up with a plan that suits your needs. Tell us about the features you're interested in and we'll tell you about plan designs to satisfy them. Our consultative approach gives you many options to consider.

### Traditional 401(k)

This is the most popular employer-sponsored retirement plan for private companies. Plan participants can make pre-tax contributions. Employers have the option to match contributions and may also offer the option of a Roth 401(k).

### Safe Harbor 401(k)

This plan design can help highly-compensated employees maximize their salary deferrals without the sometimes problematic nondiscrimination testing requirements. A Safe Harbor 401(k) has the potential to create more deferral opportunity and motivate participants with its mandatory employer contribution. A Roth 401(k) is also an option for this plan.

### New Comparability Plan

Employers can maximize contributions to a targeted group, such as highly-paid employees, with this plan. It allows different benefit structures for different employee groups. In order for such a plan to meet nondiscrimination requirements, certain minimum contributions are required for all benefiting employees.

### Cash Balance Plan

This is a type of defined benefit plan that functions similarly to a profit sharing plan. Each participant has a hypothetical account. This account is not allocated within the trust. Instead, recordkeeping is done separately by the plan actuary as an accounting function.

Contributions are required with a Cash Balance Plan. Advantages include:

- Plan sponsors can define their contributions
- Deductible contributions are substantially higher than in a defined contribution plan, such as a 401(k)

### 457(b) Plan

Employees of states, municipalities, political subdivisions or agencies can participate in this deferred compensation plan to save for retirement.



CHOICE



## DISTINCTIVENESS

### A RETIREMENT PROGRAM WITH SOMETHING MORE

By adding a bit of a twist to the traditional retirement plan, the Advantage Advisory Program delivers new opportunities for how employees can manage their money for retirement.

### The Advantage Advisory Program

The traditional 401(k) has proven to be a smart choice for most businesses offering a retirement plan. You like its design features, but you want something more.

How about the Advantage Advisory Program? It features:

- Recordkeeping and compliance services offered through Ameritas Retirement Plans and
- Investment advisory services offered through Ameritas Investment Corp. (AIC).

### Program Features

#### Investment Advisory Services

The program's fresh, transparent approach gives you the support of AIC as an ERISA section 3(21)(a) fiduciary. In this advisory capacity:

- AIC's investment professionals select and monitor the funds using a documented and consistent process. Select from 150+ funds based on expense components, investment objectives, or a combination of both.
- AIC oversees the asset allocation model portfolios. An investor questionnaire helps participants determine their investment profile and directs them to one of five asset allocation models. It can make investing for retirement as simple as "checking a box."

One of the key responsibilities of a plan fiduciary is to maintain an Investment Policy Statement. This statement provides the guidelines for a plan fiduciary when monitoring the plan's investment lineup. AIC can provide assistance in creating this important document.

As the plan sponsor, you can feel confident knowing that AIC provides investment advice about the investments offered in your plan through the advisory asset allocation models you can use with your participants.

#### Investment Line-up

A wide range of investment options are available to help your participants fulfill their retirement savings goals.

- Choose from more than 150 diversified funds, including index funds, actively managed funds, and target date funds.
- Opt for the Guaranteed Investment Account that is available through a group annuity contract from Ameritas Life Insurance Corp.

Note: Any 12b-1 fees collected are credited back to an ERISA Fee Account for the plan sponsor to use.

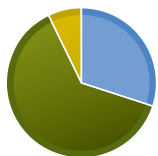
## Asset Allocation Models

Participants can identify their retirement goals and risk tolerance. By analyzing the results of a simple, yet sophisticated, investor questionnaire, participants can proactively select an asset allocation model portfolio that is designed to suit their retirement savings goals. The plan's advisor provides educational assistance and insightful perspectives to help participants select their appropriate model. There are five models.



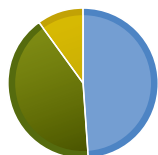
### CONSERVATIVE

Designed for investors who are seeking current income while providing nominal capital appreciation and a low tolerance for risk.



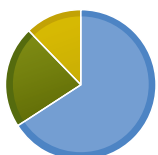
### MODERATE

Designed for investors who are seeking stability of capital with nominal growth and a low tolerance for risk.



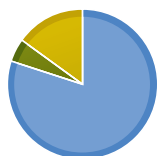
### BALANCED

Designed for investors who are seeking stability of capital with moderate growth and an average tolerance for risk.



### CAPITAL GROWTH

Designed for investors who are seeking capital appreciation over a long-term investment horizon with an above average tolerance for risk.



### AGGRESSIVE

Designed for investors who are seeking capital appreciation over a long-term investment horizon with a strong tolerance for risk.

## Fund Mapping

Converting your plan to the Advantage Advisory Program is made easier with fund mapping. It provides continuity and helps reduce errors. Ameritas Investment Corp. uses a detailed process to transfer or “map” an investment option in your current plan to a similar option in our investment platform. The match is based on fund strategy and objectives, risk profile, holdings, and long-term performance potential.



SIMPLICITY



## Fiduciary Assistance

### Fiduciary Resources Guide

This guide helps plan sponsors manage their fiduciary responsibilities. It includes information on ERISA section 404(c) compliance, a sample investment policy statement, a simplified plan review checklist, and other sample documentation.

### Document Review

Ameritas Retirement Plans' ERISA Plan Services is responsible for the maintenance of our plan documents. They review and comply with the regulatory standards of both the IRS and Department of Labor.

### Compliance Testing

We work closely with plan sponsors to educate them about the importance of the regulatory testing needed to satisfy the requirements of a qualified plan.

## Educational Resources and Enrollment Support

### Enrollment Guide

A customized Enrollment Guide offers informative tips, fund fact sheets, and on-site enrollment forms. It also contains investor profiles and model portfolios as part of AIC's investment advisory services.

### Online Learning

Educational modules help participants learn about the ins and outs of planning and saving for their retirement. These, along with investment calculators and other tools, illustrate basic investing and savings principles.

### Account Access

Participants' statements are always available on our website (retire.ameritas.com). Here plan participants can conduct transactions at their convenience.

### Ongoing Communication

*Your Financial Future\**, a quarterly newsletter for plan participants, offers tips for both the novice and the savvy investor. *Plan Sponsor Outlook\** reports on trends, highlights new studies, and covers other topics of interest to plan sponsors.

## SIMPLICITY

### A RETIREMENT PLAN THAT COMPLEMENTS YOUR BUSINESS

To keep your retirement plan on track and running smoothly, Ameritas Retirement Plans assists with such key services as recordkeeping, compliance, fiduciary assistance and participant education.

\*Your Financial Future and Plan Sponsor Outlook are third-party publications.

## ENDURANCE

STRONGLY POSITIONED  
FOR THE FUTURE.

“Mutual. Strong. Trusted. Partners for your future.” That’s our vision. It conveys building long-term trusted relationships and keeping our promises. Count on us to always conduct ourselves in your best interests.

### The Financial Strength to Deliver on Our Promises

The retirement plans division of Ameritas Life Insurance Corp. and Ameritas Investment Corp. (AIC) are affiliates of Ameritas Mutual Holding Company. As a mutual organization, we always put 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 kept. That’s the true measure of who we are.

We offer a wide range of insurance and financial products and services to individuals, families and businesses. As of December 31, 2012, these products and services included: life insurance; annuities; individual disability income insurance; group dental, vision and hearing care insurance; retirement plans; investments; mutual funds; asset management; banking and public finance.

#### Financial Highlights *as of December 31, 2012*

- Total members’ equity at a record \$2.5 billion
- Total assets under management at \$32.3 billion
- Total GAAP revenues of \$2.0 billion
- Total GAAP assets reached \$18.5 billion
- Claims payments to policyholders totaled \$2.0 billion

#### Strong and Stable Ratings

Best’s Rating Report and Standard & Poor’s Full Analysis Report are available in the ratings section of [ameritas.com](http://ameritas.com).

*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.

*Insurance company ratings do not apply to assets in the variable investment options.*

## Advantage Advisory Program

This program unites the recordkeeping and compliance services of Ameritas Retirement Plans with the investment advisory services of Ameritas Investment Corp.

## Ameritas Retirement Plans

For more than 50 years, we have been building trusted retirement plan relationships one client at a time. We are anxious to earn your respect and trust, too. Our representatives and associates take pride in their personal service and attention to detail. From traditional 401(k) and Safe Harbor plans to New Comparability and Cash Balance plans, Ameritas Retirement Plans designs full-service retirement plans with the client's goals in mind.

Highlights as of December 31, 2012:

- Total assets: \$6.0 billion (includes full service and recordkeeping assets)
- Combined asset persistency: Greater than 91.2%
- Number of plans: More than 3,285
- Servicing retirement plans for more than half a century

Home office: Lincoln, Nebraska

Client Services office: Cincinnati, Ohio

## Ameritas Investment Corp.

Ameritas Investment Corp. (AIC), member FINRA/SIPC, is a duly registered federal investment advisor and broker/dealer. With more than \$15 billion in investments and assets under management, AIC offers a wide range of products and services to help our clients achieve their unique financial goals. Through an AIC representative, clients can utilize a diversified offering of stocks and bonds, mutual funds, fixed-income securities, and managed accounts to help meet their financial objectives or receive investment advice from their registered investment advisor representatives.

AIC, a subsidiary of Ameritas Life Insurance Corp., is a broker/dealer with a nationwide network of registered representatives and investment advisor representatives.

With over 25 years in the business, AIC is an experienced provider. Our team of seasoned, back office professionals process new business efficiently and support the needs of our financial professionals.

- Principal offices:  
Lincoln, Nebraska  
Bethesda, Maryland  
Cincinnati, Ohio



Ameritas Life Insurance Corp.

Ameritas Investment Corp.  
Member FINRA/SIPC

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