

# The Retirement Collective<sup>SM</sup>

An Innovative 401(k) Aggregate Approach, Powered by Ameritas®.  
Supported by TAG Resources, Mesirow Financial and Stadion.

## Five things every employer wants in a 401(k)

You want to provide a retirement plan for your employees that ...

### 1 Is Easy to Administer

The Retirement Collective performs 99 percent of the administrative duties required for you to offer a 401(k) to your employees. This removes the administrative burden from your employees and executives so you can focus on what's most important—running your business.

You don't want to be a 401(k) expert.

### 2 Is Compliant

In the 2015 Department of Labor (DOL) random audit period, the DOL reported more than 67 percent of 401(k) plans failed their audit.\* However, plans administered as directed by TAG Resources (TAG) have never failed an audit.

TAG is your 401(k) support staff, signs the Form 5500 and ensures each plan is consistently in compliance with the DOL and IRS regulations. If you are out of compliance, TAG is out of compliance—and that has not happened in TAG's 15-plus years of operation.

\* U.S. Department of Labor, Employee Benefits Security Administration, 2015.

You don't want fines or penalties.

### 3 Minimizes Fiduciary Liability

The Retirement Collective allows you to shift your fiduciary duties to the greatest extent permitted by law by providing you with the fiduciary support to mitigate defined legal obligations and responsibilities.

You don't want to be at risk.

### 4 Is Cost Competitive

Because the Retirement Collective is built on an "aggregated" model, your company gains the advantages of economies of scale in pricing.

You don't want to overpay.

### 5 Teams with Well-Known Providers

The Retirement Collective teams with TAG for 3(16) and TPA services as well as Mesirow Financial for 3(38) services to provide end-to-end retirement plan oversight.

TAG teams with Ameritas, which has an invested assets base of \$13.2 billion as of Dec. 31, 2017, as the recordkeeper, and with Stadion as the managed account provider.

You want to team with the best.

**The Retirement Collective provides unparalleled value by overachieving across the board.**



Ameritas Life Insurance Corp.  
Ameritas Life Insurance Corp. of New York

The bottom line is that, for every plan, the Retirement Collective acts as your 401(k) support team, so you don't have to be a retirement expert. We act as a buffer between you and the DOL and IRS, and work to keep each plan in compliance with all applicable laws. Our trusted team makes the decisions and takes responsibility for those decisions with respect to the services they provide, taking away one more thing that might keep you awake at night. Ameritas does all of this at a price comparable to plans that offer fewer services.

### Plan Sponsor Responsibilities Without the Retirement Collective

- 3(38) Investment Manager Appointment
- 402(g) Limit Reporting
- 404(a)(5) Notice Distribution
- Annual Discrimination & Coverage Testing
- Annual Fee Negotiations With Vendors
- Audit Completion Support
- Audit Firm Hiring & Monitoring
- Auto Enrollment Notice Distribution
- Beneficiary Designation Form Maintenance
- Beneficiary Determinations
- Blackout Notice Distribution
- Census Review
- Corrective Distributions
- Death Benefit Approval
- Distribution Reporting
- DOL and IRS Issue Resolution Assistance
- Eligibility Calculations
- Eligibility Notifications
- Employer Contribution Monitoring
- ERISA Bond Review
- Error Correction Monitoring
- Fiduciary Insurance Coverage Review
- Force Out Processing
- Form 5330 Preparation
- Form 5500 Preparation, Signing, & Filing
- Form 8955 Preparation, Signing, & Filing
- Fund Change Notice Distribution
- Hardship Withdrawal Approval
- Loan Approval & Reporting
- Loan Default Monitoring
- Loan Policy Administration
- Lost Earnings Calculations
- Participant Enrollment Assistance
- Payroll Aggregation
- Payroll File Aggregation
- Plan Design Review
- Plan Document Interpretation
- Plan Document Preparation & Archiving
- Plan Irregularity Notification
- QDIA Notice Distribution
- QDRO Determinations & Reporting
- Quarterly Investment Review Meetings
- Rate Change Monitoring & Reporting
- Required Minimum Distributions
- Safe Harbor Notice Distribution
- SAR Production & Distribution
- SMM Notice Distribution
- SPD Production & Distribution
- Spousal Consent Approvals
- Termination Date Verification & Maintenance
- Termination Withdrawal Approval
- Trustee Duties
- Upload Payroll Files\*
- Vesting Verification & Tracking
- Year End Data Collection & Review\*

### Plan Sponsor Responsibilities with the Retirement Collective

- Monitor TAG
- Upload Payroll Files\*
- Year End Data Collection\*

The Retirement Collective performs

**99%**

of administrative tasks by becoming your retirement plans support team

\* Required, but may be provided by a payroll company.

## Experience the power of the Ameritas Retirement Collective!

Learn how you can provide a better retirement plan option for your employees and make it easier for you. To learn more, contact your financial professional, or call us at 800-923-2732 or email [rpsales@ameritas.com](mailto:rpsales@ameritas.com).

3(38) investment manager services when offered are provided by Mesirow Financial Investment Management, Inc. Mesirow Financial refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. Advisory Fees are described in Mesirow Financial Investment Management, Inc.'s Form ADV Part 2A. Mesirow Financial does not provide legal or tax advice. Advisory services offered through Mesirow Financial Investment Management, Inc., an SEC registered investment advisor.

TAG Resources, Mesirow Financial, Stadion and Ameritas® are separate unaffiliated entities.

The Retirement Collective is funded by unregistered group variable annuity contracts (form AL 64349) issued by Ameritas Life Insurance Corp. In New York, group variable annuity contracts (form 64349 NY) are issued by Ameritas Life Insurance Corp. of New York.

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