



## Is A Pooled Retirement Plan Right for Your Business?

Take a 5-minute assessment to help determine if a pooled retirement plan will meet your business needs.

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





# A pooled plan is a savings program that allows unrelated businesses to participate in a retirement plan and reap numerous benefits from the economies of scale.

## Determining if a pooled retirement plan arrangement is right for your business

Addressing the retirement plan needs for your business can feel intimidating and confusing without proper guidance. With increasing concerns about liability, risk, and expense, many businesses are inquiring about joining what’s called a “pooled” retirement plan.

A pooled plan is a savings program that allows unrelated businesses to participant in a retirement plan and reap numerous benefits from the economies of scale.

You deserve to offer a retirement plan as part of your benefits package. Helping your employees save enough for retirement means looking at all options available to you. As a main street market leader, Ameritas understands that you have a lot to manage and don’t want to add to your workload.

We’ve created the following assessment to help you determine if joining a pooled plan arrangement can support your goals.

If you have an **existing retirement plan**, take the assessment below:

Questions for existing retirement plan sponsors	Y	N
Are you having challenges managing the administrative responsibilities for your retirement plan?		
Have you ever applied for a correction with the Internal Revenue Service Voluntary Correction Program (VCP)?		
Is processing payroll contribution remittance too time consuming?		
Are you looking to potentially trim the costs of managing your retirement plan?		
Do you have a limited HR staff?		
Are you concerned about the continued fiduciary risk your plan presents?		

If you answered yes to four or more questions above, a pooled plan may be right for you.



## Determining if a pooled retirement plan arrangement is right for your business

If you **are not currently** sponsoring a retirement plan, take the assessment below:

Questions for business owners not sponsoring a plan	Y	N
Are you hesitant about sponsoring a retirement plan because of the potential legal and fiduciary risks involved?		
Do you lack staffing to oversee the administrative needs for a new retirement plan?		
Do you want to offer a retirement plan but believe it may be too expensive?		
Are you concerned about losing valuable employees because you don't offer retirement plan benefits?		
Would having direct supervision and management of certain administrative plan duties help you?		
Are you looking for substantial tax deductions for your business?		
Do you feel like not having a benefits package is hurting your recruitment efforts?		
Do you have at least 10 employees?		

If you answered yes to four or more questions above, a pooled plan may be right for you.

There are several retirement plan options available on the market today. Pooled plan arrangements (e.g., Multiple Employer Plans, Pooled Employer Plans, etc.) are gaining in popularity as viable strategies for both small and large businesses. Ameritas offers a range of packaged programs that give you access to expert services and support, additional fiduciary protections, and the ability to outsource your administrative burdens.

**Roughly 55 million American workers do not have access to retirement savings plans at work.<sup>1</sup>**

### Ready to learn more?

Contact your financial professional, call Ameritas at 800-923-2732, or email [rpsales@ameritas.com](mailto:rpsales@ameritas.com) to learn more about offering a pooled plan. Whether you are upgrading an existing retirement plan or implementing a plan for the first time, you can do your part to encourage Americans to save for retirement.

## About Ameritas

We are a strong and stable mutual-based organization that always puts clients first. With our long-standing financial strength, we've established a tradition of striving to bring quality products and services generation after generation. 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.

### Our profile

- Provider of insurance, financial services, retirement, and employee benefits for over 130 years.
- A+ (Strong) rating for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings assigned. Along with an A (Excellent) rating for insurer financial strength from AM Best. This is the third highest of AM Best's 13 ratings assigned.
- \$17.4 billion in retirement assets with more than 8,070 retirement plans and nearly 206,000 participants.<sup>2</sup>
- Support group arrangements for most retirement plan types allowed by law.

**STANDARD  
& POOR'S**

**A+ (STRONG)**



## Five Benefits of Working with Ameritas

Solo(k)  
Tailored, MEPs  
PEPs, Collective  
Strategists  
Municipalities  
Open Investments  
Governmental/NonProfits  
CITS 401(k) PEOs  
403(b) TPAs  
Annuity Unbundled/  
Solo(k) Bundled 403(b)  
403(b) PEOs 457  
MEPs/PEPs  
MEP 401(k) PEOs  
403(b) PEOs 3(38)  
Annuity MEPs, PEPs Cash  
Managed Mutual-Based Balance  
CITS Service-Driven Bundled/  
Tailored, MEPs Solo(k)  
PEPs, Collective  
Open Investments  
Service-Driven Annuity  
Municipalities  
NonProfits  
401(k) 403(b)  
CITS Cash Balance PEOs  
Unbundled/  
Bundled 3(38)  
CITS Solo(k)  
Fiduciary  
Mutual-  
Based  
Managed  
Accounts 403(b)  
Standing  
In Your  
Shoes  
Investments  
Cash  
Balance  
PEOs

1

A plan that's easy to administer - Ameritas teams with providers that allow you to focus on running your business by removing 95% of administrative duties required to offer a pooled plan.

2

A compliant retirement plan - All plans are maintained under the watchful eye of knowledgeable Third-Party Administrators (TPAs) who perform compliance and document work for your plan.

3

Outsourced fiduciary liability - Our strategies permit you to shift certain fiduciary duties by providing support to mitigate defined legal obligations and responsibilities.

4

Cost efficiency - The economies of scale, afforded by the pooled-plan model, results in pricing advantages for your business.

5

A team of well-known providers - Ameritas works with respected TPAs, 3(16), 3(21), and 3(38) fiduciaries in the industry.

## Ameritas Key Differentiators



We deliver high-tech tools and high-touch service.



Provide group variable annuity (GVA) and open architecture (NAV) investment platforms.



Connects with national, regional and local Third Party Administrators (TPAs) and 3(16) fiduciary providers.



Customize offerings to meet the goals of each participating entity.



Offer 3(21) and 3(38) fiduciary services through national providers and registered investment advisers (RIAs).



Deliver a sophisticated, industrial-strength infrastructure to meet all recordkeeping and reporting needs.



Align with value-driven financial professional relationships from coast to coast.









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

<sup>1</sup> January 2020 article by CNBC: New programs aim to help the 55 million people without workplace retirement savings plans. <https://www.cnbc.com/2020/01/30/new-programs-to-help-the-55-million-people-without-workplace-retirement-savings-plans.html>.

<sup>2</sup> As of Dec. 31, 2021.

Unless otherwise specified, any entity referenced in this material is not an affiliate of Ameritas or any of its affiliates.

Ameritas Retirement Advantage Series refers to 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.

*Ameritas GPS refers to the mutual fund platform offered by Ameritas Life Insurance Corp. for use within a tailored retirement plan. Ameritas does not offer investment, financial, tax or legal advice or management services. For its Ameritas GPS retirement plans customers, Ameritas agrees to act as a non-discretionary recordkeeper performing ministerial functions at the direction of a plan's responsible fiduciary. Ameritas does not serve as an ERISA fiduciary, or a fiduciary under any other laws, to any retirement plan or participant of a plan for whom Ameritas provides recordkeeping under the Ameritas GPS program.*

Matrix Settlement & Clearance Services, LLC facilitates the clearing of mutual fund shares for Customers of Ameritas Life Insurance Corp. through the National Securities Clearing Corporation. *Securities products are subject to investment risk, including possible loss of principal. Before investing, carefully consider the investment objectives, risks, limitations, charges and expenses of the plan and any underlying investment options. This information can be found in the investment option prospectuses. Please read carefully before investing.*

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company. Subsidiaries include Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit [ameritas.com](http://ameritas.com).

Ameritas® and the bison design are registered service marks of Ameritas Life Insurance Corp. Fulfilling life® is a registered service mark of affiliate Ameritas Holding Company.

© 2022 Ameritas Mutual Holding Company

For plan sponsor and financial professional use only.