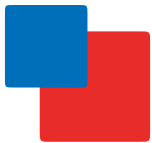




# Multiple Employer Program

An Innovative 401(k) Plan Aggregate Approach, Powered by Ameritas®, Supported by Malcolm Thompson & Associates, Mesirow Financial and Stadion.



## About Ameritas

At Ameritas, we're proud to be in the business of fulfilling life. We offer competitive insurance, employee benefits and financial products and services to customers nationwide. Founded in 1887, and with over 60 years in the retirement plans marketplace, Ameritas remains committed to building enduring relationships. We are a mutual organization, focused on providing our customers with consistent, exceptional service.

After a comprehensive search and due diligence, Ameritas has teamed with well-known retirement industry providers to offer the Compliance 401k™ Multiple Employer Program.

## What is the Compliance 401k™ Multiple Employer Program?

The Compliance 401k™ Multiple Employer Program (M.E.P.) is an aggregated 401(k) Plan program for businesses that allows multiple business owners to offer a retirement plan to employees while reducing the administrative burden, mitigating and transferring fiduciary risks and potentially reducing costs. The Compliance 401k™ M.E.P. is based on sound structural elements of the fiduciary responsibilities specified in the Employee Retirement Income Security Act (ERISA), Internal Revenue Service (IRS) and Department of Labor (DOL) regulations.



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

# The Compliance 401k™ M.E.P. is built around the 5 issues employers wanted solved:

## **1 Easier to Administer 401(k) Plans**

With the Compliance 401k™ M.E.P., employers outsource the functions and liability of the retirement plan administration. The Compliance 401k™ M.E.P. becomes each employer's retirement plan support team in action and accountability. The Compliance 401k™ M.E.P. also eliminates a majority of the 401(k) plan administration burden, which allows employers to focus on their business.

## **2 Compliant 401(k) Plans**

Employers are faced with a voluminous number of responsibilities including documentation, record keeping and other tasks that come from both DOL and IRS requirements. These would include, but are not limited to, signing and being accountable for the accuracy of the Form 5500, verifying the results of the non-discrimination testing, tracking contribution and eligibility to ensure compliance with ERISA guidelines, processing new enrollees, coordinating annual audits (if applicable), processing loan and hardship requests as well as processing distributions.

Compliance 401k™, as the ERISA 3(16) and Malcolm Thompson & Associates, as the Third Party Administrator on each retirement plan, take on the oversight and execution of the tasks required to keep each plan compliant.

## **3 Pay Reasonable Cost**

Leveraging the aggregation model, the design of the Volume Submitter Plan document results in minimal billables to employers with retirement plans in the Compliance 401k™ M.E.P. This allows monies that would normally be spent on fees, to instead be used for enhancements to the retirement plan offering.

Fee reductions occur as the individual plan's asset balance migrates through pricing tiers and as the entire Compliance 401k™ M.E.P.'s asset balance meets specific benchmarks set with Ameritas.

The Compliance 401k™ M.E.P. is competitively priced and often costs less than other programs offering fewer comprehensive services.

Pricing for the Compliance 401k™ M.E.P. include, but are not limited to: record keeping fees, document fees, plan design services, profit sharing design and on-going calculations, compliance and disclosure notifications, annual testing, loan administration, hardship determination and administration, tracking employee eligibility and filing/signing Form 5500.

For larger plans that require an annual audit, Compliance 401k™ has negotiated a significant price reduction for the audit conducted by an independent audit firm. Compliance 401k™ and Malcolm Thompson & Associates prepare the data, contributing to the efficiency and cost reduction of the audit process. Audits are conducted on the premises of Compliance 401k™ and Malcolm Thompson & Associates, thereby, not interrupting employers' daily business.

## **4 Experienced Providers**

Compliance 401k™ works with Ameritas as the recordkeeper, Malcolm Thompson & Associates as the Third Party Administrator, Mesirow Financial as the ERISA 3(38) investment manager and Stadion Money Management, a customized participant portfolio manager.

## **5 Protection from Fiduciary Liability**

Compliance 401k™ takes on the highest level of fiduciary liability by serving as an ERISA 402(a) named fiduciary on each plan in the Compliance 401k™ M.E.P. This makes Compliance 401k™ responsible and accountable for operational and investment oversight. Compliance 401k™ has selected Mesirow Financial as the ERISA 3(38) investment manager at the plan level and Stadion as the participant level ERISA 3(38) fiduciary.

Compliance 401k™, as the named plan fiduciary, signs off on all actions and decisions made for each retirement plan in the Compliance 401k™ M.E.P.

The bottom line is that, for every plan, the Compliance 401k™ M.E.P. functions as the employer's 401(k) plan support team, so the employer doesn't have to act as a retirement plan expert. Compliance 401k™ acts as a buffer between the participating employers, the DOL and IRS, while working 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 employers awake at night. Ameritas does all of this at a price comparable to plans that offer fewer services.

### Plan Sponsor Responsibilities Without the Compliance 401k™ Multiple Employer Program

- 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 Compliance 401k™ M.E.P.

- Upload Payroll Files\*
- Year End Data Collection\*
- Monitor Compliance 401k™

The Compliance  
401k™ M.E.P.  
performs  
**99%**

of administrative tasks by becoming the retirement plan support team

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

## Experience the power of the Compliance 401k™ Multiple Employer Program!

Learn how to provide a better retirement plan option for employees and make it easier for the business. To learn more, contact your financial professional, or call us at (800) 851-5915 or email [info@compliance-401k.com](mailto:info@compliance-401k.com).



Ameritas Life Insurance Corp.

Ameritas Life Insurance Corp. of New York

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 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., a SEC registered investment advisor.

Compliance 401k™, Malcolm Thompson & Associates, Mesirow Financial, Stadion and Ameritas® are separate unaffiliated entities.

The Compliance 401k™ Multiple Employer Program is funded by unregistered group variable contracts (Form AI 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.

This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to: Ameritas Life Insurance Corp, 5900 O Street, Lincoln, Nebraska 68510; Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018; and Ameritas Investment Corp., member FINRA/SIPC. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit [ameritas.com](http://ameritas.com).

