



## Top Five Reasons to Join EveryoneSaves

No matter how big or small your business, outsourcing some of your non-core tasks can make smart business sense. You may have brought in partners for payroll and tax administration, health and welfare benefits, and human resources management. Now you can extend those same benefits to your retirement savings plan.

By joining the EveryoneSaves™ Pooled Employer Plan (PEP), you'll be able to give your employees a quality retirement plan solution while tailoring your plan to suit your company's unique needs. It's still your 401(k), only a lot easier to manage with bigger benefits, too.

### 1. Cost Effective

Bigger plans (\$5 million+) generally get better pricing, creating real savings for you and your employees. As an adopting employer, there are no plan document fees and no legal fees. If you have more than 100 employees, joining our plan could save you thousands of dollars in annual audit costs alone, as the audit cost is shared amongst all adopting employees. Your employees also enjoy real savings because we can access less expensive share classes that are rarely offered to smaller plans. In the end, our plan often costs less to administer, which is real money that you can use to grow your business or enrich the benefits offered to your employees.

### 2. Big Plan Services

Whether your company's 401(k) plan has \$10,000 in assets or \$1 million, you're considered a small plan on your own. But with EveryoneSaves, your money is grouped with dozens of other plans to create real buying power. With more assets under management comes a greater level of negotiating power and enhanced services. In our plan, you'll get the benefit of a plan investment advisor, participant investment advisors, and a dedicated plan administrator.

### 3. Easy Administration

Are you spending too much time dealing with paperwork, preparing government filings, changing deferrals, or reviewing loan requests? We take care of all those day-to-day administrative tasks to help free up your busy day. As the plan sponsor, we are responsible for government filings, delivery of all required notices, annual compliance tests, and monitoring the plan's investment menu. Enjoy the benefits without the worry with EveryoneSaves.

#### 4. Superior Investment Menu

Does your investment menu measure up? We know ours does. Many times, a firm that manages its own 401(k) program is limited to a narrowly defined proprietary family of funds, often with high-cost share classes. EveryoneSaves offers you and your employees a better choice. Our open architecture platform allows us to craft an investment menu from a virtually unlimited number of options, companies, or fund families, without any proprietary fund restrictions. Further, we retained an independent registered investment adviser to select, monitor, and maintain our plan's investment menu. With great choice and great advice, we offer only high-quality funds with low-cost share classes.

#### 5. Plan Design Flexibility

With EveryoneSaves, you will have access to professional retirement consultants that can help you design your plan to suit your company's objectives. From eligibility requirements to employer contributions, you're free to customize your plan to meet your needs and fit your budget. By joining our PEP, you don't have to give up flexibility to get better pricing, easy administration, and professional guidance.



**Join a 401(k) plan that delivers. Contact the Ameritas retirement plans sales team ([LetsConnect@Ameritas.com](mailto:LetsConnect@Ameritas.com)) at 800-923-2732 to order a proposal.**

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