



# enrollment guide

turning dreams into reality

Redeemer's Group 401(k) Plan







Redeemer's Group LLC  
3351 Millbranch  
Memphis, TN 38116  
(901)458-3424

# welcome

Welcome to the Redeemer's Group 401(k) Plan.

Each of us has a different idea on how to live in retirement, but the one thing we all have in common is that we will need money to turn our dream into reality. That's where the Redeemer's Group 401(k) Plan can help. This employee benefit is available to help you build a more financially secure retirement.

Here are just some of the features included in your plan:

- Invest in a wide range of fixed and variable options
- Reduce the taxes you currently pay
- Delay paying taxes on any investment earnings in your account

In this booklet, you will find information about your plan including:

- Contact information for places and people who can help answer your questions
- Forms – enrollment, rollover and beneficiary designation forms
- Highlights and information specific to your plan

It is important for you to register on your plan's secure website.

To register, follow the steps under Manage Your Online Account on the Support page that follows. Once registered online, you'll find loads of information that will help you to make educated decisions about participating in your retirement plan.

This important information includes:

- Investment Performance – review the historical returns of the investment options in your plan under the Performance tab
- Retirement Readiness – found under the Educational Tools tab, this section helps you figure out how much you should aim to save for retirement

*continued*

- RetireFocus – discover a wealth of information about all stages of retirement under the Educational Tools tab

You'll find more information about the Redeemer's Group 401(k) Plan in the rest of this book. If you have questions about how your plan works, please contact Clinton Cooper, your plan administrator at (901)458-3424 / [tinisha@redeemersgroup.com](mailto:tinisha@redeemersgroup.com).

Thank you and again, welcome to your plan, and best wishes to you on your journey to and through retirement.

# Highlights

## **Redeemer's Group 401(k) Plan PLAN HIGHLIGHTS**

### **Eligibility and Enrollment**

#### **Which employees are eligible to participate in the plan?**

All employees are eligible to participate in the plan except for:

- Union/collectively bargained employees
- Non-resident aliens
- Leased employees

#### **Are there minimum requirements to participate?**

Participation is open to employees who have met the following requirement(s):

- Completed one year of service

#### **When may I join?**

Eligible employees may join on the first day of the first and seventh month of the plan year.

### **Contributions – Employee**

#### **How much can I contribute to the plan?**

Through payroll deduction, you can contribute up to the maximum allowed by the IRS. The dollar limit is \$18,500 for 2018, indexed for future years.

#### **Does the plan offer 401(k) catch-up contributions?**

If you are age 50 or older and make the maximum allowable deferral to your plan, you are entitled to contribute an additional “catch-up contribution.” The maximum catch-up contribution is \$6,000 for 2018, indexed for future years. See your plan administrator for more details.

Employer matching contributions may also apply to any catch-up contributions you are allowed to make to the plan, subject to the same terms and conditions.

#### **What are the similarities and differences between a traditional 401(k) and Roth 401(k) contribution?**

Your plan offers you the ability to make both traditional before-tax and Roth after-tax deferrals. Traditional 401(k) contributions are made on a before-tax basis and can potentially grow tax deferred until withdrawn, when contributions and earnings are taxed at your ordinary income tax rate. In contrast, you pay taxes now on your Roth contribution, giving you the ability to accumulate a nest egg of tax-free income in retirement. By completing the enrollment form provided, your contributions will be deducted from your pay based on your before-tax and/or your Roth after-tax deferral election.

For additional information, please refer to the Roth 401(k) information in this book. Please note that your combined employee deferral contributions to both traditional before-tax and/or Roth after-tax cannot exceed the annual limits set by the IRS (\$18,500 for standard employee deferral contributions and an additional \$6,000 for catch-up contributions for 2018, indexed for future years).

Employer matching contributions will be made on both before-tax and Roth 401(k) deferrals. Any match made based upon Roth 401(k) deferrals and the earnings on that match will be subject to income tax upon withdrawal.

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## Redeemer's Group 401(k) Plan

### PLAN HIGHLIGHTS

#### **Am I able to make voluntary after-tax contributions to the plan?**

Yes, you are able to make voluntary after-tax contributions to the plan up to the IRS limit of the lesser of \$54,000 or 100% of your compensation.

Voluntary after-tax contributions will be taken into account for all employer matching contributions under the plan.

#### **When are changes to future contributions allowed?**

You may increase or decrease the amount you are contributing to your plan according to the written procedures adopted by the plan administrator.

You may discontinue your employee contributions at any time.

#### **Contributions – Employer Match**

##### **Does my employer offer matching contributions?**

Yes, your employer may make a discretionary, matching contribution to your account.

##### **Are there limits to the employer match?**

The employer may match your salary deferral contribution up to 6% of your compensation.

##### **When will I receive my employer matching contributions under the plan?**

The period for determining matching contributions is the payroll period.

#### **Contributions – Safe Harbor**

##### **What type of employer Safe Harbor contributions does my plan include?**

Your plan includes a Safe Harbor matching contribution based on a basic match of 100% of salary deferral contributions up to the first 3% of compensation, plus 50% of salary deferral contributions up to the next 2% of compensation.

The period for determining Safe Harbor matching contributions is the payroll period.

##### **Who receives this employer Safe Harbor contribution?**

All eligible participants may benefit from a Safe Harbor contribution.

#### **Rollovers**

##### **Are rollovers accepted?**

Yes, rollovers are accepted into your employer's retirement plan. You may do so at any time according to the rules below. Refer to the back of the enrollment book to learn "Why Rollovers Make So Much Sense" and then complete the form.

All eligible "non-excluded class" employees may roll money into this plan, regardless of whether you have met the plan's eligibility requirements.

Rollovers may be received from the following qualified retirement accounts:

- Qualified Plans
- Taxable IRAs

## Redeemer's Group 401(k) Plan

### PLAN HIGHLIGHTS

#### Vesting

##### What is vesting?

Vesting is the amount of time it takes for an employee to own the employer's contribution to the plan. The employee vests (or acquires ownership) of the employer's contribution according to a vesting schedule set by the employer.

##### How do I become vested in my retirement plan account?

You are always 100% vested in your employee contributions and rollover account, plus any earnings they generate.

Employer contributions to the plan, plus any earnings they generate are vested based upon your years of service with the employer.

You will become vested in your employer match account based on the completion of the following schedule:

0-1 years	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

You are immediately and fully vested in your employer safe harbor account.

Regardless of the vesting schedule, you will become 100% vested upon:

- Death
- Disability

#### Retirement Ages

##### What is considered "normal retirement age" according to the plan?

The plan considers "normal retirement age" to be the later of (1) age 65 or (2) the 5th anniversary of the date you joined the plan.

#### Access to Your Retirement Plan

##### Can I take money out of my account?

The federal government established retirement plans to help you prepare for retirement. For that reason, there are certain restrictions regarding withdrawals and distributions.

Remember to consider the tax and long-term savings implications of taking money out of your retirement plan account.

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## Redeemer's Group 401(k) Plan

### PLAN HIGHLIGHTS

#### May I withdraw money from my account while still employed?

- You may withdraw money at the attainment of age 59½
- You may be eligible to withdraw money if you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need. A hardship, as defined by the regulations, may include:
  - Payment for medical expenses for you or your dependents
  - Purchase of your principal residence
  - Payment of tuition and related post-secondary educational fees for you and your dependents
  - Prevention of eviction or mortgage foreclosure on your principal residence
  - Payment of funeral or burial expenses
  - Payment for qualifying repairs to your principal residence, within tax law limits

Contact your plan administrator or consult your Summary Plan Description for more details on your eligibility to receive a hardship distribution from your account

You can only take a hardship distribution from money sources that are 100% vested.

#### Do I direct the investments of my account?

Yes, a participant directs all the investments in the account.

#### What is automatic rebalancing?

Automatic portfolio rebalancing returns the asset allocation of your investments to the original percentages that you selected for your portfolio. Consider the advantages and select the automatic schedule – quarterly, semiannual or annual – that is right for your personal situation.

### Additional Information

#### ERISA Section 404(c) Statement

Redeemer's Group 401(k) Plan is designed to comply with Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA) as amended. Participants in the plan manage their own investment accounts by directing account contributions to one or more of the investment alternatives provided by the plan. As a plan participant, you will be responsible for your own investment decisions. Plan fiduciaries may be relieved of liability for any losses in your account that can be attributed to decisions made by you or your beneficiary(ies).

At your request, you may receive specific information about the plan's investment alternatives, including a description of annual operating expenses and copies of any prospectuses.

To request any of these materials, please contact:

Clinton Cooper  
3351 Millbranch  
Memphis, TN 38116  
(901)458-3424



## **Redeemer's Group 401(k) Plan**

### **PLAN HIGHLIGHTS**

Note: The Plan Highlights section of the book is intended to provide an overview of the plan. It is not a legal document. For more detailed information, refer to your Summary Plan Description. If you do not have a copy of this document, please request one from your plan administrator. If information in this plan highlights or the Summary Plan Description is inconsistent with plan requirements, the plan document shall govern.

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## ROTH 401(k)

A Roth 401(k) is another option you have when saving in your retirement plan.

Up to this point, we've been talking about contributing pre-tax money into your 401(k) plan. The amount you contribute to your retirement plan is not taxed. You pay taxes on your contributions and earnings when you withdraw them, in retirement.

The opposite is true of the Roth 401(k). With the Roth you contribute money you've already paid taxes on—after-tax contributions. Earnings in your Roth account grow tax-deferred AND when you retire you DON'T pay income taxes when you take a qualified withdrawal from your account.

And yes, it is perfectly acceptable to place some of your contribution into a Roth account and the remainder into a traditional 401(k) account so that you can draw a portion of your money in retirement tax-free. Many 401(k) participants have considered doing so.

Here are some of the similarities and differences between a Roth and traditional 401(k):

ITEM	ROTH 401(k)	TRADITIONAL 401(k)
Contributions into account	After-tax	Before-tax
Retirement distributions taken from account	Free from federal tax if occur five tax years after 1 <sup>st</sup> Roth contribution AND after participant either: <ul style="list-style-type: none"><li>– Reaches age 59½</li><li>– Dies</li><li>– Becomes disabled</li></ul>	Taxed as ordinary income in the year taken.
Required Minimum Distributions (RMDs)	Required. However a Roth 401(k) can be rolled over to a Roth IRA prior to RMD to eliminate this requirement.	Required.
Level of income limits participation	No	No
Contribution limit	\$18,500 Limit in 2018 \$6,000 Additional contributions allowed if over age 50	\$18,500 Limit in 2018 \$6,000 Additional contributions allowed if over age 50

There's a lot to consider when determining if a Roth 401(k) may be right in your situation. You may welcome the advice of a trusted financial professional as you assess this option in relation to your overall financial goals for retirement.



# support

## internet

There are several ways for you to monitor your retirement plan. Begin by registering online to be able to see up-to-the-minute information about your account. See 'Step 1' for registration instructions. Additional email and phone contacts can be found below as well.

### MANAGE YOUR ACCOUNT ONLINE

#### Step 1: Register Online

- Log on to [ameritas.com](http://ameritas.com):
  - » In the upper right corner, choose "Account Access," then
  - » Select "Retirement Plans," followed by
  - » "Plan Participant Login," to access your account.
- Choose "Register Now"
  - » Read through User Agreement and Accept/Decline
- Complete your Registration:
  - » When asked for your Contract/Certificate/Plan Number, look on the back cover of this enrollment book, in the lower-right-hand corner... that's where you'll find it.
- Click "Submit" to complete your registration and arrive at Account Login.
- Enter your new User ID and Password to reach the Service Central page.
- Click on the Contract Number to access and manage your account.

#### Step 2: Become a Frequent User

- Visit the site often to access information and complete requests like allocation changes, fund transfers, statements, rebalancing, transaction history, etc.
- Read relevant facts and access various tools to help you make informed decisions. Visit:
  - » **Resources** – to learn what fees are charged for your plan
  - » **Performance** – to review the historical returns of the investments in your plan
  - » **Educational Tools** – all sorts of information about saving for retirement like how much to save

## email

### EMAIL

Email us at [rpcontact@ameritas.com](mailto:rpcontact@ameritas.com)

## telephone

### ACCESS OUR VOICE RESPONSE SYSTEM

Step 1: Dial (800) 277-9739.

Step 2: At the menu, press 1 and follow the prompts.

### CUSTOMER SERVICE

Call (800) 277-9739 to speak with a helpful representative.

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## Initial Notice Regarding Default Investments

We are giving you this Notice to describe what happens if you don't elect how your money in the Plan will be invested.

As an employee who will become eligible to participate, or an employee currently participating in the Plan, you have the right to decide how your account, including any deferrals and any company contributions to the Plan, is invested. If you fail to give us investment directions, we will invest your retirement money for you. Here's how it works:

1. If you decide to participate in, or are currently participating in the Plan, but do not give us investment directions, your account will be invested in the Plan's default investment. At any time, you have the ability to transfer out of this investment to one or more of the Plan's investment options.
2. The default investment we've selected is an account managed by Stadion under its managed account program. The U.S. Department of Labor describes this as a "qualified default investment alternative" or "QDIA". Additional information about the managed account program is attached.
3. You do not have to leave your money in the Stadion program. You can move your money at any time to any of the other investment alternatives offered by the Plan, and there are no transfer restrictions, short-term trading fees or potential market value adjustments if you elect to move your money within the first 90 days after it is invested in the QDIA. After such time period, your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to direct their own investments. Any participant that remains in the Stadion program for more than 30 days will be subject to the annual asset management fee of 0.55%. Moreover, all plan funds have underlying expenses that should be carefully reviewed before purchase. Information about the fees, expenses, and restrictions of the funds utilized in the Stadion program are described on the attached pages, which are a part of this Notice.
4. You can move your money to other investment alternatives by going to the Plan website at [www.ameritas.com](http://www.ameritas.com) or calling 1-800-277-9739. You can get additional information about changing investments and the other investment alternatives in the Plan or about this Notice by contacting your plan administrator.
5. Attached is the "Stadion Participant Flyer" that describes the investment objectives, risk and return characteristics and fees and expenses of the Stadion managed account program.
6. Attached is the "QDIA Terms of Agreement for Plan Participants in Plans Using The Guardian Advantage® or The Guardian Choice®" that governs the management of your account as long as it is invested in Stadion's managed account program.

# Smart investing made easy.

When it comes to managing your retirement account, you don't have to do it alone.

For many people, the only time they think about their retirement plan is at enrollment or when they open their statements. Most don't want to be a financial analyst on top of all of their other responsibilities—nor should they be!

That's where we come in. We're Stadion, and we're here to help.

## Who is Stadion?

- Over 20 years experience actively managing assets with an emphasis on minimizing risks
- Fifth largest provider of 401(k) managed account services<sup>1</sup>

## What if I need more help?

In addition to our money management services, Stadion retirement specialists are available to discuss your options, free of charge.

- By phone: 800.222.7636
- By email: support@stadionmoney.com

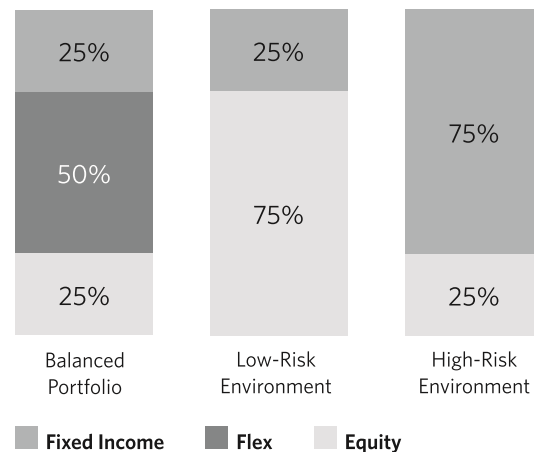
## How does it work?

Your employer has already selected Stadion as your Qualified Default Investment Alternative (QDIA), so there's nothing more you need to do. Here's how Stadion does it:

- Our money managers will make the investment decisions on your behalf and actively manage your account based on market conditions
- Based on your age, we place you into one of the portfolios on the following page
- As you move closer to retirement, we'll automatically move your account into increasingly conservative portfolios

For example, let's take a closer look at our Balanced Portfolio for ages 60-64. Stadion uses a proprietary model to assess market risk levels. Each portfolio includes a 'Flex' portion that Stadion can move entirely into equities to capture gains in low-risk conditions. Alternatively, the

'Flex' portion can be moved entirely into cash and cash equivalents in high-risk environments in an attempt to avoid losses as much as possible.



However, if you don't want to use our services, you can opt out at any time by making your own investment decisions.

## How much does it cost?

Stadion does not assess a management fee against your account for the first 30 days. After that, if you choose to manage your account yourself, simply make your own investment selections at any time, and you will be removed from our service and responsible for your account from that point forward. If you remain in the program, an annual fee of 0.55% will be deducted from your account to pay for our professional management. For example, if your balance is \$1,000, the annual cost would equal \$5.50.

## Want to find out more?

Feel free to contact us with questions or comments at (800) 222-7636 or support@stadionmoney.com.

**Welcome to Stadion Money Management and the start of smart investing made easy!**

<sup>1</sup>Cerulli 09/30/16; Managed Account Sponsors by Assets

Effective 2017

Managed Account Portfolio Components	Maximum Growth	Growth	Moderate Growth	Balanced	Conservative	Capital Preservation
<p>■ Core Fixed Income This portion always remains invested in fixed income positions.</p> <p>■ Flex We invest this portion in equity investments, fixed income investments, or cash and other stable value positions depending on the current market conditions. Additionally, the Flex composition varies depending on which objective account you are in.</p> <p>■ Core Equity This portion always remains invested in equity positions.</p>						
Portfolio Objective	<p><b>For Ages: 35 and younger</b></p> <p>The most aggressive portfolio designed for investors who seek long-term capital growth and have a higher tolerance for risk. This portfolio has the highest exposure to equity.</p>	<p><b>For Ages: 36 - 49</b></p> <p>For investors who seek long-term capital growth and have a high tolerance for risk. This portfolio has the second highest exposure to equity.</p>	<p><b>For Ages: 50 - 59</b></p> <p>For investors who seek a moderate rate of growth consistent with a lower risk tolerance. This portfolio seeks to offer a moderate return while protecting a portion of the portfolio during periods of market decline.</p>	<p><b>For Ages: 60 - 64</b></p> <p>For investors with a shorter time horizon to retirement yet still have the desire for some growth. Its primary objective is to balance a desire for return with safety measures.</p>	<p><b>For Ages: 65 - 69</b></p> <p>For investors in need of their retirement assets now or in just a few years. This allocation is designed for stability with an approach to minimize exposure to high risk investments without fully limiting the opportunity for growth.</p>	<p><b>For Ages: 70 and older</b></p> <p>Utilizes income and other stable value investments to minimize exposure to market risk. However, it also has a small portion that is always invested in equities.</p>
Fees <sup>1</sup>	Percentage Expense Ratio	Percentage Expense Ratio	Percentage Expense Ratio	Percentage Expense Ratio	Percentage Expense Ratio	Percentage Expense Ratio
Stadion Risk-Based Fund <sup>2,3</sup>	100% 0.72	100% 0.72	100% 0.73	100% 0.73	100% 0.74	100% 0.74
Managed Account Expense	0.55	0.55	0.55	0.55	0.55	0.55
TOTAL	1.27	1.27	1.28	1.28	1.29	1.29

<sup>1</sup>Subject to change.

<sup>2</sup>Since the Stadion Risk-Based Funds use a fund of funds structure there will be acquired fund fees and expenses that are incurred indirectly by each of the Stadion Risk-Based Funds as a result of its investments in the underlying exchange-traded funds. The expense ratio for the Stadion Risk-Based Funds listed above include the annual acquired fund fees.

<sup>3</sup>For The Guardian Advantage® and The Guardian Choice®, the expense ratios listed above are the total fund operating expense ratios and do not reflect additional contract and/or sub-account charges which will increase the expenses for each fund, depending on which product and/or Choice Class of funds is selected.

The allocated percentages are approximate and may change based on market conditions.

Participants are responsible for their own due diligence and can obtain information from their plan sponsor and Stadion Money Management, LLC.

Past performance is no guarantee of future results. Investments are subject to risk, and any of Stadion's investment strategies may lose money.

## QDIA Terms of Agreement for Plan Participants in Plans Using The Guardian Advantage<sup>®</sup> or The Guardian Choice<sup>®</sup>

As a participant in your company sponsored retirement plan, you have the right to decide how your deferrals and company contributions (if any) are invested. If you fail to provide investment directions - or if you choose not to - we will invest your retirement money for you. If you do not provide investment direction, your funds will be invested in a "default investment". The default investment your employer has selected is an account managed by Stadion. However, your funds will not be invested in an account managed by Stadion if you currently have funds invested in Company Stock and/or the Self-Directed Brokerage Option. This program is intended to qualify as a "qualified default investment alternative" or "QDIA" under U.S. Department of Labor guidelines. You do not have to leave your money in the Stadion service. You can move your funds at any time to any of the other investment alternatives offered by the Plan by contacting Stadion or the Ameritas Service Center, and there is no financial penalty within the first 90 days if you do move your money. You can find information about the Plan's other investment alternatives or you can move your funds to other investment alternatives by visiting your Plan's service provider's website at [www.ameritas.com](http://www.ameritas.com).

If you opt out or terminate the relationship with Stadion, you may affirmatively elect to rehire Stadion to manage your retirement account. In such an instance, your account will be subject to the same terms, conditions, and fees laid out in this Agreement and will be managed in the same manner as a default participant.

Based on the date of birth provided to Stadion, Stadion will allocate the money in your account to achieve a balance of long-term growth and preservation of your funds, using the diversified investment options available in your plan. Your specific investment objective will consider your age. Please note that a missing date of birth will cause your account to be managed in the most conservative profile pending receipt of the missing information. If applicable, Stadion will follow up with your employer for the missing information. If you wish to discuss your specific investment circumstances, you may contact Stadion at (800) 222-7636. You may also incorporate other factors into your investment objectives, such as other retirement savings, adjustments to your retirement age, spousal investments, etc., at [www.stadionmoney.com](http://www.stadionmoney.com). You agree to promptly notify the recordkeeper of updated contact information, including name, address and email address. Stadion is entitled to rely upon all updated information provided by the recordkeeper.

The goal of our service is to maximize returns while protecting your invested assets from undue risk. Your account with us is discretionary in nature. This means that we will exercise complete discretion regarding the selection of specific funds for your portfolio, including for existing assets and future contributions to your account, which shall be constructed from the Plan's available investment options including collective investment funds selected by Contractowner which may invest in exchange-traded funds for which Stadion serves as Advisor. Stadion generally allocates assets in these collective investment funds among exchange-traded funds (ETFs), collective investment trusts, which are investment companies that mirror various market indexes, and sectors (S&P 500, NASDAQ 100, etc.). Stadion may also allocate assets into other securities such as common stock and futures contracts. We will allocate assets in your account among investment options in your retirement plan subject to any reasonable restrictions you wish to impose on the management of your account (e.g., prohibited investment options). You understand that assets invested in the Fixed Rate Investment Option are not subject to the terms of this Agreement, though we will consider those assets when making investment decisions for the portion of your account not invested in the Fixed Rate Investment Option. Further, if you want Stadion to manage your entire account balance, you agree to contact Ameritas Life Insurance Corp. ("ALIC"), your participant-level record-keeper, to transfer your Fixed Rate Investment Option balance to another investment option. You understand that restrictions apply to transfers from the Fixed Rate Investment Option. You acknowledge that the managers of the investment options in which your assets are invested may, from time to time, restrict the timing or amounts of certain trades, or even make certain investment options unavailable for investment at certain times; and there may be certain restrictions related to the investments in the Fixed Rate Investment Option. You further acknowledge that investment options in which your assets are invested may assess redemption fees on redemptions of shares within certain time frames, and that, as a result, your account may be charged redemption fees by an investment option if Stadion directs a purchase and subsequent withdrawal of the investment option's shares within such a time frame. Stadion will use its independent judgment in managing your account under the foregoing conditions.

Although we endeavor to manage risk and maximize returns, we cannot guarantee the profitability of your managed account. Short-term volatility in all financial mar-

kets is certain. There is an inherent risk associated with any investment program that invests in funds that invest in common stocks and other market investment vehicles. This service is intended to be a long-term investment program. The investment value of your portfolio at any given time will fluctuate. Past performance is no guarantee of future results.

Stadion will contact you at least annually to request that you notify us if there have been any changes in your financial situation or investment objectives or if there are any reasonable restrictions you wish to place or modify on your account.

This Agreement may be terminated by you, your plan sponsor or Stadion at any time. If this Agreement is terminated by you, you agree to provide instructions to ALIC regarding how you wish to invest your account upon termination. Any attempt to make investment elections on your own through ALIC's website will result in the termination of this agreement and your account will be reinvested immediately according to your investment elections. For non-website users, you can contact Stadion to terminate this Agreement and 100% of your account will be moved to the cash equivalent investment option available under your Plan and will remain invested in this cash equivalent investment option until you contact ALIC's Voice Response Unit to reinvest your account. If your plan sponsor decides to terminate this Agreement, 100% of your account will be moved to the cash equivalent investment option available under your Plan and will remain invested in this cash equivalent investment option until you either make changes at ALIC's website or on ALIC's Voice Response Unit. Until we receive notice of termination or written notice of your death or legal incompetence, we shall be entitled to rely, and shall rely, on the discretionary authority granted under this Agreement to manage your account.

Exchanges among investment options for your account may only be made through ALIC. You authorize Stadion to access and effectuate exchanges in your account through ALIC, and ALIC to act on those instructions. Stadion will not have access to your account during any period in which ALIC's systems are not available. If for any reason Stadion is prevented from managing assets inside your retirement plan on an ongoing basis, this Agreement will be terminated.

Stadion's management fee (the "Fee") will be charged at an annual rate of 0.55%. The Fee is in addition to the investment fees charged by the managers of the investment funds. Please refer to the Participant Flyer to confirm all other fees and expenses (annual and ongoing) for Stadion's service. Stadion shall not receive any additional fee as Advisor for investment advisory services rendered under this Agreement to collective investment funds which invest in exchange-traded funds for which Stadion serves as Advisor. The Fee will be billed in arrears based on the value of your account on the last market day of the previous calendar quarter, and the Fee will be prorated for any partial quarter. The fee for the first 30 days of your account management is waived. You may contact Stadion to obtain the inception date for this Agreement. Any assets invested in the Fixed Rate Investment Option will be excluded from the value of your account for purposes of calculating the Fee. You recognize that deduction of the Fee will be reflected on your quarterly account statement as an expense of your account. In the event that the Agreement is terminated after the beginning of a quarter, Stadion's policy is to prorate the Fee.

Stadion may share the Fees with unaffiliated third parties that provide certain services to Participants in connection with Stadion. Stadion does not receive indirect compensation for its investment advisory services. You will not receive a separate billing statement each quarter, but you may contact Stadion at any time for further information regarding the basis of the Fee calculation or the amount of the Fee paid to any party. Stadion acts independently of your employer, ALIC and, if applicable, Distribution Partners, LLC and their Independent Pension Consultants. These parties have no express, implied or apparent authority to act or contract on behalf of Stadion. Stadion does not receive any fees, directly or indirectly, from these parties.

This Agreement may be modified, including without limitation, the services to be provided by Stadion or the fees charged by Stadion. Stadion will send a participant notice of any changes and you will be subject to the updated Terms of Agreement.

This Agreement will supersede any former Participant Agreement in effect at the time of the QDIA Effective Date.

You understand that this Agreement is effective based on the authorization and consent of your employer. In accordance with the Investment Advisers Act of 1940, this Agreement may not be "assigned," as such term is defined in the Act, without your prior consent.





## let's get started

### Asset Allocation Investor Questionnaire

**Step 1:** The first step in this process is to answer the questions below, add the points for each answer and match your total score with the appropriate asset allocation model provided in Step 2 on the following page.

#### Time Horizon And Your Personal Situation

- 1 **To obtain above-average returns on my investments, I am willing to accept above-average risk of investment losses.**

Strongly Disagree	1 pt
Disagree	3 pts
Neutral	5 pts
Agree	7 pts
Strongly Agree	9 pts
- 2 **Staying ahead of inflation is more important to me than maintaining stable principal values.**

Strongly Disagree	1 pt
Disagree	3 pts
Neutral	5 pts
Agree	7 pts
Strongly Agree	9 pts
- 3 **If an investment loses money over the course of a year, I can easily resist the temptation to sell it.**

Strongly Disagree	1 pt
Disagree	3 pts
Neutral	5 pts
Agree	7 pts
Strongly Agree	9 pts
- 4 **I do not plan on withdrawing my retirement money for major expenses before I retire.**

Strongly Disagree	1 pt
Disagree	3 pts
Neutral	5 pts
Agree	7 pts
Strongly Agree	9 pts
- 5 **I consider myself knowledgeable about economic issues and personal investing.**

Strongly Disagree	1 pt
Disagree	3 pts
Neutral	5 pts
Agree	7 pts
Strongly Agree	9 pts
- 6 **In how many years do you expect to retire?**

Less than 5 year	1 pt
5-10	3 pts
11-15	5 pts
16-20	7 pts
More than 20	9 pts

**Total**

Source: vWise, Inc. vWise is not an affiliate of Ameritas Life Insurance Corp.

## Asset Allocation Model Portfolios

**Step 2:** Find the portfolio model that matches your score and use it as a guide to help you build your own personal investment portfolio. You can match the asset classes in the model portfolios to those offered under your company's retirement plan.

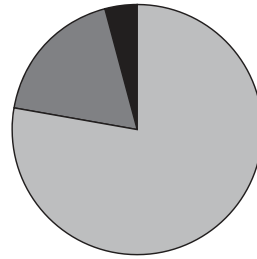
### Conservative

Total Points: 6-15

You are uncomfortable with risk and prefer to focus on preserving savings instead of growing it. You have a basic knowledge of investments and have a relatively short time till your retirement. **Time horizon – less than ten years.**

#### Portfolio Allocation

■ Bonds	78%
■ Stocks	18%
■ Real Assets	4%



■ Stable Value/Guaranteed	29%
■ Bonds	49%
■ Large Cap	13%
■ International	5%
■ Real Estate	4%

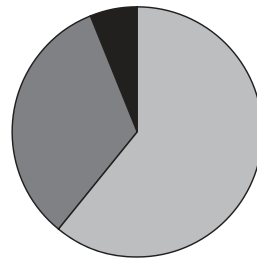
### Moderately Conservative

Total Points: 16-25

You seek current income, but with moderate long-term capital growth. You want the potential for higher returns and are willing to accept some additional volatility. **Time horizon – at least ten years.**

#### Portfolio Allocation

■ Bonds	61%
■ Stocks	33%
■ Real Assets	6%



■ Stable Value/Guaranteed	22%
■ Bonds	39%
■ Large Cap	21%
■ Mid-Cap	4%
■ International	8%
■ Real Estate	6%

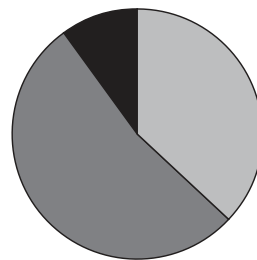
### Moderate

Total Points: 26-34

You have a reasonable understanding of investments and are seeking a diverse investment portfolio. You prefer to avoid losses, but are willing to accept some risk. You want to preserve your savings but also want some investment growth. **Time horizon – ten to fifteen years.**

#### Portfolio Allocation

■ Bonds	37%
■ Stocks	53%
■ Real Assets	10%



■ Stable Value/Guaranteed	12%
■ Bonds	25%
■ Large Cap	28%
■ Mid-Cap	6%
■ International	13%
■ Small Cap	3%
■ Diversified Emerging Markets	3%
■ Real Estate	7%
■ Natural Resources	3%

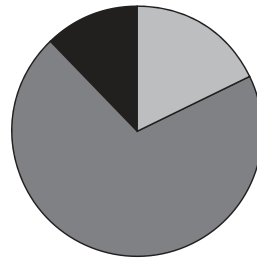
### Moderately Aggressive

Total Points: 35-44

You have a good understanding of investments and can accept some risk with the potential to achieve higher returns. **Time horizon – at least fifteen years.**

#### Portfolio Allocation

■ Bonds	18%
■ Stocks	70%
■ Real Assets	12%



■ Stable Value/Guaranteed	5%
■ Bonds	13%
■ Large Cap	34%
■ Mid-Cap	10%
■ International	18%
■ Small Cap	4%
■ Diversified Emerging Markets	4%
■ Real Estate	9%
■ Natural Resources	3%

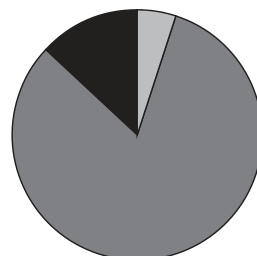
### Aggressive

Total Points: 45-54

You have a good understanding of investments and are comfortable with market volatility. You are willing to take substantial risk to have the potential for substantial return. **Time horizon – at least twenty years.**

#### Portfolio Allocation

■ Bonds	5%
■ Stocks	82%
■ Real Assets	13%



■ Bonds	5%
■ Large Cap	36%
■ Mid-Cap	13%
■ International	23%
■ Small Cap	5%
■ Diversified Emerging Markets	5%
■ Real Estate	10%
■ Natural Resources	3%

**Redeemer's Group 401(k) Plan**

**ENROLLMENT FORM**

Instructions - Follow the steps below to complete the form. (Please print.)

**Step 1: Purpose of Form**

Please check all boxes that apply:

- New Enrollment     
  Contribution Change     
  Investment Change     
  Discontinue Contributions

**Step 2: Personal Information**

Name (Last)	Name (First)	Name (MI)	Social Security Number	
Address		City	State	ZIP
Date of Hire	Date of Birth	Date of Participation (optional)	Email Address (All electronic account statements will be delivered to the email address listed.)	

**Step 3: Contribution Election**

**Elective Deferrals**

Please note you may invest all of your contributions in a before-tax account or an after-tax (Roth 401(k)) account, OR, you may divide your contributions between your before-tax account and your Roth 401(k) account. The total contributions to both accounts cannot exceed plan limits.

- I elect to contribute \_\_\_\_\_% or \$\_\_\_\_\_ of compensation per pay period on a before-tax basis. (Maximum calendar year limit for all 401(k) accounts - before-tax and Roth 401(k) contributions: \$18,500)
- I elect to contribute \_\_\_\_\_% or \$\_\_\_\_\_ of compensation per pay period to a Roth 401(k). (Maximum calendar year limit for all 401(k) accounts - before-tax and Roth 401(k) contributions: \$18,500)
- I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available entry date.

**Step 4: Contribution Election**

**Voluntary After-Tax Contributions**

- I elect to contribute \_\_\_\_\_% or \$\_\_\_\_\_ of compensation per pay period as voluntary after-tax contributions.
- I elect not to make voluntary after-tax contributions until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available enrollment date.

**Step 5: Investment Election**

Your investment election will be effective as soon as administratively possible after receipt of this form by Ameritas Life Insurance Corp., PO Box 385017, Birmingham, AL 35238-5017.

Your plan sponsor/administrator has chosen the managed account services provided by Stadion Money Management LLC (Stadion) as the qualified default investment alternative (QDIA) for participants of the plan. If you do not complete this section of the enrollment form — Step 5 Investment Election — any contributions Ameritas receives on your behalf will be invested in the Stadion accounts which is the QDIA for your plan.

If you prefer to take responsibility for choosing your investment allocation, you must complete one of the options below. If you do so, you must sign and date this enrollment form as required in Step 6.

**Important Information. Please read carefully.** This investment direction will only apply to contributions received after you submit this form and it is received by Ameritas. If you wish to reallocate your entire current account balance, please select "Account Rebalance" at the end of this step.

**Your Customized Investment Options. - (Must be in whole percentage increments and add up to 100%.)**

Allocation—50% to 70% Equity	Large Blend
_____ % Janus Henderson Balanced Fund, Class S	_____ % State Street S&P 500 Index Securities Lending, Class H
Money Market - Taxable	Large Growth
_____ % American Century U.S. Government Money Market Fund, A Class	_____ % T. Rowe Price Growth Stock, Advisor Class
Short-Term Bond	Mid-Cap Blend
_____ % Lord Abbett Short Duration Income Fund, Class A	_____ % State Street S&P MidCap Index Securities Lending, III
_____ % State Street Short Term Investment, Class H	
Intermediate-Term Bond	Small Blend
_____ % State Street U.S. Bond Index Securities Lending, III	_____ % State Street Russell Small Cap Index Securities Lending, III
_____ % Western Asset Core Plus Bond Fund, Class A	
Large Value	Foreign Large Blend
_____ % MFS Value, Class R3	_____ % State Street International Index Securities Lending, III
	100% Total

By checking the box below, I am authorizing automatic portfolio rebalancing. I understand this option will remain in effect until I notify Ameritas Life Insurance Corp. otherwise.

- Automatic Portfolio Rebalancing quarterly based on calendar end date
- Automatic Portfolio Rebalancing semiannually based on calendar end date
- Automatic Portfolio Rebalancing annually based on calendar end date

**Account Rebalance**

- By checking this box, I am authorizing a one-time account rebalance of my existing account balance according to the investment allocations selected on this form.

PLEASE NOTE: Your portfolio will be rebalanced as soon as administratively possible after receipt of this form by Ameritas Life Insurance Corp., PO Box 385017, Birmingham, AL 35238-5017.

**Step 6: Signature (Please sign below and return this completed form to your Employer.)**

I acknowledge that, although my plan sponsor has chosen a qualified default investment alternative (QDIA) for my plan, I am taking responsibility for making my own investment decisions. I am opting out of participating in the QDIA. Please invest my contributions as I have instructed in Options 1 and/or 2 in Step 5 above.

NOTE: To help ensure you receive accurate reports that reflect the correct investment of the contributions made to the plan on your behalf, please review all reports regularly and report any discrepancy to us immediately.

\_\_\_\_\_  
Participant's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

**Unless specific state language is noted below, the following general fraud notice applies.**

**FRAUD NOTICE**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, is guilty of insurance fraud.

**AR RESIDENTS**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**CA RESIDENTS**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud if convicted of such charges in a court of law.

**CO RESIDENTS**

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**DC, KY AND PA RESIDENTS**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. The general fraud notice stated above does not apply to DC or Pennsylvania residents.

**FL RESIDENTS**

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or any application containing any false, incomplete, or misleading information is guilty of a felony of a third degree.

**GA, KS, MD, NE, OR AND WY RESIDENTS**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

**LA RESIDENTS**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**ME AND TN RESIDENTS**

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.

**NJ RESIDENTS**

Any person who includes any false or misleading information on an application for an insurance policy is subject to civil and criminal penalties.

**NM RESIDENTS**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**OK RESIDENTS**

Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**TX RESIDENTS**

Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.

**VA RESIDENTS**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

**VT RESIDENTS**

Any person who knowingly, and with intent to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information may be subject to criminal or civil penalties.

**WA RESIDENTS**

Any person who knowingly presents fake or fraudulent claim for payment of a loss or knowingly makes a fake statement in an application for insurance may be guilty of a criminal offense under state law.

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## Redeemer's Group 401(k) Plan

### BENEFICIARY DESIGNATION FORM

This form allows you to designate the beneficiary(ies) who will receive your Plan assets in the event you die with balances remaining in your Plan account(s). This form does not become effective until it is filed with the Plan Administrator. This designation revokes any prior beneficiary designations for this Plan.

#### Part 1: Your Information

Name (Last)		Name (First)		Name (MI)	Social Security Number
Address			City	State	ZIP
Date of Hire	Date of Birth	Marital Status	Date of Participation (optional)	Email Address (if available)	

#### Part 2: Beneficiary Designation

Name your beneficiary(ies) and the percent you would like to make payable to each. Percentages must total 100% in each beneficiary category (primary and secondary). If the percentages do not total 100%, any remaining portion will be divided equally among the surviving beneficiary(ies) in the relevant category. If no percentages are indicated, the beneficiaries will share equally. Generally, a beneficiary can be an individual, your estate, or a trust.

The following beneficiary(ies) is entitled to receive the assets of my Plan account(s) in the event of my death.

#### PRIMARY BENEFICIARIES, if living at death:

Name		Social Security Number	Relationship	Date of Birth
Address	City	State	ZIP	% of Assets (in whole numbers)

Name		Social Security Number	Relationship	Date of Birth
Address	City	State	ZIP	% of Assets (in whole numbers)

PRIMARY TOTAL – 100%

#### SECONDARY BENEFICIARIES, if no primary beneficiaries are living at my death:

Name		Social Security Number	Relationship	Date of Birth
Address	City	State	ZIP	% of Assets (in whole numbers)

Name		Social Security Number	Relationship	Date of Birth
Address	City	State	ZIP	% of Assets (in whole numbers)

SECONDARY TOTAL – 100%

#### Part 3: Spousal Consent

If you are married and have not named your spouse to receive 100% of your Plan assets, your spouse must indicate his or her consent by signing this form in the presence of a notary public or Plan representative.

If less than 100% of the Plan assets have been left to me as primary beneficiary, I consent to the beneficiary(ies) indicated in Part 2. In addition, recognizing that I have the right to limit my consent to a specific form of benefits (such as a lump-sum distribution or installment payments over a period of time), I relinquish that right to any form of benefits that may be elected under the Plan.

Spouse's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Plan Representative's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Or Notary Public's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Date Commission Expires: \_\_\_\_\_

#### Part 4: Participant's Authorization

The Plan participant's signature is required.

Participant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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# Rollovers

## LET US HELP YOU “GET IT TOGETHER”

Your employer’s qualified retirement plan is a great benefit, but only if you take advantage of it. Rollovers allow you to consolidate your retirement assets from multiple accounts to just one and are an important step toward turning dreams into reality.

### **Benefits of consolidating your retirement assets into your qualified retirement plan include:**

- One easy-to-read participant statement—just imagine, no more hassles tracking multiple statements!
- As a direct rollover into your qualified retirement plan account you should not incur IRS penalties, since generally, the money is not considered taxable income until it is withdrawn as a cash payment.
- A team of experienced financial professionals continually evaluates the performance of the funds offered under our products.

### **Our Rollover Assistance Program is available to help you complete your rollover request.**

#### **How it Works:**

- Complete a Qualified Rollover Request form (on the reverse side of this page) and submit it to the Rollover Assistance Program. This allows a rollover specialist to assist with your rollover and track its status.
- Ask your prior employer or IRA financial institution for distribution forms. Many financial institutions require that you complete their forms to request a rollover.
- If you complete paperwork elect a “direct rollover into a qualified plan” with the check made payable to:  
Ameritas Life Insurance Corp  
Retirement Plans Division  
FBO – Your Name – Contract # \*\*  
PO Box 385017  
Birmingham, AL 35238-5017  
\*\*Your current employer’s contract number (located in the lower right corner of the Qualified Rollover Request form on the reverse side) should be referenced on the rollover check.
- A Rollover Specialist can assist you with your rollover and answer any questions. Call **(800) 277-9739** or email: **rollover@ameritas.com** for more information.

**Your completed Qualified Rollover Request form can be returned by mail to PO Box 385017, Birmingham, AL 35238-5017, faxed to (402) 467-7952 or returned by email to rollover@ameritas.com**

**QUALIFIED ROLLOVER REQUEST FORM**

**Step 1: Personal Information**

Name (Last)	Name (First)	Name (MI)	Social Security Number	
Address		City	State	ZIP
Daytime Phone Number	Date of Birth	Email Address (if available)		

**Step 2: Prior Financial Institution**

Name	Account Number	Telephone Number		
Address		City	State	ZIP

**Step 3: Eligible Plans**

For purposes of this form, "Qualified Plan" means a qualified pension, profit sharing, 401(k), governmental 401(a) or stock bonus plan. "Section 403(b) Plan" means a tax-sheltered annuity under IRS code section 403(b). "IRA" means an Individual Retirement Account/Annuity and "SEP" means a Simplified Employee Pension Plan. "Governmental 457(b) Plan" means a 457(b) deferred compensation plan sponsored by a state or local government entity.

Please check the type of plan that you are rolling over from:

- Qualified Retirement Plan
- Traditional IRA or SEP
- Governmental 457(b) Plan
- 403(b) tax sheltered annuity
- Simple IRA—Origination Date \_\_\_\_\_  
(Eligible only after 2 yrs of enrollment in the SIMPLE IRA)

**I elect to transfer 100% of my current balance to my qualified retirement plan account.**

**The rollover is assumed to be a pre-tax distribution unless specified below:**

Amount of Roth After-Tax Contributions (i.e., basis)	\$ _____
Amount of non-Roth After-Tax Contributions (i.e., basis)	\$ _____
Amount of Earnings on Roth After-Tax	\$ _____
Year 1st Roth After-Tax Contribution was made	_____

**If you have not selected investment allocations for your retirement account, funds will be applied to the plan's default selection. To choose investment allocations please contact your employer.**

**Step 4: Request Rollover from Prior Financial Institution**

<ul style="list-style-type: none"> <li>Contact the financial institution that currently holds your retirement funds to request the rollover and determine any additional transfer requirements.</li> <li>Instruct them to complete the rollover check as follows:  <b>The check must be made payable to:</b> Ameritas Life Insurance Corp.                      Retirement Plans Division                      FBO (your name) – Contract #                      PO Box 385017                      Birmingham, AL 35238-5017</li> </ul>	<p>If your financial institution sends the check to you please mail this completed form with your check.</p> <p><b>If you have questions or would like assistance in contacting the financial institution to obtain your rollover funds, please call our Participant Contact Center at 1-800-277-9739.</b></p>
--	--

By completing and signing this form, I understand that I am irrevocably designating the amount of the rollover as a rollover contribution. I also certify that this amount is qualified for rollover treatment, as it meets the rollover rules listed above. All rollover contribution amounts will be allocated according to the current investment allocation percentages in effect at the time the rollover contribution is received. If a valid investment selection is not on file, the rollover contribution will be invested in the default account selected by the plan. I understand this rollover contribution will become part of my qualified plan account balance and subject to the rules and terms of the plan. I understand that I must provide after-tax basis information, if applicable, regarding my rollover. If this information is not provided, I understand all of the rollover will be treated as pre-tax dollars.

Due to numerous restrictions and important tax consequences related to rollovers, I understand that it is advisable to confer with my attorney or tax advisor prior to initiating such a transaction. I understand that once this rollover is made, it is irrevocable. I understand that my present financial institution may assess penalties for early investment withdrawal. I will assume full responsibility for any adverse consequences relating to this rollover contribution, and I agree that Ameritas Life Insurance Corp. (Ameritas) shall in no way be responsible for those consequences. I, the undersigned, request and direct the present financial institution named above to liquidate and transfer in cash the assets of the above account to Ameritas.

By signing below, I authorize Ameritas to discuss the rollover of my account at the financial institution referenced in step 2 of this form to my plan at Ameritas.

Participant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Ameritas agrees to accept the funds from the above referenced account as a direct rollover to a qualified retirement plan.

**For more information visit**

- **Ameritas.com**  
For more investment options information.
- **Ameritas.com**  
For more retirement plan information.
- **Ameritas.com**  
For a glossary of investment items relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

**or call 1-800-277-9739**

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet website address shown above or you can contact **PLAN ADMINISTRATOR** at 901-458-3424, 3351 Millbranch, Memphis, TN 38116.

**Document Summary**

This document has 2 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option.

**Part I Performance Information**

The Variable Return Investments Table focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the website[s].

Variable Return Investments									
Name/Type of Option	Average Quarterly Total Return as of 3/31/2018					Benchmark			
	1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
<b>Allocation</b>									
Janus Henderson Balanced S(JABRX)	13.28 %	8.47 %	7.55 %	9.85 %	07/06/2009	9.09 %	6.69 %	6.12 %	9.55 %
						<b>Morningstar Moderate Target Risk TR USD</b>			
<b>Collective Investment Trusts</b>									
STADION BALANCED CL 5(461647786)	6.79 %	4.02 %	0.00 %	0.00 %	02/15/2013	0.00 %	0.00 %	0.00 %	0.00 %
						<b>N/A</b>			
STADION CAPITAL PRESERV CL 5(461647794)	3.30 %	1.96 %	0.00 %	0.00 %	02/15/2013	0.00 %	0.00 %	0.00 %	0.00 %
						<b>N/A</b>			
STADION CONSERVATIVE CL 5(461647810)	4.80 %	2.59 %	0.00 %	0.00 %	02/15/2013	0.00 %	0.00 %	0.00 %	0.00 %
						<b>N/A</b>			
STADION GROWTH CL 5(461647836)	9.26 %	6.55 %	0.00 %	0.00 %	02/15/2013	0.00 %	0.00 %	0.00 %	0.00 %
						<b>N/A</b>			
STADION MAXIMUM GROWTH CL 5(461647612)	9.98 %	0.00 %	0.00 %	0.00 %	N/A	0.00 %	0.00 %	0.00 %	0.00 %
						<b>N/A</b>			

## Variable Return Investments

Name/Type of Option	Average Quarterly Total Return as of 3/31/2018					Benchmark			
	1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
<b>Collective Investment Trusts</b>									
STADION MODERATE GROWTH CL 5(461647828)	8.13 %	4.99 %	0.00 %	0.00 %	02/15/2013	0.00 %	0.00 %	0.00 %	0.00 %
	N/A								
<b>International Equity</b>									
State St Intl Indx SL CI III(857443725)	14.66 %	6.18 %	2.41 %	5.55 %	09/07/2004	16.53 %	5.89 %	2.70 %	N/A
	MSCI ACWI Ex USA NR USD								
<b>Money Market</b>									
American Century US Government MMkt A(AGQXX)	0.51 %	N/A	N/A	0.25 %	12/01/2015	1.23 %	0.37 %	0.32 %	N/A
	USTREAS Treasury Bill Auction Average 3 Month								
<b>Static Short-Term Bond</b>									
STATE ST SH TERM INV CL H(8611249M9)	0.51 %	-0.32 %	-0.30 %	0.00 %	N/A	0.00 %	0.00 %	0.00 %	0.00 %
	N/A								
<b>Taxable Bond</b>									
Lord Abbett Short Duration Income A(LALDX)	1.53 %	1.86 %	3.99 %	4.15 %	11/04/1993	1.20 %	1.82 %	3.63 %	5.29 %
	Bloomberg Barclays US Aggregate Bond TR USD								
State St US Bnd Indx SL CI III(857443766)	0.60 %	1.24 %	3.07 %	3.36 %	09/07/2004	1.20 %	1.82 %	3.63 %	N/A
	Bloomberg Barclays US Aggregate Bond TR USD								
Western Asset Core Plus Bond A(WAPAX)	3.44 %	3.16 %	5.72 %	3.58 %	04/30/2012	1.20 %	1.82 %	3.63 %	2.34 %
	Bloomberg Barclays US Aggregate Bond TR USD								
<b>U.S. Equity</b>									
MFS® Value R3(MEIHX)	8.73 %	11.39 %	8.27 %	8.10 %	04/01/2005	13.99 %	13.31 %	9.49 %	8.94 %
	S&P 500 TR USD								
State St Russell Sm Cap® Indx SL CI III(857443758)	11.39 %	11.06 %	9.46 %	8.52 %	09/07/2004	13.99 %	13.31 %	9.49 %	N/A
	S&P 500 TR USD								
State St S&P 500® Indx SL CI H(857443741)	13.38 %	13.14 %	9.29 %	8.45 %	10/19/2004	13.99 %	13.31 %	9.49 %	N/A
	S&P 500 TR USD								
State St S&P MidCap® Indx SL CI III(857443733)	10.38 %	11.35 %	10.29 %	9.87 %	09/07/2004	13.99 %	13.31 %	9.49 %	N/A
	S&P 500 TR USD								
T. Rowe Price Growth Stock Adv(TRSAX)	24.53 %	16.72 %	11.62 %	8.70 %	12/31/2001	13.99 %	13.31 %	9.49 %	7.58 %
	S&P 500 TR USD								

Each equity fund is registered under the Investment Company Act of 1940, and is offered to you through one of our separate accounts, none of which are registered under the Investment Company Act of 1940.

## Part II Fee and Expense Information

**Investment Fees and Expenses Table** shows fee and expense information for the investment options listed in the prior table(s). This table shows the Total Annual Operating Expenses of the options in the table(s). Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses.

### Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
<b>Allocation</b>			

## Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
<b>Allocation</b>			
Janus Henderson Balanced S(JABRX)	1.07 %	\$ 10.70	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
<b>Collective Investment Trusts</b>			
STADION BALANCED CL 5	0.72 %	\$ 7.20	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
STADION CAPITAL PRESERV CL 5	0.74 %	\$ 7.40	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
STADION CONSERVATIVE CL 5	0.73 %	\$ 7.30	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
STADION GROWTH CL 5	0.70 %	\$ 7.00	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
STADION MAXIMUM GROWTH CL 5	0.00 %	\$ 0.00	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
STADION MODERATE GROWTH CL 5	0.71 %	\$ 7.10	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
<b>International Equity</b>			
State St Intl Indx SL CI III	0.68 %	\$ 6.75	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
<b>Money Market</b>			
American Century US Government MMkt A(AGQXX)	0.71 %	\$ 7.10	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
<b>Static Short-Term Bond</b>			
STATE ST SH TERM INV CL H	0.00 %	\$ 0.00	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
<b>Taxable Bond</b>			
Lord Abbett Short Duration Income A(LALDX)	0.59 %	\$ 5.90	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
State St US Bnd Indx SL CI III	0.61 %	\$ 6.10	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
Western Asset Core Plus Bond A(WAPAX)	0.82 %	\$ 8.20	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
<b>U.S. Equity</b>			
MFS® Value R3(MEIHx)	0.84 %	\$ 8.40	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
State St Russell Sm Cap® Indx SL CI III	0.61 %	\$ 6.10	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.

## Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
<b>U.S. Equity</b>			
State St S&P 500® Indx SL CI H	0.55 %	\$ 5.50	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
State St S&P MidCap® Indx SL CI III	0.61 %	\$ 6.10	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.
T. Rowe Price Growth Stock Adv(TRSAX)	0.93 %	\$ 9.30	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.10% applies.

The Total Annual Operating Expense shown above represents the underlying fund expense ratio. The total asset-based fee can be determined by adding the general plan administrative fee (mentioned in the Investment Notes) to the Total Annual Operating Expense. Such fees are deducted from your participant account on a daily basis.

If applicable, Short Term Trading Fee represents fees charged by an Investment Company to participants who hold their assets for less than a predetermined period of time, also known as redemption fees. The percentage fee reflected is assessed if assets are held less than the days indicated. A complete description of these limitations and applicable fees may be found in the fund's prospectus.

Your Plan Sponsor/Administrator has chosen the managed account services provided by Stadion Money Management LLC (Stadion) as the qualified default investment alternative (QDIA) for participants of the plan. Stadion is the registered investment advisor that will professionally manage your qualified retirement plan account. Stadion charges plan participants who are defaulted into, or choose their managed account services, an additional management fee. (See the Terms of Agreement for your management fee.) This fee is in addition to the fees charged for the management and administration of the funds in which the plan is invested.

You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. This and other information is contained in the Fund's Prospectus, which is available upon request. You should read the Prospectus carefully before choosing a Fund. Investment returns will fluctuate, cannot be guaranteed and do not predict the future performance of any investment.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html).

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

This table shows Other Fees and Expenses for plan services.

## Administrative/Individual Fees and Expenses

### INDIVIDUAL FEES

<b>Deducted from Participant Account</b>	\$24.00 Annually Per Loan	Annual Loan Maintenance Fee
<b>Deducted from Participant Account</b>	\$25.00 Per Mailing	Overnight / Wire Fee

General plan administrative expenses and other plan expenses that are deducted from your account may vary based on the number of participants in your plan, the average account balance of all plan participants, or your account balance as a percent of total balances.

### Additional Plan Information

The Frequent Trading Policy limits the number of transfers permitted within a participant's account. Frequent trading by one or many participants can have a detrimental effect on the other participants. The policy has been established to address this potential problem and to protect plan sponsors and participants, as well as meet regulatory guidelines and Mutual Fund Partner requirements. You can view our Frequent Trading Policy on the Retirement Plans participant website.

A free paper copy of the information on the website can be obtained from your plan administrator.

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