



# Ameritas SoloPlus<sup>SM</sup>

A retirement plan for small business owners





**helping fulfill the needs  
of a small business.**

It's small business owners like you who bring the products and services that make for a vibrant community. And it's businesses like yours that help our economy grow and prosper.

Along with taking good care of your customers, are you thinking about your own future? One day you will want to retire. And when you do, you want to have the financial resources to live life at its very best. A retirement plan from Ameritas can help you and your employees save for a more financially secure future.



## Ameritas SoloPlus

This is a simple, yet flexible, retirement plan that's geared to small businesses like yours—those that employ only owners and their spouses.<sup>1</sup> Ameritas SoloPlus is funded by a group variable annuity contract issued by Ameritas Life Insurance Corp. And it works for sole proprietors and partnerships, as well as corporations and nonprofit entities. The plan's higher deferral limits and increased deductibility give you more opportunity to save so that one day you may be able to enjoy a fulfilling life in retirement.

## maximize your future

With Ameritas SoloPlus you can maximize your annual deductions while saving the maximum allowed under the Internal Revenue Code. As the business owner, you determine on a year-by-year basis whether to contribute to the plan and how much.<sup>2</sup>

<sup>1</sup> Please note that if your children are employed by your business, the business may not qualify for Ameritas SoloPlus.

<sup>2</sup> In accordance with U.S. Treasury regulations, ongoing and recurring contributions are required.

<sup>3</sup> Compensation levels are considered "earned income" for qualified plan purposes. Please consult your tax advisor for specific earned income calculations.

<sup>4</sup> Maximum salary for 2014 is \$260,000.

## contribution limits for 2014

### Unincorporated Business Owner

Sample Compensation

Levels <sup>3</sup>	\$100,000	\$167,500+
Salary deferral	17,500	17,500
Profit Sharing	<u>20,000</u>	<u>33,500</u>
(up to 20% of income)		

<b>Total</b>	<b>\$37,500</b>	<b>\$51,000</b>
Catch Up (Age 50+)	<u>5,500</u>	<u>5,500</u>

<b>Total</b>	<b>\$43,000</b>	<b>\$56,500</b>
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### Incorporated Business Owner<sup>4</sup>

Sample W-2 Income	\$100,000	\$134,000+
Salary deferral	17,500	17,500
Profit Sharing	<u>25,000</u>	<u>33,500</u>
(up to 25% of W-2)		

<b>Total</b>	<b>\$42,500</b>	<b>\$51,000</b>
Catch Up (Age 50+)	<u>5,500</u>	<u>5,500</u>

<b>Total</b>	<b>\$48,000</b>	<b>\$56,500</b>
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### Participants

Participants can make salary deferred contributions up to the maximum allowed by the Internal Revenue Code. Individuals age 50 or older may make catch-up contributions. For employers, the maximum deductible contribution amount varies. We will work with your accountant to determine this amount.



## the basics

### Eligibility

Current employees who are at least 21 years old with one year of service may participate immediately. Additional options are available.

### Contributions

Participants—Employees can contribute up to \$17,500 in 2014, provided he or she has earned income<sup>5</sup> to support their contribution. Individuals age 50 or older may contribute an additional \$5,500 in salary deferrals beyond the \$17,500. This does not count toward the overall individual contribution limit of \$52,000.

Employer—The maximum deductible contribution amount varies, based upon corporate structure. We will work with your accountant to determine this on an annual basis.

## making wise investments

Our investment platform includes a wide array of investment options carefully selected by our Investment Selection Evaluation System. It scrutinizes each investment option's performance, expenses, risk and manager tenure to be sure they meet our strict standards.

Our investment platform offers many choices to help accommodate all investment goals. It includes our Guaranteed Investment Account that offers a high degree of stability.<sup>6</sup> You will also find target date retirement funds. These age-based options deliver single, diversified strategies tailored to each individual's time horizon.

## Loans

Business owners can take a loan of their vested account balance under the same guidelines available to large corporate 401(k) plans. We will help you determine a loan policy that will establish guidelines<sup>7</sup> for all loan requests.

## Withdrawals

Certain events such as retirement, death, disability or as otherwise provided in the plan document, qualify for a withdrawal.

## Government Reporting

Generally, Form 5500 filings are not required for plans until assets exceed \$250,000. We will work with your accountant to provide the filing information needed, until the plan has \$250,000 in assets.

## Retirement Account Consolidation

Contributions made under a plan sponsored by former employer(s) or to a plan you are currently sponsoring (assuming you have a distributable event) may qualify. Rollover contributions from these plans are allowed:

- SEP
- SIMPLE IRA<sup>8</sup>
- 401(k)
- Profit Sharing Plans
- Money Purchase Plan
- Traditional IRA
- 457
- 403(b)

Check with your tax advisor to determine if such an option is right for you. Our Rollover Assistance Specialist can help you consolidate assets from your other qualified plans into your Ameritas SoloPlus plan.

<sup>5</sup> The plan sponsor's accountant should be consulted for an earned income calculation.

<sup>6</sup> Guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

<sup>7</sup> In accordance with IRS regulations, loan repayment must be made at least quarterly. Limits are placed on the amount of the loan.

<sup>8</sup> SIMPLE IRA assets are eligible for rollover after a two-year holding period.

## **additional services**

### Daily Transactions

Participants can make transfers among investment options on a daily basis.

- Log on to our secure website to initiate or complete certain transactions at any time.
- Call our 24-hour voice response system for your current account balance. During regular business hours a representative is also available to assist you.

### Benefit Payments

Ameritas SoloPlus is a “benefit responsive” contract that can respond promptly to benefit needs, such as retirement, death, disability or termination of employment, as well as plan loans and hardship distributions. No fee is assessed for the payment of certain plan benefits. However, withdrawals for other purposes may be subject to a fee and, if made from the Guaranteed Investment Account, may be subject to a market value adjustment (liquidity charge). The IRS will assess a 10% early withdrawal penalty if the participant has not reached age 59½.

### Loan Administration

Loan administration services are available under a separate service agreement. If your plan provides for loans, we will assist you by providing sample

loan documents and administrative procedures. You can borrow against your vested account balances, according to rules set by the plan and tax regulations, with assistance from Ameritas.

### Asset Based Fees

This fee and any applicable surrender charge are based on the amount of assets under management. Your Ameritas financial professional can assist you in determining this cost.

### Online Access

You can log on to our secure website (ameritas.com) whenever you like. Here you can manage online contributions, annual reporting, access forms and do various inquiries. Participants can conduct transactions, view account statements and take advantage of the educational resources whenever it is convenient for them.

## **delivering on our promises**

A Client Services Representative is assigned to you as your single-source contact for day-to-day operational needs. In addition, an Administration Specialist assists with administrative and recordkeeping services. We measure our success by how many people we help. Our knowledgeable associates are eager to serve you. It's part of our proud tradition.



## the financial strength to deliver on our promises

We are a mutual organization that always puts customers first. With our long-standing financial strength, we've established a tradition of delivering the very best in products and services generation after generation. Though we are proud of our group ratings from Standard & Poor's and A.M. Best Company, we measure our success by how many people we've helped. By how many promises we've keep. That's the measure of who we are.

## Financial Strength Ratings

Best's Rating Report and Standard & Poor's Full Analysis Report are available in the ratings section of [ameritas.com](http://ameritas.com).

### Standard & Poor's

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings.

### A.M. Best Company

A (Excellent) for financial strength and operating performance. This is the third highest of A.M. Best's 15 ratings.

**We are Ameritas.** Proud to be in the business of "fulfilling life."



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