



# enrollment guide

turning dreams into reality

Property One, Inc.  
401(k) Profit Sharing Plan







Property One, Inc.  
4141 Veterans Memorial Blvd  
Suite 300  
Metairie, LA 70002

# welcome

Welcome to the Property One, Inc. 401(k) Profit Sharing 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 Property One, Inc. 401(k) Profit Sharing 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 Property One, Inc. 401(k) Profit Sharing Plan in the rest of this book. If you have questions about how your plan works, please contact Paul Langenwalter, your plan administrator at (504)681-3400 / paul.langenwalter@propertyone.com. For more information on how the plan's investment options relate to your specific situation, contact Netchex 401K at (877)784-7075 / 401kservice@netchexonline.com.

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

# Highlights

## **Property One, Inc. 401(k) Profit Sharing 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

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

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

- Completion of 12 months of service as defined by the plan
- Attained age 21 or older

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

Eligible employees may join quarterly on 1/1, 4/1, 7/1 or 10/1.

### **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.

eligibility  
and  
enrollment

# eligibility and enrollment

## Property One, Inc. 401(k) Profit Sharing Plan

### PLAN HIGHLIGHTS

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

You may increase or decrease the amount you are contributing to your plan on the first day of the calendar quarter.

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

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

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

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

The period for determining matching contributions is the plan year.

##### **Do I need to satisfy any conditions in order to receive the matching contributions?**

Conditions for receiving the match do not apply in cases of:

- Death
- Disability
- Normal retirement age

#### **Contributions – Employer**

##### **Will my employer contribute to my account?**

Your employer may make a discretionary, profit sharing contribution to be determined annually.

##### **How will this employer contribution be allocated to my account?**

The contribution will be allocated on a pro rata basis based upon your plan compensation.

##### **Do I have to satisfy any conditions to receive the contribution?**

To receive employer contributions, you must be employed on the last day of the plan year. Must complete one year of service.

Exceptions to these conditions are:

- Death
- Disability
- Normal retirement age
- Early retirement age

#### **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.

**Property One, Inc.**  
**401(k) Profit Sharing Plan**

**PLAN HIGHLIGHTS**

eligibility  
and  
enrollment

Rollovers may be received from the following qualified retirement accounts:

- Qualified Plans
- Roth Deferrals
- Eligible 403(b) plans
- Governmental 457 plans
- Taxable IRAs

**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 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%

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

- Death
- Disability
- Attainment of the plan's early retirement age

**Retirement Ages**

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

The plan considers age 65 to be "normal retirement age."

**What is considered "early retirement age" according to the plan?**

Age 55 and 5 years of service.



## eligibility and enrollment

### **Property One, Inc. 401(k) Profit Sharing Plan**

## **PLAN HIGHLIGHTS**

### **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.

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

- You may withdraw money at the attainment of age 59½
- You may withdraw money upon attainment of your Normal Retirement Age
- You can only take an in-service distribution from money sources that are 100% vested

#### **May I borrow money from my retirement plan account?**

Under certain circumstances noted below, you may borrow money from your account as follows:

- A participant may take a loan of up to 50% of the participant's vested account balance or \$50,000, whichever is less
- A participant may have 1 loan(s) outstanding at any time

The interest rate for a participant loan will be prime + 1%.

Loans under the plan are governed by the Internal Revenue Code and its regulations, as well as the loan policy specific to your plan. Specific questions about your policy should be addressed to your plan administrator.

#### **Is there a minimum loan amount?**

The minimum loan amount is \$1000.

#### **Are there fees associated with a participant loan?**

There is a maintenance fee of \$6 per calendar quarter.

#### **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.



**Property One, Inc.  
401(k) Profit Sharing Plan**

**PLAN HIGHLIGHTS**

**Additional Information**

**ERISA Section 404(c) Statement**

Property One, Inc. 401(k) Profit Sharing 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:

Paul Langenwalter  
4141 Veterans Memorial Blvd  
Suite 300  
Metairie, LA 70002  
(504)681-3400

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.

eligibility  
and  
enrollment

## 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.

## **personal attention**

Call your Ameritas financial professional for guidance in managing your retirement and financial affairs.

### **Financial Professional**

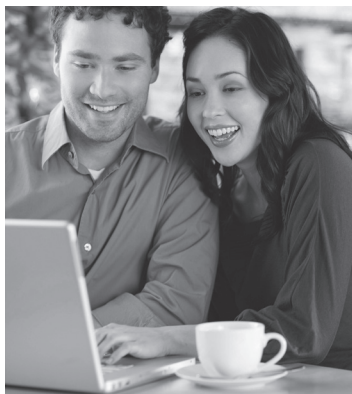
Name: Netchex 401K

Phone: (877)784-7075

Email: [401kservice@netchexonline.com](mailto:401kservice@netchexonline.com)

## PICK ONE AND YOU'RE ON YOUR WAY— TARGET DATE PORTFOLIOS

“Each target date portfolio offers one-step allocation—no need to mix and match it with other investment options to diversify.”



**It's the easiest way to choose a diversified portfolio of funds that is targeted for your retirement.** You simply choose the target date portfolio most closely matched to the year in which you plan to retire. Each portfolio assumes a retirement age of 65 as a guideline—so pick the one that will fall closest to your 65th birthday.

If the retirement date you have in mind falls between two target date portfolios, choosing the one with the earlier date may expose you to less risk/reward potential, while the one with the later date may invest more aggressively, giving you greater potential for risk and reward.

Of course, target date funds, even if they share the same target date, for example 2030, may have very different investment strategies and risks. They do not guarantee that you will have sufficient retirement income at the target date, and you can lose money. Target date funds do not eliminate the need for you to decide, before investing and from time to time thereafter, whether the fund fits your financial situation. Even if you plan to retire in 2030, you may decide, based on your investment objectives, tolerance for risk, and other assets, that a 2020, 2040, or other target date fund is more appropriate for you. Or you may decide that you don't want to invest in a target date fund. The information below should show you more about how these funds may help meet your investment needs.

### A complete retirement portfolio in one fund

An investment option with a target date in mind, each portfolio is a one-step option that makes it easy to invest for retirement. Every target date portfolio is professionally managed and automatically adjusts asset allocation as the target date draws near.

This approach to investing may be right for you if you feel you don't have the time or the experience to select and keep track of your own portfolio of investments. Some additional advantages of investing in a target date portfolio are:

- Each is a one-step portfolio—no need to mix and match it with other investments.
- Professionally managed diversification is included in each portfolio, which may help reduce the impact of the market's ups-and-downs. (Keep in mind that diversification cannot assure a profit or protect against loss.)
- A portion of each target date portfolio is invested in stocks to help your retirement account stay ahead of inflation.
- Automatic rebalancing (maintaining the original mix of stocks, bonds and cash investments) helps keep your original asset allocation on track.
- Competitive expenses and no additional costs for asset allocation and portfolio management mean more of your money works for you.

Each target date portfolio is made up of a mix of different investments—stocks and bonds, both domestic and foreign. Allocations are actively managed to shift to a more conservative mix as your retirement date approaches. Just look at the chart at the top of the next page to see the variety of investment categories that each portfolio can consist of, providing you with the diversification you're looking for in one investment option.

## PICK ONE AND YOU'RE ON YOUR WAY— TARGET DATE PORTFOLIOS

### ARRAY OF INVESTMENTS IN A TARGET DATE PORTFOLIO\*

ASSET CLASS	CATEGORY		
<b>Equities</b>	Large Cap Blend	Large-Cap Growth	Large-Cap Value
	Mid-Cap Growth	Mid-Cap Value	Small-Cap Blend
	Small-Cap Value	Small-Cap Growth	International Growth
	International Value	International Blend	
<b>Fixed Income</b>	Domestic Bonds	High-Yield Bonds	
<b>Short-Term Income</b>	Short-Term Bond	Cash	

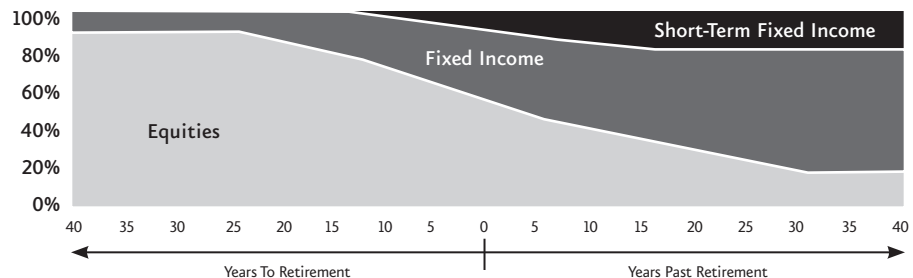
By investing in many underlying funds, the portfolios have partial exposure to the risks of many different areas of the market, including possible loss of principal.

### Allocations adjust over time, automatically

The further away retirement lies, the more aggressive you can be with your investments. As the date draws nearer, your portfolio should shift to a more conservative mix.

As the chart below shows, the investments in a target date portfolio are actively managed and change over time. Even after retirement, the mix continues to change to provide an adequate risk/return balance throughout retirement.

### PORTFOLIO INVESTMENT ADJUSTMENT



Knowing when and how to make these adjustments is a challenge you won't have to worry about when you choose a target date portfolio.

### PICK ONE AND YOU'RE ON YOUR WAY

1. Choose the target date portfolio that fits your profile.
2. Indicate your investment choice on the Enrollment Form.
3. Complete other personal information on the Enrollment Form and return it (along with Beneficiary and Rollover forms, if applicable) to your Plan Administrator.

enrollment  
steps:

\* Please note: The array of investments as well as the portfolio investment adjustment will vary based on the investment philosophy of a particular target date fund family.



## 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.

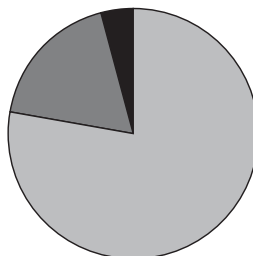
### Conservative

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%

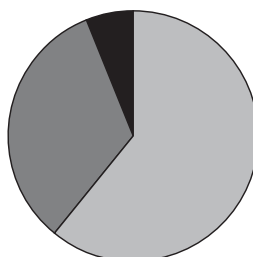
### Moderately Conservative

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%

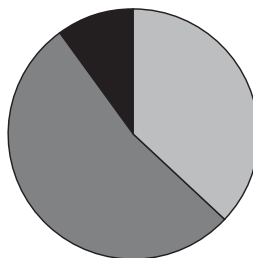
### Moderate

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%

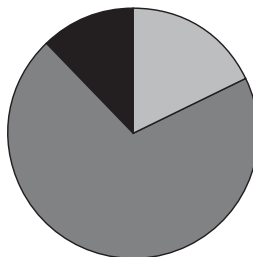
### Moderately Aggressive

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%

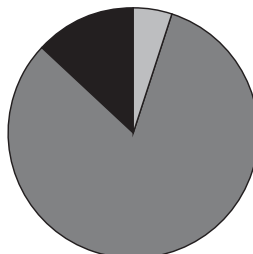
### Aggressive

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%

**Property One, Inc.**  
**401(k) Profit Sharing 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)

**Step 4: 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.

**If no investment election is received or contributions are received prior to your investment election, contributions will be directed according to the provision of the plan or the contract, as appropriate.**

**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.

All of your future contributions made to this plan, including rollover contributions, will be invested using the percentages selected.

**Option 1: Target Retirement Funds. These portfolios are designed to invest solely in one option that most clearly matches your approximate retirement timeline.**

- ☐ 100% American Century One Choice InRetirement
- ☐ 100% American Century One Choice 2020
- ☐ 100% American Century One Choice 2025
- ☐ 100% American Century One Choice 2030
- ☐ 100% American Century One Choice 2035
- ☐ 100% American Century One Choice 2040
- ☐ 100% American Century One Choice 2045
- ☐ 100% American Century One Choice 2050
- ☐ 100% American Century One Choice 2055

**If you select any one of the Target Retirement Funds above, please skip to the last step - Signature.**

**Option 2: Your Customized Investment Options. - (Must be in whole percentage increments and add up to 100%.)**

Target Date

\_\_\_\_\_ % American Century One Choice InRetirement,  
Investor Class  
\_\_\_\_\_ % American Century One Choice 2020, Investor Class  
\_\_\_\_\_ % American Century One Choice 2025, Investor Class  
\_\_\_\_\_ % American Century One Choice 2030, Investor Class  
\_\_\_\_\_ % American Century One Choice 2035, Investor Class  
\_\_\_\_\_ % American Century One Choice 2040, Investor Class  
\_\_\_\_\_ % American Century One Choice 2045, Investor Class  
\_\_\_\_\_ % American Century One Choice 2050, Investor Class  
\_\_\_\_\_ % American Century One Choice 2055, Investor Class

Allocation—70% to 85% Equity

\_\_\_\_\_ % American Funds Income Fund ofAmerica, Class R4

World Allocation

\_\_\_\_\_ % American Funds Capital IncomeBuilder, Class R4

Money Market - Taxable

\_\_\_\_\_ % Fidelity VIP Government Money Market Portfolio,  
Admiral Shares

Guaranteed

\_\_\_\_\_ % Guaranteed Investment Account

Short-Term Bond

\_\_\_\_\_ % American Funds Preservation Portfolio, Class R-4  
\_\_\_\_\_ % Vanguard Short-Term Bond Index, Admiral Shares

Multisector Bond

\_\_\_\_\_ % Loomis Sayles Strategic Income, Class Y  
\_\_\_\_\_ % PIMCO Income, Administrative Class

High Yield Bond

\_\_\_\_\_ % Ivy High Income, Class Y

Large Value

\_\_\_\_\_ % MFS Value, Class R3  
\_\_\_\_\_ % Vanguard Value Index, AdmiralShares

Large Blend

\_\_\_\_\_ % American Funds Fundamental Investors, Class R4  
\_\_\_\_\_ % Vanguard 500 Index, Admiral Shares

Large Growth

\_\_\_\_\_ % American Funds Growth Fund ofAmerica, Class R4  
\_\_\_\_\_ % Vanguard Growth Index, AdmiralShares

Mid-Cap Value

\_\_\_\_\_ % Vanguard Selected Value, Investor Shares

Mid-Cap Growth

\_\_\_\_\_ % American Century Heritage, Investor Class

Small Blend

\_\_\_\_\_ % Vanguard Small Cap Index, Admiral Shares

Foreign Large Blend

\_\_\_\_\_ % Thornburg International Value, R4  
\_\_\_\_\_ % Vanguard Total International Stock Index,  
Admiral Shares

Foreign Large Growth

\_\_\_\_\_ % American Funds EuroPacific Growth, Class R4

Diversified Emerging Mkts

\_\_\_\_\_ % Invesco Developing Markets, Class A

Real Estate

\_\_\_\_\_ % Vanguard Real Estate Index Fund, Admiral Shares

Health

\_\_\_\_\_ % Vanguard Health Care Index, Admiral Shares

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

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.

This page is intentionally left blank.

## 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: \_\_\_\_\_

This page is intentionally left blank.



# 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](mailto: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

- Contact the financial institution that currently holds your retirement funds to request the rollover and determine any additional transfer requirements.

- Instruct them to complete the rollover check as follows:

**The check must be made payable to:** Ameritas Life Insurance Corp.  
 Retirement Plans Division  
 FBO (your name) – Contract #  
 PO Box 385017  
 Birmingham, AL 35238-5017

If your financial institution sends the check to you please mail this completed form with your check.

**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.**

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.

PROPERTY ONE INC  
4141 VETERANS MEMORIAL BLVD  
SUITE 300  
METARIE, LA 70002

## PROPERTY ONE INC 401(K) PROFIT SHARING PLAN

Investment Options - March 31, 2018

### 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 504-681-3400, 4141 VETERANS MEMORIAL BLVD, SUITE 300, METARIE, LA 70002.**

## 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>									
American Century One Choice 2020 Inv(ARBVX)	6.90 %	5.79 %	N/A	5.27 %	05/30/2008	9.09 %	6.69 %	6.12 %	6.05 %
						<b>Morningstar Moderate Target Risk TR USD</b>			
American Century One Choice 2025 Inv(ARWIX)	7.86 %	6.35 %	5.77 %	6.59 %	08/31/2004	9.09 %	6.69 %	6.12 %	7.17 %
						<b>Morningstar Moderate Target Risk TR USD</b>			
American Century One Choice 2030 Inv(ARCVX)	8.64 %	6.94 %	N/A	5.64 %	05/30/2008	9.09 %	6.69 %	6.12 %	6.05 %
						<b>Morningstar Moderate Target Risk TR USD</b>			
American Century One Choice 2035 Inv(ARYIX)	9.54 %	7.57 %	6.30 %	7.22 %	08/31/2004	9.09 %	6.69 %	6.12 %	7.17 %
						<b>Morningstar Moderate Target Risk TR USD</b>			
American Century One Choice 2040 Inv(ARDVX)	10.54 %	8.20 %	N/A	6.30 %	05/30/2008	9.09 %	6.69 %	6.12 %	6.05 %
						<b>Morningstar Moderate Target Risk TR USD</b>			
American Century One Choice 2045 Inv(AROIX)	11.53 %	8.78 %	6.90 %	7.77 %	08/31/2004	9.09 %	6.69 %	6.12 %	7.17 %
						<b>Morningstar Moderate Target Risk TR USD</b>			
American Century One Choice 2050 Inv(ARFVX)	12.24 %	9.09 %	N/A	6.50 %	05/30/2008	9.09 %	6.69 %	6.12 %	6.05 %
						<b>Morningstar Moderate Target Risk TR USD</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
Allocation									
American Century One Choice 2055 Inv(AREVX)	12.69 %	9.35 %	N/A	9.02 %	03/31/2011	9.09 %	6.69 %	6.12 %	7.11 %
						Morningstar Moderate Target Risk TR USD			
American Century One Choice In Ret Inv(ARTOX)	6.36 %	5.34 %	5.34 %	5.61 %	08/31/2004	9.09 %	6.69 %	6.12 %	7.17 %
						Morningstar Moderate Target Risk TR USD			
American Funds Capital Income Bldr R4(RIREX)	5.93 %	5.95 %	4.75 %	6.70 %	05/20/2002	9.09 %	6.69 %	6.12 %	7.07 %
						Morningstar Moderate Target Risk TR USD			
American Funds Income Fund of Amer R4(RIDEX)	7.11 %	7.72 %	6.83 %	7.60 %	06/27/2002	9.09 %	6.69 %	6.12 %	7.44 %
						Morningstar Moderate Target Risk TR USD			
International Equity									
American Funds Europacific Growth R4(REREX)	20.75 %	8.43 %	4.55 %	8.17 %	06/07/2002	16.53 %	5.89 %	2.70 %	7.29 %
						MSCI ACWI Ex USA NR USD			
Invesco Developing Markets A(GTDDX)	18.65 %	3.11 %	4.38 %	5.81 %	01/11/1994	16.53 %	5.89 %	2.70 %	N/A
						MSCI ACWI Ex USA NR USD			
Thornburg International Value R4(THVRX)	14.24 %	5.99 %	2.95 %	3.73 %	02/01/2007	16.53 %	5.89 %	2.70 %	2.97 %
						MSCI ACWI Ex USA NR USD			
Vanguard Total Intl Stock Index Admiral(VTIAX)	17.05 %	6.41 %	2.83 %	5.87 %	11/29/2010	16.53 %	5.89 %	2.70 %	5.91 %
						MSCI ACWI Ex USA NR USD			
Money Market									
Fidelity® VIP Government Money Mkt Init(922174107)	0.78 %	0.23 %	0.44 %	4.19 %	04/01/1982	1.23 %	0.37 %	0.32 %	N/A
						USTREAS Treasury Bill Auction Average 3 Month			
Sector Equity									
Vanguard Health Care Index Admiral(VHCIX)	12.71 %	14.56 %	12.84 %	9.61 %	02/05/2004	14.85 %	9.20 %	5.57 %	7.34 %
						MSCI ACWI NR USD			
Vanguard Real Estate Index Admiral(VGSLX)	-4.50 %	5.76 %	6.51 %	9.98 %	11/12/2001	14.85 %	9.20 %	5.57 %	7.12 %
						MSCI ACWI NR USD			
Taxable Bond									
American Funds Preservation Port R4(RPPEX)	-0.28 %	0.62 %	N/A	0.76 %	05/18/2012	1.20 %	1.82 %	3.63 %	2.27 %
						Bloomberg Barclays US Aggregate Bond TR USD			
Ivy High Income Y(WHIYX)	5.51 %	4.81 %	8.62 %	7.14 %	12/30/1998	1.20 %	1.82 %	3.63 %	4.80 %
						Bloomberg Barclays US Aggregate Bond TR USD			
Loomis Sayles Strategic Income Y(NEZYX)	4.71 %	4.36 %	6.54 %	8.25 %	12/01/1999	1.20 %	1.82 %	3.63 %	5.07 %
						Bloomberg Barclays US Aggregate Bond TR USD			
PIMCO Income Adm(PIINX)	5.01 %	5.47 %	8.88 %	8.50 %	03/30/2007	1.20 %	1.82 %	3.63 %	4.23 %
						Bloomberg Barclays US Aggregate Bond TR USD			
Vanguard Short-Term Bond Index Adm(VBIRX)	0.17 %	0.86 %	2.03 %	2.83 %	11/12/2001	1.20 %	1.82 %	3.63 %	4.34 %
						Bloomberg Barclays US Aggregate Bond TR USD			
U.S. Equity									
American Century Heritage Inv(TWHIX)	16.67 %	11.21 %	8.67 %	11.44 %	11/10/1987	13.99 %	13.31 %	9.49 %	10.60 %
						S&P 500 TR USD			

### 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>U.S. Equity</b>									
American Funds Fundamental Invs R4(RFNEX)	15.07 %	13.43 %	8.83 %	10.87 %	07/25/2002	13.99 %	13.31 %	9.49 %	10.03 %
						<b>S&amp;P 500 TR USD</b>			
American Funds Growth Fund of Amer R4(RGAEX)	20.05 %	14.83 %	9.52 %	9.17 %	05/28/2002	13.99 %	13.31 %	9.49 %	8.21 %
						<b>S&amp;P 500 TR USD</b>			
MFS® Value R3(MEIHX)	8.73 %	11.39 %	8.27 %	8.10 %	04/01/2005	13.99 %	13.31 %	9.49 %	8.94 %
						<b>S&amp;P 500 TR USD</b>			
Vanguard 500 Index Admiral(VFIAX)	13.95 %	13.27 %	9.49 %	5.98 %	11/13/2000	13.99 %	13.31 %	9.49 %	6.14 %
						<b>S&amp;P 500 TR USD</b>			
Vanguard Growth Index Admiral(VIGAX)	17.98 %	14.30 %	10.79 %	5.88 %	11/13/2000	13.99 %	13.31 %	9.49 %	6.14 %
						<b>S&amp;P 500 TR USD</b>			
Vanguard Selected Value Inv(VASVX)	8.12 %	11.43 %	10.32 %	9.10 %	02/15/1996	13.99 %	13.31 %	9.49 %	8.70 %
						<b>S&amp;P 500 TR USD</b>			
Vanguard Small Cap Index Adm(VSMAX)	11.82 %	11.66 %	10.72 %	9.26 %	11/13/2000	13.99 %	13.31 %	9.49 %	6.14 %
						<b>S&amp;P 500 TR USD</b>			
Vanguard Value Index Adm(VVIAX)	10.81 %	12.21 %	8.41 %	6.42 %	11/13/2000	13.99 %	13.31 %	9.49 %	6.14 %
						<b>S&amp;P 500 TR USD</b>			

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.

The Fixed Return Investments Table focuses on the performance of investment options that have a fixed or stated rate of return. This table shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

### Fixed Return Investments

Name/Type of Option	Return	Term	Other
GUARANTEED INVESTMENT ACCOUNT/Guaranteed	Deposit rate: 2.50 %	1 Year	We declare interest rates prior to the beginning of each calendar quarter. The applicable rate will be credited on all deposits made to the Account during the calendar quarter and will be guaranteed until the end of the 12-month period following the beginning of that calendar quarter. At the end of the guaranteed period, a renewal rate will be declared for the accumulated deposits from that calendar quarter. The applicable renewal rate will be guaranteed for the next 12 months. The rate shown here is the latest declared rate available as of the date of this document.

## 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	

## Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
Allocation			
American Century One Choice 2020 Inv(ARBVX)	0.77 %	\$ 7.70	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Century One Choice 2025 Inv(ARWIX)	0.79 %	\$ 7.90	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Century One Choice 2030 Inv(ARCVX)	0.81 %	\$ 8.10	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Century One Choice 2035 Inv(ARYIX)	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 0.76% applies.
American Century One Choice 2040 Inv(ARDVX)	0.86 %	\$ 8.60	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Century One Choice 2045 Inv(AROIX)	0.90 %	\$ 9.00	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Century One Choice 2050 Inv(ARFVX)	0.92 %	\$ 9.20	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Century One Choice 2055 Inv(AREVX)	0.92 %	\$ 9.20	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Century One Choice In Ret Inv(ARTOX)	0.77 %	\$ 7.70	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Funds Capital Income Bldr R4(RIREX)	0.64 %	\$ 6.40	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Funds Income Fund of Amer R4(RIDEX)	0.64 %	\$ 6.40	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
Fixed Return Investments			
GUARANTEED INVESTMENT ACCOUNT(Guaranteed)	0.00 %	\$ 0.00	<b>Investment Notes</b> Transfers and withdrawals from this investment may be subject to a market value adjustment. See below for details.  In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.86% applies.
International Equity			
American Funds Europacific Growth R4(REREX)	0.85 %	\$ 8.50	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
Invesco Developing Markets A(GTDDX)	1.43 %	\$ 14.30	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.61% applies.
Thornburg International Value R4(THVRX)	1.25 %	\$ 12.50	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.71% applies.
Vanguard Total Intl Stock Index Admiral(VTIAX)	0.11 %	\$ 1.10	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of

## Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
<b>International Equity</b>			1.11% applies.
<b>Money Market</b>			
Fidelity® VIP Government Money Mk Init	0.25 %	\$ 2.50	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.06% applies.
<b>Sector Equity</b>			
Vanguard Health Care Index Admiral(VHCIX)	0.10 %	\$ 1.00	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.11% applies.
Vanguard Real Estate Index Admiral(VGSLX)	0.12 %	\$ 1.20	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.11% applies.
<b>Taxable Bond</b>			
American Funds Preservation Port R4(RPPEX)	0.67 %	\$ 6.70	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
Ivy High Income Y(WHIYX)	0.96 %	\$ 9.60	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.61% applies.
Loomis Sayles Strategic Income Y(NEZYX)	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 0.91% applies.
PIMCO Income Adm(PIINX)	0.75 %	\$ 7.50	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.86% applies.
Vanguard Short-Term Bond Index Adm(VBIRX)	0.07 %	\$ 0.70	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.11% applies.
<b>U.S. Equity</b>			
American Century Heritage Inv(TWHIX)	1.01 %	\$ 10.10	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Funds Fundamental Invs R4(RFNEX)	0.65 %	\$ 6.50	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
American Funds Growth Fund of Amer R4(RGAEX)	0.68 %	\$ 6.80	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.76% applies.
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 0.61% applies.
Vanguard 500 Index Admiral(VFIAX)	0.04 %	\$ 0.40	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.11% applies.
Vanguard Growth Index Admiral(VIGAX)	0.06 %	\$ 0.60	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.11% applies.
Vanguard Selected Value Inv(VASVX)	0.39 %	\$ 3.90	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.11% applies.
Vanguard Small Cap Index	0.06 %	\$ 0.60	<b>Investment Notes</b> In addition to the total annual operating



## Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
U.S. Equity			
Adm(VSMAX)			expense of the investment, a general plan administrative fee of 1.11% applies.
Vanguard Value Index Adm(VVIAX)	0.06 %	\$ 0.60	<b>Investment Notes</b> In addition to the total annual operating expense of the investment, a general plan administrative fee of 1.11% 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.

### Guaranteed Account Market Value Adjustment

If you are invested in our Guaranteed Investment Account, then withdrawals from such investment option and your plan's termination of the Ameritas Fixed Group Annuity Contract may trigger a market value adjustment.

If you withdraw or transfer money out of the Guaranteed Investment Account, other than for a "benefit event," in excess of the greater of \$2,000 or 5% of your account balance in such investment option at the beginning of the current calendar quarter, then a market value adjustment will apply if current market rates are higher than the blended rate earned by you as a participant of such investment account. At the time you make a transfer of money out of the Guaranteed Investment Account, you will be notified of the amount of the market value adjustment charge before the transfer is complete. You can either accept the charge or cancel the transaction. If current market rates are lower than current credited rates, then a market value adjustment will not apply. It also does not apply to transfers affected through an automatic rebalancing program. It does not apply to a "benefit event" as defined in the Contract, which includes withdrawals due to retirement, termination of employment, a hardship distribution, death benefits or loan withdrawals.

If your plan sponsor elects to terminate the plan's Contract, then a market value adjustment will apply to all plan assets held in the Guaranteed Investment Account. The plan fiduciary will have a choice of either receiving a lump-sum payment of all plan assets invested under the Contract, adjusted by the applicable market value adjustment on those assets held in the Guaranteed Investment Account, or receiving 10 annual payments beginning six months after the date of Contract termination. The interest rate credited during the payout period will be the interest rate credited at the time of termination less 1%.

In simple terms, the market value adjustment is calculated by comparing current market rates to the rates being credited to plan accounts. If the current market rates are higher than the current credited rates, then the difference in rates is discounted over the remaining maturity period of the assets. The difference between the discounted value and the current account value is the market value adjustment you would be charged.

If our Investment Products Group makes changes to our platform, or funds merge or terminate, we will provide advance notice of such changes affecting your plan's lineup to your plan fiduciary and you, a plan participant, at least 30 and no more than 60 days prior to the effective date of such change. If we receive no objection to the change in an investment option from your plan fiduciary, or you, as plan participant, we will treat such silence as consent. If your plan fiduciary has an objection to an investment option change, we will work with the plan fiduciary to make another investment option change available from our platform. If you have an objection to an investment option change, prior to the change we will allow you to make your own investment choices using the plan's other investment options available.

Data for unaffiliated funds is obtained from sources external to us. We cannot guarantee the accuracy, completeness, or timeliness of this data. We request information from each unaffiliated fund, and in the event that such information is not received and is not shown in the chart, please contact the issuer of that fund for information concerning that fund.

For a glossary of investment terms relevant to the investment options under this plan, please select the Participant Disclosure Glossary option under the Educational Tools drop-down on your Retirement Plans secure website. This glossary is intended to help you better understand the terminology associated with your investment options.

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		
Deducted from Participant Account	\$100.00 Per Distribution	Distribution Fee
Deducted from Participant Account	\$125.00 Per Distribution	Loan Initiation Fee
Deducted from Participant Account	\$24.00 Annually Per Loan	Annual Loan Maintenance Fee
Deducted from Participant Account	\$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.

© 2018 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Copyright MSCI 2018. All Rights Reserved. Without prior written permission of MSCI, any MSCI-supplied information and any other MSCI intellectual property may only be used for your internal use, may not be reproduced or disseminated in any form and may not be used to create any financial instruments or products or any indices. This information is provided on an "as is" basis, and the user of this information assumes the entire risk of any use made of this information. Neither MSCI nor any third party involved in or related to the computing or compiling of the data makes any express or implied warranties, representations or guarantees concerning the MSCI index-related data, and in no event will MSCI or any third party have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) relating to any use of this information.

# notes

# notes

# notes





Ameritas Life Insurance Corp.  
Retirement Plans Division  
5900 O Street  
Lincoln, NE 68510  
800-923-2732  
ameritas.com

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, NE 68510; Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, NY 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).

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

© 2016 Ameritas Mutual Holding Company