

# Retirement Collective\*

An Innovative 401(k) Aggregate Approach, Powered by Ameritas®.  
 Supported by TAG Resources and Mesirow Financial.

Ameritas has teamed with well-known retirement industry providers to offer the Retirement Collective<sup>SM</sup> in cooperation with:

- TAG Resources – the largest outsource provider of full-service 401(k) services in America
- Mesirow Financial – a widely recognized investment manager

**Experience the power of the Retirement Collective!**

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\* Not an affiliate of the listed providers.

The Retirement Collective program allows you to offer a retirement plan to your employees while reducing your administrative burden, mitigating and transferring fiduciary risks, and potentially reducing costs. Sponsoring and maintaining a retirement plan can be challenging. The Retirement Collective brings together a team of professionals on your behalf so you can focus on running your business, not your retirement plan. When you offer a plan through the Retirement Collective, you leverage the assets of all the plans in the Retirement Collective and utilize the best professionals in the retirement field to run your plan.

**Leveraging total assets of all plans in the Retirement Collective provides:**

- Reduced administrative burdens for your plan.
- Potential cost savings through economies of scale.
- Outsourced fiduciary liability to the greatest degree allowed by law to help mitigate fiduciary risk.
- A robust investment menu.
- Participant educational tools and resources from Ameritas to help your employees attain the retirement readiness they deserve.
- A team of experts to support the compliance and management of your plan.

**What are the potential cost savings?**

When comparing the potential costs of sponsoring a retirement plan on your own in the open market, your company may realize lower investment costs through aggregated assets, and reduced costs for document preparation, compliance testing, Form 5500 filing and



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

quarterly participant statements. In addition, the Retirement Collective has negotiated significant cost savings for companies that are subject to an annual audit. These companies will receive a comprehensive individual audit with limited company involvement and time commitment.

### **What fiduciary support will you receive?**

The fiduciary support you will receive from the Retirement Collective combines all of the components of a sound process — an investment policy statement, investment selection and monitoring from the ERISA 3(38) investment manager, ongoing reporting, payroll integration and more.

As the employer, you can delegate your fiduciary responsibilities to the greatest degree allowed by law and have confidence that your fiduciary obligations are being met. Regardless of the service provider's responsibilities as plan fiduciary, the employer still remains a fiduciary with all defined legal obligations and responsibilities.

The fiduciary responsibility to complete administrative duties to keep the plan running and in compliance is managed by TAG Resources who serves as an ERISA 402(a) named fiduciary and the ERISA 3(16) plan administrator.

The fiduciary responsibility to select and monitor the plan's investments is managed by Mesirow Financial who serves as the ERISA 3(38) investment manager.

In a time of increasing government oversight and compliance, these are significant benefits to your company.

### **What administrative support will your company receive?**

Underestimating the administrative hours required to properly operate a 401(k) retirement plan is a common mistake. By participating in the Retirement Collective, you are relieved of a significant number of tasks including, but not limited to:

- Form 5500 filing
- Nondiscrimination testing
- Investment of plan contributions
- Tracking contribution limits
- Tracking catch-up contributions
- Required communications
- Approvals and denials of hardship requests
- Distribution processing
- Monitoring of pending legislative actions
- Merger and acquisition support

### **What plan design options are available?**

The Retirement Collective allows each participating employer to take advantage of many plan design alternatives. You retain control of general plan design provisions including, vesting, eligibility requirements, matching contributions, profit sharing and automatic enrollment.

3(38) investment manager services when offered are provided by Mesirow Financial Investment Management, Inc. Mesirow Financial refers to Mesirow Financial Holdings, Inc. and its divisions, subsidiaries and affiliates. Advisory Fees are described in Mesirow Financial Investment Management, Inc.'s Form ADV Part 2A. Mesirow Financial does not provide legal or tax advice. Advisory services offered through Mesirow Financial Investment Management, Inc., an SEC registered investment advisor.

TAG Resources, Mesirow Financial and Ameritas® are separate unaffiliated entities.

The Retirement Collective is funded by unregistered group variable annuity contracts (form AL 64349) issued by Ameritas Life Insurance Corp. In New York, group variable annuity contracts (form 64349 NY) are issued by Ameritas Life Insurance Corp. of New York.

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