

# CLEAR Retirement 401k™

An Innovative 401(k) Aggregate Approach, Powered by Ameritas®  
Supported by PPS & ClearPoint Financial Partners¹.



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

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## Five Things Every Employer Wants in a 401(k)

You want to provide a retirement plan for your employees that ...

### 1 Is Easy to Administer

**You don't need to be a 401(k) expert.** The CLEAR Retirement 401k TPA (PPS) performs 95% of the administrative duties required for a company to offer a 401(k) to employees.\*

This removes the administrative burden from company employees and executives so you can focus on what's most important — running your business.

### 2 Is Cost Competitive

**Leverage group pricing to keep costs low.** Because the CLEAR Retirement 401k is built on an “aggregated” model, your company gains the advantages of economies of scale in pricing.

### 3 Minimizes Fiduciary Liability

**Partner with experts that assume fiduciary responsibilities.** The CLEAR Retirement 401k allows a company to shift its fiduciary duties to the greatest extent permitted by law by providing a company with fiduciary support to help mitigate defined legal obligations and responsibilities.

### 4 Is Compliant

**Keep the plan running smoothly.** Pension Plan Specialists, PC (PPS) is your 401(k) support staff, signs the Form 5500, and ensures each plan is consistently in compliance with the DOL and IRS regulations.

### 5 Service From Experienced Professionals

**Retirement professionals that know 401(k) plans.** The CLEAR Retirement 401k teams with PPS Resources for 3(16) and TPA services, Ameritas for record keeping and ClearPoint Financial Partners for 3(38) services to provide end-to-end retirement plan oversight.

ClearPoint Financial Partners brings employers over 27 years of institutional retirement plan experience. Ameritas, established in 1887, record keeps \$14.8 billion in retirement assets as of Dec. 31, 2019. As part of a mutual-based organization, Ameritas is owned by clients, not shareholders which means they answer to Main Street, not Wall Street.

# Substantial, Well-Known Providers

Your Professional Support Team



## **Ameritas® Recordkeeper**

Ameritas is proud to be in the business of fulfilling life - offering competitive insurance, employee benefits and financial products and services to customers nationwide. Founded in 1887, and with over 60 years in the retirement plans marketplace, Ameritas remains committed to building enduring relationships. Ameritas is part of a mutual-based organization, focused on providing customers with consistent exceptional service. The goal of Ameritas is to help enable a life that's rich in family, happiness, health and financial security.

## **Your Financial Professional**

Financial professionals play a key role in the installation and servicing of your organization's 401(k) retirement plan. The CLEAR Retirement 401k is designed to work in concert with your retirement professional, combining national expertise with local service. Your financial professional conducts enrollment meetings, provides employees investment education and coordinates periodic plan reviews to keep the plan running smoothly and meeting your objectives.

## **Pension Plan Specialists, PC (PPS) Plan Administrator**

PPS is the plan administrator and a named fiduciary, as defined under ERISA sections 402(a), 3(16), and 3(21) and is responsible for the day-to-day operations of the plan. The functions performed by PPS for employers include: the signing and filing of the Form 5500, qualified domestic relations order (QDRO) determinations, authorization of benefit payments, ensuring proper spousal consent on payments are obtained, receipt of service of legal process for any potential lawsuits against the plan, plan administration, participant claims and appeals, distributions, beneficiary determinations and timely completion and filing of annual information returns on Form 5500, including any related extensions to the plan.

## **ClearPoint Financial Partners Investment Manager**

ClearPoint Financial Partners is a named fiduciary (3-38) to the plan, responsible for the investment selection, monitoring and ongoing due diligence of the funds in the investment menu in accordance with the Investment Policy Statement (IPS) for the plan. ClearPoint Financial Partners brings employers over 27 years of institutional ERISA qualified retirement plan experience.

Learn how you can provide a better retirement plan option for your employees and make it easier for you. To learn more, contact your financial professional, or call us at **425-633-0309** or email **team@clearpointfp.com**.

[www.ClearRetirement401k.com](http://www.ClearRetirement401k.com)

3(38) investment manager services when offered are provided by Park and Elm Investment Advisers, LLC, doing business as ClearPoint Financial Partners. Park and Elm Investment Advisers, LLC is a registered investment adviser in the State of Indiana and Washington. The Adviser may not transact business in states where it is not appropriately registered, excluded or exempted from registration. Individualized responses to persons that involve either the effecting of transaction in securities, or the rendering of personalized investment advice for compensation, will not be made without registration or exemption.

Advisory Fees are described in Park and Elm's Form ADV Part 2A. Mesirow Financial does not provide legal or tax advice. Advisory services offered through Park and Elm Investment Advisers, LLC.

Unless otherwise specified, any entity referenced in this material is not an affiliate of Ameritas or any of its affiliates.

The CLEAR Retirement 401k 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.

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, Nebraska 68510 and Ameritas Life Insurance Corp. of New York, (licensed in New York) 1350 Broadway, Suite 2201, New York, New York 10018. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit [ameritas.com](http://ameritas.com).

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