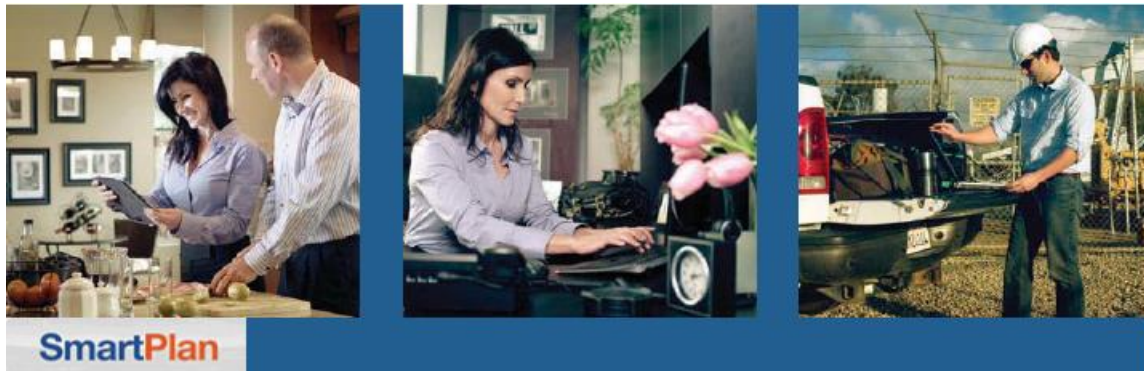


# SmartPlan

## your plan for a fulfilling retirement



### Congratulations! You are now eligible to join your employer's retirement plan.

When making important decisions in your life, you want to have all the information you need to make the right choices for you. One of those life decisions is joining your employer's retirement plan. You might ask yourself these questions: Why should I join? How do I sign up? What decisions do I need to make once I join?

To help you with these questions, your employer now offers SmartPlan, an interactive web-based program that explains why you should join the retirement plan and then actually helps you sign up right from your desktop computer or tablet.

### Let's Get Started

Just follow these instructions and SmartPlan will take it from there.

1. Go to [ameritas.com](http://ameritas.com) and click the Account Access button in the upper right corner.
2. Select "Retirement Plans" and then "Plan Participant Login." You might want to bookmark this page.
3. Click "Register Now" and complete the information.

**Participants can obtain their certificate number by:  
Contacting Ameritas Participant Services at 1-800-277-9739.**

You'll need your company's contract number: [337781](http://337781)

4. Click "Submit" and follow the instructions to launch SmartPlan.

The SmartPlan guides will give you all the information you need to get started on your trip to a comfortable, well-prepared, fulfilling retirement.



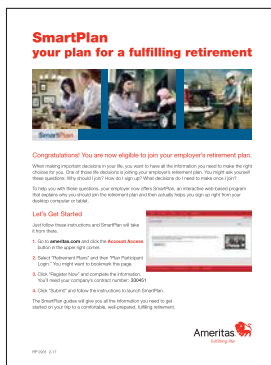
# Online Enrollment with SmartPlan

Saving for retirement is something you can't afford to overlook. To help you get started, we have outlined some of the things you will experience in your interactive enrollment tool from SmartPlan.

Before you get started with your SmartPlan journey, you might want to gather the following information:

- Current annual income
- Number of years you plan to work before retirement
- Additional assets such as stocks, bonds, mutual funds, IRAs, etc.
- How many years you expect to live in retirement

Now you are ready to begin.



Your SmartPlan flyer provides you with the simple steps to start your journey:

1. Go to **ameritas.com** and click the **Account Access** button in the upper right corner.
2. Select **"Retirement Plans"** and then **"Plan Participant Login"**.  
*Suggestion – You might want to bookmark this login page for future use.*
3. Choose **"Register Now"** and fill in the requested information including your company's contract number which is included on your SmartPlan Flyer.
4. Click **"Submit"** and then login using your newly created User ID and Password to launch SmartPlan.



John and Arlene, your video hosts, will walk you through all the key points you need to know about your plan. Some of the key points they will explain are:

- When you are eligible to join the plan
- How much you can contribute
- What is vesting and how you earn it

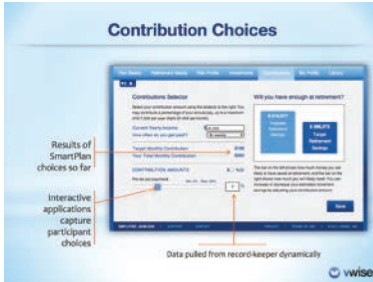


Next, SmartPlan will help you determine how much you will need to live comfortably in retirement. Here is where you will use the information you gathered before you began your SmartPlan journey.

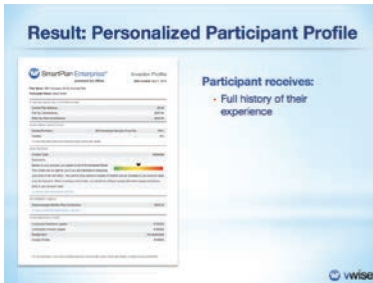
You will also be able to determine your own personal risk profile which will help you as you create your personal investment portfolio.



In this section you will be introduced to the investment options available under your plan. You can design your own portfolio or select from pre-determined target date portfolios based on your retirement age.



In this section, you will be able to calculate how much you should contribute from each paycheck to meet your future retirement needs. You will be able to “experiment” with different contribution amounts to see just how a few dollars more can really impact your retirement savings.



Your Personal Profile provides a record of what you have done in each section of your SmartPlan journey. Once you hit the “save and finish” button, all your selections will be automatically fed to your account. You can also have a copy emailed directly to you. Here is where you will be prompted to complete your Beneficiary Designation Form and deliver it to your employer. Once you review your Personal Profile, be sure to hit the **“Save and Finish”** to get a confirmation ID. This confirmation number lets you know that all your information was saved and applied to your account.

**With SmartPlan you will gain the understanding to make informed and confident decisions about your retirement savings road map. We invite you to come back as often as possible because you’re in the driver’s seat.**



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