



enrollment guide

turning dreams into reality

Greenwich Hospitality 401(K) Retirement Plan





Greenwich Hospitality Corp.
500 Steamboat Road
Greenwich, CT 06830-7120
(203)661-9800

welcome

Welcome to the Greenwich Hospitality 401(K) Retirement 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 Greenwich Hospitality 401(K) Retirement 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 Greenwich Hospitality 401(K) Retirement Plan in the rest of this book. If you have questions about how your plan works, please contact Saeed Nasiri, your plan administrator at (203)661-9800 / snasiri@thedelamar.com.

For more information on how the plan's investment options relate to your specific situation, contact Anthony S. Socci at (203) 880-9400 Ext. 101 / asocci@omegafinancialgroup.com.

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

Highlights

Greenwich Hospitality 401(K) Retirement Plan PLAN HIGHLIGHTS

Eligibility and Enrollment

Which employees are eligible to participate in the plan?

All employees are eligible to participate in the plan.

Are there minimum requirements to participate?

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

- Completed 6 consecutive full calendar months during which you worked at least 500 hours
- Attained age 21 or older

When may I join?

Eligible employees may join on the first day of the first, fourth, seventh and tenth months of the plan year.

Are service and age requirements ever waived?

All employees actively employed on 09/01/2008 are eligible to join the plan immediately regardless of the minimum length of service requirement of 6 month(s).

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.

When are changes to future contributions allowed?

You may increase or decrease the amount you are contributing to your plan at the beginning of each payroll period.

You may discontinue your employee contributions at any time.

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 payroll period.

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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.

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.

Rollovers may be received from the following qualified retirement accounts:

- Qualified Plans
- 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:

0-2 years	0%
3 years	100%

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

- Death

Retirement Ages

What is considered “normal retirement age” according to the plan?

The plan considers age 65 to be “normal retirement age.”

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 be eligible to withdraw money if you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need. A hardship, as defined by the regulations, may include:
 - Payment for medical expenses for you or your dependents
 - Purchase of your principal residence
 - Payment of tuition and related post-secondary educational fees for you and your dependents
 - Prevention of eviction or mortgage foreclosure on your principal residence
 - Payment of funeral or burial expenses
 - Payment for qualifying repairs to your principal residence, within tax law limits

Contact your plan administrator or consult your Summary Plan Description for more details on your eligibility to receive a hardship distribution from your account

- 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

You can only take a hardship 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 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.

Do I direct the investments of my account?

Yes, a participant directs all the investments in the account.

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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.

Additional Information

ERISA Section 404(c) Statement

Greenwich Hospitality 401(K) Retirement 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:

Saeed Nasiri
500 Steamboat Road
Greenwich, CT 06830-7120
(203)661-9800

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.



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:
 - » 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

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.

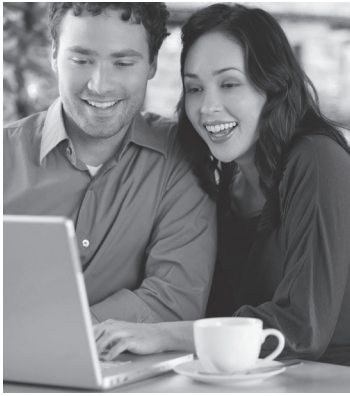
Financial Professional

Name: Anthony S. Socci

Phone: (203) 880-9400 Ext. 101

Email: asocci@omegafinancialgroup.com

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



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

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		
Equities	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	
Fixed Income	Domestic Bonds	High-Yield Bonds	
Short-Term Income	Short-Term Bond	Cash	

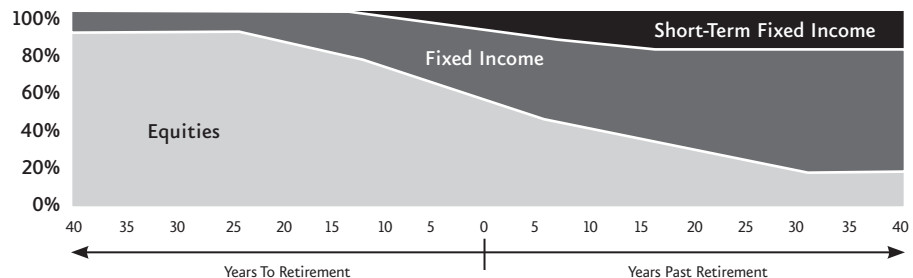
By investing in many underlying funds, the portfolios have partial exposure to the risks of many different areas of the market, including possible loss of principal.

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.

enrollment steps:

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.

* 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.

<p>Conservative</p> <p>Total Points: 6-15</p> <p>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.</p>	<p>Portfolio Allocation</p> <ul style="list-style-type: none"> ■ Bonds 78% ■ Stocks 18% ■ Real Assets 4% 		<ul style="list-style-type: none"> ■ Stable Value/Guaranteed 29% ■ Bonds 49% ■ Large Cap 13% ■ International 5% ■ Real Estate 4%
<p>Moderately Conservative</p> <p>Total Points: 16-25</p> <p>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.</p>	<p>Portfolio Allocation</p> <ul style="list-style-type: none"> ■ Bonds 61% ■ Stocks 33% ■ Real Assets 6% 		<ul style="list-style-type: none"> ■ Stable Value/Guaranteed 22% ■ Bonds 39% ■ Large Cap 21% ■ Mid-Cap 4% ■ International 8% ■ Real Estate 6%
<p>Moderate</p> <p>Total Points: 26-34</p> <p>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.</p>	<p>Portfolio Allocation</p> <ul style="list-style-type: none"> ■ Bonds 37% ■ Stocks 53% ■ Real Assets 10% 		<ul style="list-style-type: none"> ■ 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%
<p>Moderately Aggressive</p> <p>Total Points: 35-44</p> <p>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.</p>	<p>Portfolio Allocation</p> <ul style="list-style-type: none"> ■ Bonds 18% ■ Stocks 70% ■ Real Assets 12% 		<ul style="list-style-type: none"> ■ 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%
<p>Aggressive</p> <p>Total Points: 45-54</p> <p>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.</p>	<p>Portfolio Allocation</p> <ul style="list-style-type: none"> ■ Bonds 5% ■ Stocks 82% ■ Real Assets 13% 		<ul style="list-style-type: none"> ■ Bonds 5% ■ Large Cap 36% ■ Mid-Cap 13% ■ International 23% ■ Small Cap 5% ■ Diversified Emerging Markets 5% ■ Real Estate 10% ■ Natural Resources 3%

Greenwich Hospitality 401(K) Retirement 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

- I elect to contribute _____% or \$_____ of compensation per pay period on a before-tax basis. (Maximum calendar year limit: \$18,500)
- I elect not to make elective deferrals until further notice. I understand that if I do not participate now, or discontinue participation, I must wait until the next available entry date. Although I elect not to save for retirement through payroll deduction, I understand my employer may elect to contribute a discretionary contribution to the plan, and I authorize such a contribution to be invested as indicated.

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% T. Rowe Price Retirement 2010
- 100% T. Rowe Price Retirement 2015
- 100% T. Rowe Price Retirement 2020
- 100% T. Rowe Price Retirement 2025
- 100% T. Rowe Price Retirement 2030
- 100% T. Rowe Price Retirement 2035
- 100% T. Rowe Price Retirement 2040
- 100% T. Rowe Price Retirement 2045
- 100% T. Rowe Price Retirement 2050
- 100% T. Rowe Price Retirement 2055
- 100% T. Rowe Price Retirement 2060

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

_____ % T. Rowe Price Retirement 2010, Advisor Class
 _____ % T. Rowe Price Retirement 2015, Advisor Class
 _____ % T. Rowe Price Retirement 2020, Advisor Class
 _____ % T. Rowe Price Retirement 2025, Advisor Class
 _____ % T. Rowe Price Retirement 2030, Advisor Class
 _____ % T. Rowe Price Retirement 2035, Advisor Class
 _____ % T. Rowe Price Retirement 2040, Advisor Class
 _____ % T. Rowe Price Retirement 2045, Advisor Class
 _____ % T. Rowe Price Retirement 2050, Advisor Class
 _____ % T. Rowe Price Retirement 2055, Advisor Class
 _____ % T. Rowe Price Retirement 2060, Advisor Class

Allocation--50% to 70% Equity

_____ % American Funds Balanced Portfolio, Class R-4

Money Market - Taxable

_____ % Fidelity VIP Government Money Market Portfolio, Admiral

Guaranteed

_____ % Guaranteed Investment Account

Intermediate-Term Bond

_____ % Janus Henderson Flexible Bond, Class T
 _____ % iShares U.S. Aggregate Bond Index, Investor A Shares

Inflation-Protected Bond

_____ % PIMCO Real Return, Administrative Class

High Yield Bond

_____ % Calvert High Yield, Class I

Large Value

_____ % T. Rowe Price Value, Advisor Class

Large Blend

_____ % American Funds Fundamental Investors, Class R4
 _____ % iShares S&P 500 Index, Service Shares

Large Growth

_____ % T. Rowe Blue Chip Growth, Advisor Class

Mid-Cap Value

_____ % Fidelity Low-Priced Stock, Class A

Mid-Cap Blend

_____ % iShares Russell Mid-Cap Index, Investor A Shares

Mid-Cap Growth

_____ % American Century Heritage, Investor Class

Small Value

_____ % American Beacon Small Cap Value, Class Y

Small Blend

_____ % Calvert Small Cap, Class A
 _____ % iShares Russell 2000 Small-Cap Index, Investor A Shares

Small Growth

_____ % Janus Henderson Triton Fund, Class T

Foreign Large Blend

_____ % American Funds International Growth and Income, Class R4
 _____ % iShares MSCI EAFE International Index, Investor A Shares

Diversified Emerging Mkts

_____ % MSIF Emerging Markets Portfolio, Class A

Real Estate

_____ % Morgan Stanley IF US Real Estate, Class A

Natural Resources

_____ % Dreyfus Natural Resources, Class A

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.

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Greenwich Hospitality 401(K) Retirement Plan

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: _____

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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

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

<ul style="list-style-type: none"> 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 	<p>If your financial institution sends the check to you please mail this completed form with your check.</p> <p>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.</p>
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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.

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 203-661-9800, 500 STEAMBOAT RD, GREENWICH, CT 06830.**

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 12/31/2017					Benchmark			
	1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
Allocation									
American Funds Moderate Gr & Inc R-4(RBAEX)	16.70 %	9.38 %	N/A	10.32 %	05/18/2012	14.66 %	7.95 %	5.81 %	8.79 %
						Morningstar Moderate Target Risk TR USD			
T. Rowe Price Retirement 2010 Advisor(PARAX)	11.36 %	6.62 %	4.98 %	6.39 %	10/31/2003	14.66 %	7.95 %	5.81 %	7.27 %
						Morningstar Moderate Target Risk TR USD			
T. Rowe Price Retirement 2015 Advisor(PARHX)	13.11 %	7.71 %	5.41 %	5.00 %	05/31/2007	14.66 %	7.95 %	5.81 %	5.65 %
						Morningstar Moderate Target Risk TR USD			
T. Rowe Price Retirement 2020 Advisor(PARBX)	15.49 %	8.82 %	5.78 %	7.34 %	10/31/2003	14.66 %	7.95 %	5.81 %	7.27 %
						Morningstar Moderate Target Risk TR USD			
T. Rowe Price Retirement 2025 Advisor(PARJX)	17.37 %	9.78 %	6.08 %	5.52 %	05/31/2007	14.66 %	7.95 %	5.81 %	5.65 %
						Morningstar Moderate Target Risk TR USD			
T. Rowe Price Retirement 2030 Advisor(PARCX)	19.15 %	10.63 %	6.36 %	8.07 %	10/31/2003	14.66 %	7.95 %	5.81 %	7.27 %
						Morningstar Moderate Target Risk TR USD			
T. Rowe Price Retirement 2035 Advisor(PARKX)	20.60 %	11.26 %	6.57 %	5.93 %	05/31/2007	14.66 %	7.95 %	5.81 %	5.65 %
						Morningstar Moderate Target Risk TR USD			

Variable Return Investments

Name/Type of Option	Average Quarterly Total Return as of 12/31/2017					Benchmark			
	1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
Allocation									
T. Rowe Price Retirement 2040 Advisor(PARDX)	21.68 %	11.67 %	6.79 %	8.36 %	10/30/2003	14.66 %	7.95 %	5.81 %	7.27 %
	Morningstar Moderate Target Risk TR USD								
T. Rowe Price Retirement 2045 Advisor(PARLX)	22.07 %	11.77 %	6.83 %	6.18 %	05/31/2007	14.66 %	7.95 %	5.81 %	5.65 %
	Morningstar Moderate Target Risk TR USD								
T. Rowe Price Retirement 2050 Advisor(PARFX)	22.09 %	11.77 %	6.82 %	6.80 %	12/29/2006	14.66 %	7.95 %	5.81 %	6.06 %
	Morningstar Moderate Target Risk TR USD								
T. Rowe Price Retirement 2055 Advisor(PAROX)	22.06 %	11.75 %	6.81 %	6.16 %	05/31/2007	14.66 %	7.95 %	5.81 %	5.65 %
	Morningstar Moderate Target Risk TR USD								
T. Rowe Price Retirement 2060 Advisor(TRRYX)	22.06 %	N/A	N/A	8.01 %	06/23/2014	14.66 %	7.95 %	5.81 %	5.68 %
	Morningstar Moderate Target Risk TR USD								
International Equity									
American Funds Intl Gr and Inc R4(RIGEX)	26.08 %	6.18 %	N/A	7.79 %	10/01/2008	27.19 %	6.80 %	1.84 %	5.90 %
	MSCI ACWI Ex USA NR USD								
iShares MSCI EAFE Intl Idx Inv A(MDIIX)	24.84 %	7.12 %	1.39 %	5.06 %	04/09/1997	27.19 %	6.80 %	1.84 %	N/A
	MSCI ACWI Ex USA NR USD								
Morgan Stanley Inst Emerging Mkts A(MMKBX)	34.54 %	3.80 %	0.21 %	7.17 %	01/02/1996	27.19 %	6.80 %	1.84 %	N/A
	MSCI ACWI Ex USA NR USD								
Money Market									
Fidelity® VIP Government Money Mkt Init(922174107)	0.51 %	0.15 %	0.49 %	4.21 %	04/01/1982	0.97 %	0.29 %	0.34 %	N/A
	USTREAS Treasury Bill Auction Average 3 Month								
Sector Equity									
Dreyfus Natural Resources A(DNLAX)	13.69 %	5.08 %	0.39 %	8.83 %	10/31/2003	23.97 %	10.80 %	4.65 %	7.89 %
	MSCI ACWI NR USD								
Morgan Stanley Inst US Real Estate A(MUSDY)	2.98 %	8.28 %	6.51 %	11.10 %	01/02/1996	23.97 %	10.80 %	4.65 %	N/A
	MSCI ACWI NR USD								
Taxable Bond									
Calvert High Yield Bond I(CYBIX)	6.09 %	4.63 %	6.74 %	6.54 %	07/09/2001	3.54 %	2.10 %	4.01 %	4.64 %
	Bloomberg Barclays US Aggregate Bond TR USD								
iShares US Aggregate Bond Index Inv A(BMOAX)	3.09 %	1.64 %	N/A	2.94 %	03/31/2011	3.54 %	2.10 %	4.01 %	3.26 %
	Bloomberg Barclays US Aggregate Bond TR USD								
Janus Henderson Flexible Bond T(JAFIX)	3.57 %	2.11 %	5.00 %	6.64 %	07/07/1987	3.54 %	2.10 %	4.01 %	6.36 %
	Bloomberg Barclays US Aggregate Bond TR USD								
PIMCO Real Return Admin(PARRX)	3.66 %	-0.28 %	3.60 %	5.54 %	04/28/2000	3.54 %	2.10 %	4.01 %	5.10 %
	Bloomberg Barclays US Aggregate Bond TR USD								
U.S. Equity									
American Beacon Small Cp Val Y(ABSIX)	8.63 %	13.83 %	9.47 %	14.15 %	08/03/2009	21.83 %	15.79 %	8.50 %	14.76 %
	S&P 500 TR USD								
American Century Heritage Inv(TWHIX)	21.85 %	12.67 %	6.66 %	11.44 %	11/10/1987	21.83 %	15.79 %	8.50 %	10.60 %
	S&P 500 TR USD								

Variable Return Investments

Name/Type of Option	Average Quarterly Total Return as of 12/31/2017					Benchmark			
	1 yr	5 yr	10 yr	Since Inception	Inception Date	1 yr	5 yr	10 yr	Since Inception
U.S. Equity									
American Funds Fundamental Invs R4(RFNEX)	23.29 %	15.46 %	8.01 %	11.09 %	07/25/2002	21.83 %	15.79 %	8.50 %	10.03 %
	S&P 500 TR USD								
Calvert Small-Cap A(CCVAX)	13.20 %	15.16 %	8.11 %	7.59 %	10/01/2004	21.83 %	15.79 %	8.50 %	8.96 %
	S&P 500 TR USD								
Fidelity® Low-Priced Stock(FLPSX)	20.67 %	13.55 %	9.13 %	13.90 %	12/27/1989	21.83 %	15.79 %	8.50 %	9.86 %
	S&P 500 TR USD								
iShares Russell 2000 Small-Cap Idx Inv A(MDSKX)	14.34 %	13.86 %	8.31 %	8.32 %	04/09/1997	21.83 %	15.79 %	8.50 %	8.26 %
	S&P 500 TR USD								
iShares Russell Mid-Cap Index Inv A(BRMAX)	18.05 %	N/A	N/A	13.55 %	11/30/2015	21.83 %	15.79 %	8.50 %	15.16 %
	S&P 500 TR USD								
iShares S&P 500 Index Service(BSPSX)	21.54 %	15.50 %	8.24 %	14.31 %	04/19/2013	21.83 %	15.79 %	8.50 %	14.59 %
	S&P 500 TR USD								
Janus Henderson Triton T(JATTX)	26.90 %	16.17 %	11.47 %	13.16 %	02/25/2005	21.83 %	15.79 %	8.50 %	8.61 %
	S&P 500 TR USD								
T. Rowe Price Blue Chip Growth Advisor(PABGX)	36.17 %	18.53 %	10.23 %	6.23 %	03/31/2000	21.83 %	15.79 %	8.50 %	5.35 %
	S&P 500 TR USD								
T. Rowe Price Value Adv(PAVLX)	18.64 %	14.82 %	8.30 %	8.31 %	03/31/2000	21.83 %	15.79 %	8.50 %	5.35 %
	S&P 500 TR USD								

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.

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	
Allocation			
American Funds Moderate Gr & Inc R-4(RBAEX)	0.73 %	\$ 7.30	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2010 Advisor(PARAX)	0.82 %	\$ 8.20	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2015 Advisor(PARHX)	0.84 %	\$ 8.40	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2020 Advisor(PARBX)	0.88 %	\$ 8.80	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2025 Advisor(PARJX)	0.92 %	\$ 9.20	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2030 Advisor(PARCX)	0.94 %	\$ 9.40	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2035 Advisor(PARKX)	0.97 %	\$ 9.70	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2040 Advisor(PARDX)	0.99 %	\$ 9.90	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2045 Advisor(PARLX)	0.99 %	\$ 9.90	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2050 Advisor(PARFX)	0.99 %	\$ 9.90	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2055 Advisor(PAROX)	0.99 %	\$ 9.90	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Retirement 2060 Advisor(TRRYX)	0.99 %	\$ 9.90	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
Fixed Return Investments			
GUARANTEED INVESTMENT ACCOUNT(Guaranteed)	0.00 %	\$ 0.00	Investment Notes Transfers from the Guaranteed Investment Account may be subject to a liquidation charge if the amount of transfer exceeds the greater of \$2,000 or 5% of the participant's Guaranteed Investment Account balance as of the beginning of the applicable calendar quarter. In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
International Equity			
American Funds Intl Gr and Inc R4(RIGEX)	0.94 %	\$ 9.40	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
iShares MSCI EAFE Intl Idx Inv A(MDIIX)	0.37 %	\$ 3.70	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.

Investments Fees and Expenses

Name/Type of Option	Total Annual Operating Expenses		Shareholder-Type Fees and Restrictions
	As a %	Per \$1,000	
International Equity			
Morgan Stanley Inst Emerging Mkts A(MMKBX)	1.36 %	\$ 13.60	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
Money Market			
Fidelity® VIP Government Money Mk Init	0.25 %	\$ 2.50	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
Sector Equity			
Dreyfus Natural Resources A(DNLAX)	1.35 %	\$ 13.50	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
Morgan Stanley Inst US Real Estate A(MUSDX)	1.30 %	\$ 13.00	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
Taxable Bond			
Calvert High Yield Bond I(CYBIX)	0.73 %	\$ 7.30	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
iShares US Aggregate Bond Index Inv A(BMOAX)	0.35 %	\$ 3.50	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
Janus Henderson Flexible Bond T(JAFIX)	0.70 %	\$ 7.00	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
PIMCO Real Return Admin(PARRX)	0.70 %	\$ 7.00	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
U.S. Equity			
American Beacon Small Cp Val Y(ABSYX)	0.91 %	\$ 9.10	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
American Century Heritage Inv(TWHIX)	1.00 %	\$ 10.00	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
American Funds Fundamental Invs R4(RFNEX)	0.66 %	\$ 6.60	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
Calvert Small-Cap A(CCVAX)	1.29 %	\$ 12.90	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
Fidelity® Low-Priced Stock(FLPSX)	0.68 %	\$ 6.80	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
iShares Russell 2000 Small-Cap Idx Inv A(MDSKX)	0.38 %	\$ 3.80	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
iShares Russell Mid-Cap Index Inv A(BRMAX)	0.34 %	\$ 3.40	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
iShares S&P 500 Index Service(BSPSX)	0.23 %	\$ 2.30	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.

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			
Janus Henderson Triton T(JATTX)	0.93 %	\$ 9.30	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Blue Chip Growth Advisor(PABGX)	0.98 %	\$ 9.80	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.
T. Rowe Price Value Adv(PAVLX)	1.04 %	\$ 10.40	Investment Notes In addition to the total annual operating expense of the investment, a general plan administrative fee of 0.66% applies.

The Total Annual Operating Expense is the sum of the underlying fund expense ratio plus the general plan administrative fees that are asset-based fees. Such fees are deducted from your participant account on a daily basis.

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:

Guaranteed Account Market Value Adjustment

If you are invested in the Guaranteed Investment Account, withdrawals from this account and your plan sponsor's termination of the Contract may trigger a market value adjustment.

The Participant:

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, a market value adjustment will apply if current market rates are higher than the blended rate you are earning in such investment account. At the time you make a withdrawal or transfer 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, 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, and under the terms of your plan, which includes withdrawals due to retirement, termination of employment, death or disability, or to make a payment for a loan withdrawal, or hardship distribution.

The Plan:

If your plan sponsor elects to terminate your Contract, a market value adjustment will apply to all plan assets held in the Guaranteed Investment Account. Your plan fiduciary will have a choice of either receiving a lump-sum payment of all of your plan assets invested under the Contract, less the applicable market value adjustment on those assets held in the Guaranteed Investment Account, or we can pay you the Plan assets invested in the Guaranteed Investment Account in approximately 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 a participant's account. If the current market rates are higher than the current credited rates, 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 IPG 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.

Your plan fiduciary has engaged Mesirow Financial Investment Management, Inc. ("MFIM") to provide investment advisory services to assist your plan fiduciary in selecting and monitoring the investment options offered under your company's retirement plan. For these services, MFIM receives five basis points (0.05%) on plan assets invested in covered investment options. As your plan's recordkeeper, we have agreed with your plan fiduciary and MFIM to record keep payment of these advisory fees by deducting these fees from covered plan assets. As a result, if your plan fiduciary has determined to pass these fees onto plan participants as part of general plan administrative fees, then the MFIM fees will be assessed against and deducted from your participant account on a pro rata basis.

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.

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	\$75.00 Per Calculation	QDRO Fee
Deducted from Participant Account	\$25.00 Per Mailing	Overnight / Wire Fee
Deducted from Participant Account	\$25.00 Per Distribution	Online Distribution Fee
Deducted from Participant Account	\$50.00 Per Loan	Online Loan Initiation

General plan administrative 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.

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