



Ameritas Life Insurance Corp.
Retirement Plans Division

317701

AMG 401(K) RETIREMENT PLAN

Annual Notice Regarding Qualified Default Investment Alternative (QDIA) This annual notice applies to the Plan year beginning on January 01, 2020

This notice is intended to describe how your funds invest if you have not made an investment election.

As a participant in the Plan, you have the right to decide how your account balance in the Plan is invested. Because you have not made any investment election, your funds have been invested for you in the QDIA. We strongly encourage you to review investment options and make decisions on how your funds will be invested.

1. If you do not make any investment choices, your contributions will continue to be automatically invested in the Plan's QDIA.
2. The QDIA for the plan is NO QDIA.
3. As a participant in the plan, you may always make investment choices and your funds do not have to be invested in the QDIA. You can move your money at any time to any of the other investment alternatives offered by the Plan, and there are no transfer restrictions, short-term trading fees or potential market value adjustments if you elect to move your money within the first 90 days after it is invested in the QDIA. After 90 days, your transfer from the QDIA will be subject to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to direct their own investments. Moreover, all plan funds have underlying expenses that should be carefully reviewed before purchase. The prospectuses describing the investment objective, risk and return characteristics, along with fees and expenses are available on your plan's website, Ameritas.com, or by calling 1-800-745-9995.
4. For more information about the QDIA or other investments, you may also contact your Plan Administrator:

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