



Be A Goal Getter

Your guide to retirement readiness

Atlantic Housing Foundation, Inc. 401(k) Plan



Your quick start guide

Saving for retirement is one of the most important things you can do for yourself - and we've made it EASY for you!

Enroll online at ameritas.com in 3 easy steps. If you have questions or would like to enroll over the phone, call our Customer Service Department at **800.277.9739**.

Once enrolled, be sure to download the Ameritas app to your mobile device by searching for "Ameritas Retirement" from your App Store.

**Welcome to the
ATLANTIC HOUSING
FOUNDATION, INC. 401(K) PLAN**



STEP ONE

Use the QR code or go to ameritas.com and click "Sign In" to login to your account. Then select "Plan Participant Sign In" under Retirement Plans. Click "Register" and enter the last 4 digits of your social security number, birth date, and your certificate number. You can obtain your certificate number from the welcome letter that was mailed to you or from your employer.



STEP TWO

Change your username and password, provide contact information and answer security questions. Click "View Account" to access your dashboard.



STEP THREE

Click "GoalWise" to select your contribution rate and your investments.

Retirement security may seem like something only the rich and famous can afford. But you'd be surprised what a little careful planning can do. Don't worry now about what you need to do next year or the year after. The only thing you need to do RIGHT NOW is to set up regular payroll deductions and start contributing to your retirement savings plan.

ameritas.com



READY. SET. GOAL.

Get started today.



Ready

Modern health advances are allowing us all to live longer, more fulfilling lives. While that's great news, it does mean that your retirement account will need to be ready for a longer retirement -- especially when you consider that Social Security covers less than 40% of most people's retirement needs.

But don't worry. Even though retirement planning is all about you -- you don't have to do it alone! ATLANTIC HOUSING FOUNDATION INC is offering a great retirement plan to turn your retirement goals into a reality. Together we can help build a more financially secure retirement for you.

Set

The only thing you need to do today is set a contribution rate. That will get you started on the path to a financially secure future.

Set a savings rate that you can afford today. Then set up progressive savings to allow your rate to automatically increase over time until you hit your savings goal. Financial security depends on setting good savings habits. You can make that goal a reality today with a couple of clicks on your phone or tablet.

Goal

Maybe it's spending more time traveling. Maybe it's finally sitting down with all those books you've been meaning to read. Maybe it's spending more time with loved ones. Each of us has a different retirement goal. One thing that we all have is a need to cover our expenses once we are no longer bringing home a paycheck.

Login today to launch your savings journey!

The journey towards retirement security may seem long and uphill all the way. But it is easier than you think! Start today.

One step gets you started.
Enroll now.

ameritas.com



Questions?

If you have questions about how your plan works, please contact your Plan Administrator. For more information about the investment options available in your plan, please contact the Plan's Financial Professional.

Evidence Advisors, LLC

Wyatt Moerdyk
wyatt@evidenceadvisors.com



Charting your path to retirement readiness.



The Amount

You can contribute to your plan each paycheck on a pre-tax or after-tax (Roth) basis. How much do you need to save? If you have financial constraints, start saving at whatever rate you can afford. Just get started! Then set up progressive savings so your savings rate increases over time until you hit your savings goals. Most experts suggest that we need to be saving between 10-15% of our paycheck to reach that goal of financial security. That may not be possible right now, but you can definitely get started in the right direction.



Taxes

Saving is easier than you think! When you save on a pre-tax basis, your deductions come out of your paycheck before taxes are calculated. That means that you will pay less in taxes because your taxable income has been reduced by your savings amount. For instance, if you are in a 20% tax bracket, you can save \$100 a week and your paycheck will only be reduced by \$80 because your taxable income was reduced by your savings amount.

If you make Roth contributions, you save on an after-tax basis. Significantly, when you withdraw your money, you don't pay taxes on any earnings associated with your Roth contributions provided certain conditions are met. Whether you save on a pre-tax basis and save taxes up front or on a Roth basis and save taxes when you withdraw your money, saving in your plan makes great financial sense!

Your savings trajectory

Preparing for retirement is important no matter your age, but your age does play a part in determining how much you should be setting aside. The earlier you get started, the less money you will need to contribute out of your own pocket. That's because the longer the money is invested, the more opportunity there is for it to grow.

So if you're 25 and you're thinking that retirement is too far off to worry about now, you may be surprised to know that not saving when they were younger is a significant regret for many retirees. And if 25 is a distant memory for you, don't give up. If retirement no longer seems so far off, now is the time to take stock and take positive steps towards increasing your financial security in retirement.

If you want \$500,000 in savings when you retire:*

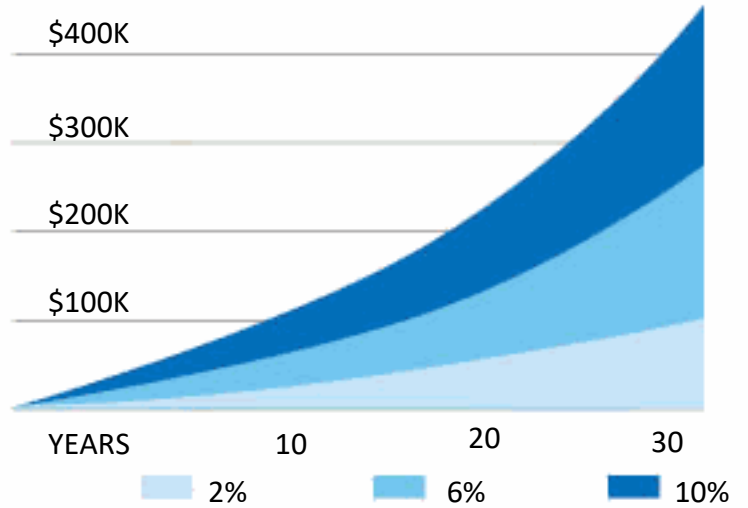
Start saving	Need to save each week	Total out of pocket
Age 20:	\$42	\$97,000
Age 30:	\$80	\$145,000
Age 40:	\$165	\$215,000
Age 50:	\$395	\$308,000

*Assumes 6% annual return with weekly contributions to age 65. This is an illustration only; returns are not guaranteed.

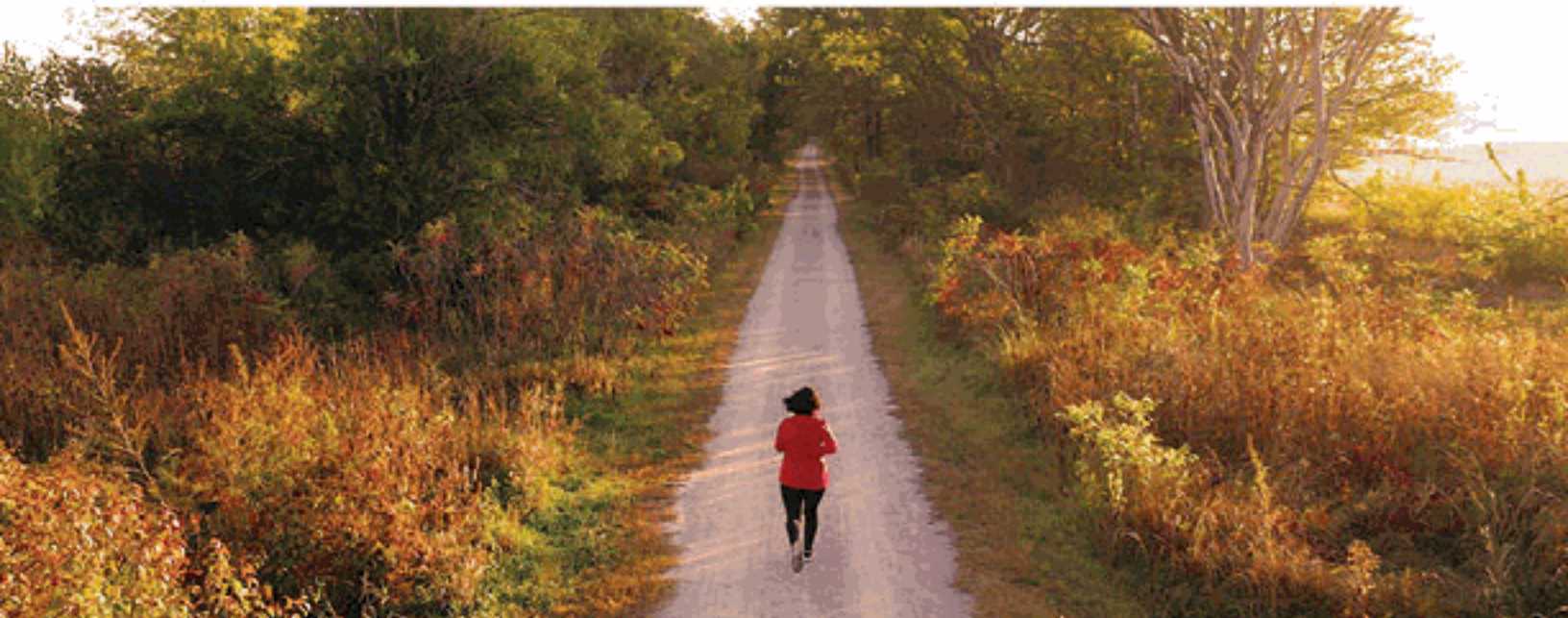
Journey of a thousand miles starts with a single step

Because saving for retirement takes place over such a long time, even a seemingly small difference in the amount you contribute can make a big difference in the end.

SAVING A LITTLE MORE CAN MAKE A HUGE IMPACT:*



*Assumes 6% annual return with weekly contributions of the specified contribution percentage on a \$50,000 salary. This is an illustration only; returns are not guaranteed.



Your retirement plan highlights

Learn more about your company plan

ATLANTIC HOUSING FOUNDATION INC has designed a retirement plan to help you achieve your savings goals. To take full advantage of your plan, you need to make sure you understand all the features. These plan highlights will help you take that first critical step - enrolling in your plan!



[ameritas.com](https://www.ameritas.com)

Let's get started!

When can you enter your plan?

You first must meet the eligibility requirements.

- **Service Requirement:** Two months of service

Once you have met the eligibility requirements, you will enter the plan on the next plan entry date:

Plan Entry Frequency: Monthly Entry

Excluded Employees: The plan does not allow participation by employees who are:

- Residents of Puerto Rico. Resident Coordinators and MAD Employees

Start contributing to your plan

Your plan allows you to contribute to your plan by making salary deferrals. Each paycheck, you can take some of your paycheck and put it aside for later, most often for retirement.

You can make pre-tax (sometimes referred to as Traditional) salary deferrals to your plan. Since these contributions are made on a pre-tax basis, you will pay less in federal income taxes. Later, when you withdraw your money from the plan, you will pay taxes on the deferrals and earnings at that time.

Your plan also has a Roth option available. Roth contributions are made on an after-tax basis meaning that taxes have already been taken when these contributions are made to the plan. Later, when you withdraw money from the plan, you will not be taxed on the deferrals or earnings, provided certain conditions are met.

Deferral Limits: Each year, the Internal Revenue Service (IRS) sets a dollar limit on annual plan deferrals. The deferral limit for 2024 is \$23,000

Catch-Up Deferrals: If you are 50 years of age or older and defer the maximum IRS limit, but would like to save more, you can make an additional catch-up deferral of \$7,500

Deferral Changes: You may stop deferring to your plan at any time. If you want to increase, decrease, or restart your deferrals, you are able to do so as the plan's frequency permits online at ameritas.com.

- **Frequency:** Daily

Contributions by your employer

Matching Contributions: If you make contributions to your Plan account, your employer may also make matching contributions to your Plan account. If so elected by your employer, your employer will match contributions you make at a rate determined by your employer for the Plan Year.

Ownership in your Plan benefits

Vesting refers to your ownership of a benefit from the Plan. You are always 100% vested in:

- Your Plan Deferrals
- Your Rollover Contributions
- Any earnings they generate

Your employer's contributions to the Plan, plus any earnings they generate, are vested as follows:

Matching Contributions:

Years of Service	Vesting Percentage
Less than 1	0.00%
1	20.00%
2	60.00%
3	100.00%
4	--
5	--
6	--

Prior Service: Service prior to the effective date of the Plan will be excluded for purposes of calculating vesting years of service.



Your retirement plan highlights

Learn more about your company plan

Other plan features

Distribution Options: In a retirement plan, money may be withdrawn from your account in the following events:

- The Retirement Age under the Plan
- Death
- Disability
- Termination of Employment
- In-Service

For more information on withdrawing plan distributions please refer to your Summary Plan Description.

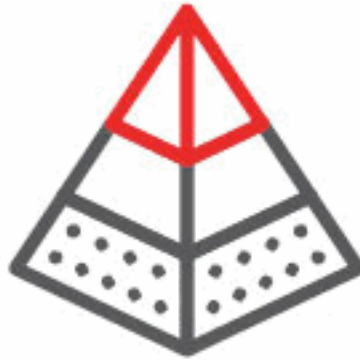
Plan Loans: ATLANTIC HOUSING FOUNDATION INC has included a feature that lets you borrow money from your vested balance in the plan. Please see your Summary Plan Description for more information. Important loan provisions include:

- **Number of Loans Allowed:** 1.00
- **Minimum Amount:** \$500
- **Maximum Amount:** The lesser of 50% of your total vested account balance or \$50,000 less your maximum outstanding loan balance in the prior 12 months.

Financial Hardship Withdrawals: If you have an immediate financial need created by severe hardship and you do not have other available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account.

A hardship is defined as:

- Buying a House
- Paying for College Tuition for you or other eligible individuals
- Paying for Certain Medical Expenses
- Preventing Eviction or Foreclosure on Your Home
- Payments for Funeral Expenses for eligible individuals
- Paying for Repairs of Damage to Your Primary Residence (that would qualify for the casualty deduction in the Internal Revenue Code)



Understanding your investment options

To pursue long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. A favorable rate of return is more likely if you spread your assets among different types of investments, while minimizing your overall risk of losing money. If you invest too much of your retirement savings in any one asset class or fund, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website at this link

<http://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification> for information on individual investing and diversification.

Performance results are net of all investment management fees and other expenses of the underlying fund. Results do not reflect expenses of the related contracts of the issuing company. Inclusion of these charges would reduce the performance for all the periods shown. The performance data quoted represents past performance and is not indicative of future results. The investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

All strategies are subject to investment risk, including the possible loss of principal. We cannot guarantee the suitability or potential value of any investment and we are not responsible for any losses incurred on any investment. In providing this information, Ameritas and its subsidiaries are not providing investment advice or managing the allocations under your contract. This information does not constitute personalized investment advice or financial planning advice. Asset allocation and diversification do not guarantee a profit or protect against loss. They are simply methods used to help manage risk.

Investment allocation made easy

Be as involved as you want to be.



Have you heard?

All retirement participants have online access to their dashboard - 24/7. This includes monitoring plan performance as well as other valuable resources like our retirement gap analysis tool!

[ameritas.com](https://www.ameritas.com)
To get started

2
options

A large blue circle with a white number '2' and the word 'options' in white lowercase letters. A dotted line extends from the right side of the circle.

Get your retirement done the way you want to.

When you contribute to your plan, your money will get invested in mutual funds and other investment vehicles available to the Plan. If you are ready to dive in and get it done, you have the ability to design your own investment portfolio based on the investment options available to your Plan. If you need a little help, we've got you covered there too. And for those who are too busy or not comfortable managing their investments, your contributions can be automatically invested in the Plan's default investment option.



Do it for me

You don't have to be a savvy investor to achieve your financial goals. If stocks and bonds are Greek to you, don't let that stand in your way. If you don't want to pick your own investments, your Plan will automatically invest your contributions in the Plan's default investment option.



I've got this

If you have investment expertise or just know what you want, you also have the ability to put together your own diversified portfolio that meets your desired balance between risk and return. While this option gives you the most flexibility, you are not on your own. You'll have access to tons of tools and research opportunities to make sure you are on the right track.



Your investment options

Choose an investment strategy that fits you.



If you're reading this, that means you've decided to take action and prepare for your retirement. Congratulations! Don't let the investment side of things slow you down. Your plan is designed to let you be as hands-on or as hands-off as you want to be. Review your options below and pick the strategy that is right for you.

Do it for me

Your plan utilizes **TARGET DATE FUNDS** as the plan's default investment option. Since they are the plan's default option, that means that if you don't pick your own investment elections, you will be automatically invested in the age-appropriate target date fund without you needing to do anything. How do target date funds work? Target date funds are based on your targeted retirement date. The best thing about target date funds is that they automatically adjust as you age and get closer to your retirement date. If your targeted retirement date is far in the future, your target date fund will have a high percentage of equities (stocks) and a lower percentage of fixed income (bonds and cash). As your targeted retirement date approaches, your target date fund will automatically become more conservative, shifting the mix of holdings so that the equity percentage declines and the fixed income percentage increases.

Investment Name	Ticker	Applicable Birth Date Range
Vanguard Target Retirement Income Fund	VTINX	prior to 12/31/1952
Vanguard Target Retirement 2020 Fund	VTW NX	12/31/1952 - 12/31/1957
Vanguard Target Retirement 2025 Fund	VTTVX	12/31/1957 - 12/31/1962
Vanguard Target Retirement 2030 Fund	VTHR X	12/31/1962 - 12/31/1967
Vanguard Target Retirement 2035 Fund	VTTHX	12/31/1967 - 12/31/1972
Vanguard Target Retirement 2040 Fund	VFORX	12/31/1972 - 12/31/1977
Vanguard Target Retirement 2045 Fund	VTIVX	12/31/1977 - 12/31/1982
Vanguard Target Retirement 2050 Fund	VFIFX	12/31/1982 - 12/31/1987
Vanguard Target Retirement 2055 Fund	VFFVX	12/31/1987 - 12/31/1992
Vanguard Target Retirement 2060 Fund	VTT SX	12/31/1992 - 12/31/1997
Vanguard Target Retirement 2065 Fund	VLXVX	12/31/1997 - 12/31/2002
Vanguard Target Retirement 2070 Fund	VSVNX	12/31/2002 - 12/31/2099

Your investment options

Choose an investment strategy that fits you.



I've got this

If you're an investment guru who follows the stock market daily - or if you simply feel more confident doing things yourself - you can be in complete control of your investment portfolio. Your Plan provides everything you need to build your own asset allocation from a complete investment menu, along with a variety of research tools to make sure your decisions are informed. You're in the driver's seat!

Investment Name	Ticker	Asset Category
Guaranteed Investment Account	GUARADVTG	Guaranteed
Fidelity® VIP Government Money Market Portfolio Initial Class	922174107	Money Market-Taxable
Vanguard LifeStrategy Income Fund (Inv)	VASIX	Conservative Allocation
Vanguard LifeStrategy Moderate Gr Inv	VSMGX	Moderate Allocation
Vanguard LifeStrategy Growth Fund (Inv)	VASGX	Moderately Agg Allocation
Vanguard LifeStrategy Conservative Growth Fund (Inv)	VSCGX	Moderately Cons Allocation
DFA Inflation-Protected Securities Portfolio (I)	DIP SX	Inflation-Protected Bond
DFA Investment Grade Portfolio (I)	DFAPX	Intermediate Core Bond
Vanguard Balanced Index Fund (Adm)	VBIAX	Moderate Allocation
Vanguard Value Index Fund (Adm)	VVIAX	Large Value
Vanguard 500 Index Fund (Adm)	VFIAX	Large Blend
Vanguard Growth Index Fund (Adm)	VIGAX	Large Growth
Vanguard Mid-Cap Index Fund (Adm)	VIMAX	Mid-Cap Blend
Vanguard Small-Cap Index Fund (Adm)	VSMAX	Small Blend
Vanguard Developed Markets Index Fund (Adm)	VTMGX	Foreign Large Blend
Vanguard Real Estate Index Fund (Adm)	VGSLX	Real Estate

Performance results are net of all investment management fees and other expenses of the underlying fund. Results do not reflect expenses of the relate contracts of the issuing company. Inclusion of these charges would reduce the performance for all the periods shown. The performance data quoted represents past performance and is not indicative of future results. The investment return and principal value of an investment will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted.

All strategies are subject to investment risk, including the possible loss of principal. We cannot guarantee the suitability or potential value of any investment and we are not responsible for any losses incurred on any investment. In providing this information, Ameritas and its subsidiaries are not providing investment advice or managing the allocations under your contract. This information does not constitute personalized investment advice or financial planning advice. Asset allocation and diversification do not guarantee a profit or protect against loss. They are simply methods used to help manage risk.

Use GoalWise to get ready to retire

Create a personalized retirement strategy



Tools you can use.

Use GoalWise and get a retirement strategy designed just for you.

Your plan includes GoalWise - a guidance tool designed to help make it easier for you to manage your retirement account. After answering a few simple questions, GoalWise will develop a customized retirement strategy that maximizes your chances of reaching your retirement goals. You can even see how the proposed strategy compares with your current strategy. With GoalWise, you can feel confident that your investment strategy is on track. To access this service, login to your account at ameritas.com and select GoalWise.

ameritas.com
To get started

GoalWise answers the question: Will you be ready to retire?

If your current strategy won't get you there, GoalWise will propose a new strategy to help get you on track. GoalWise addresses all of the components that will help you achieve retirement security:



Retirement Expectations: When should you retire and how much income should you try to replace?



Investment Strategy: Is your portfolio too risky or not risky enough?



Contribution Rate: How much do you need to save each paycheck to reach your goals?



Making the most of your retirement plan



Your money, your life.

Things to consider.



When you have competing financial priorities

We all face competing financial priorities. Student loans, credit cards debt, medical expenses, rent and mortgages. - it all adds up. While everyone's situation is different, here are some helpful hints to increase both your current and future financial security.

Paying down debt while saving

How do you pay down existing debt and also start to save for your future? It's not easy and it may seem overwhelming. The first thing to do is to take stock. Identify all of your debt obligations and determine when you have to start paying on them and the interest rate on each one. Prioritize those with the highest interest rates and pay those down first, making minimum payments on the others.

Although paying down your debt is important, don't assume you should wait to start saving for retirement until all of your debt is paid off. Remember the importance of saving early and the benefits of compounding interest? If your expected return from saving exceeds the interest rate on your debt, it may be more beneficial to invest that dollar and pay your debt down at a slower rate. This is particularly true if your retirement plan offers a matching contribution.

Planning with a partner

How involved is your partner in planning for retirement? Does one plan offer a match but the other does not? Have you both agreed on what you want to get out of your retirement plan and when each of you want to retire? Be sure to include your partner in your planning to align your goals and enjoy retirement security together.

ameritas.com
To get started



Do you have an existing retirement plan or IRA?

If you have an existing retirement plan or IRA, you have several options. You can:

- * Choose to leave the money with your previous employer
- * Cash out the money and accept it.*
- * Cash out the money and roll it into an IRA.*
- * Rollover the assets into this plan.



Consider which option may make the most financial sense for you. If you choose to consolidate your accounts into a single investment portfolio, it may be easier to manage, and your expenses may even be lower. If you need help consolidating your accounts, contact our customer service department.

* There may be tax implications and early withdrawal fees if you chose this option.

If you've got questions, we've got answers.

**Contact 800.277.9739 or
rpcontact@ameritas.com**

Qualified Rollover Request Form



Ameritas Life Insurance Corp., Ameritas Life Insurance Corp. of New York - Retirement Plans Division

PO Box 105766 / Atlanta, GA 30348-5766 / Phone: 800.277.9739 / Fax: 402.467.7952 / Email: rpforms@ameritas.com

Step 1: Participant Information

Name (Last, First, MI): _____ Name (First) _____ Name (MI) _____

Address: _____ City: _____ State: _____ Zip: _____

Daytime Phone Number: _____ Date of Birth: ____/____/____ Social Security Number: _____

Email Address (if available): _____

Step 2: Prior Financial Institution

Name: _____ Account Number: _____ Telephone Number: _____

Address: _____ City: _____ State: _____ Zip: _____

Step 3: Eligible Plans

For the 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 governmental entity.

Please check the type of plan 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 pre-tax 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

- 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.

Mail to: Ameritas - Retirement Plans

FBO (your Name) - Plan #355911

P.O. Box 105766

Atlanta, GA 30348-5766

If your financial institution sends the check to you, please mail this completed form with your check.

If you have questions or would like assistance in contacting your financial institution to obtain your rollover funds, please call our Participant Contact Center at 800-277-9739.

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 that 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.

X

Signature of Participant

Date



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

Ameritas PEP refers to the pooled employer plan record kept by Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York. Ameritas does not offer investment, financial, tax or legal advice or management services. For Ameritas PEP customers, Ameritas agrees to act as a non-discretionary recordkeeper performing ministerial functions at the direction of a plan's responsible fiduciary. Ameritas does not serve as an ERISA fiduciary, or a fiduciary under any other laws, to any retirement plan or participant of a plan for whom Ameritas provides recordkeeping under the Ameritas PEP.

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