

Plan Participant Fee Disclosure

Ameritas Life Insurance Corp.

November 14, 2025

SSCP MANAGEMENT GROUP 401(K) PLAN

371051

RP3742



Planning for your retirement is one of the most important financial priorities you'll have during your lifetime. It is important to understand the fees associated with the investments within your employer-sponsored retirement plan. Understanding the fees associated with your plan can help you make more informed decisions about the management of your retirement savings. It's important to understand that all qualified plans include fees that are incurred by plan participants like you, or your plan sponsor (employer). This document includes important information to help you compare the investment options under your plan¹.

¹ The information provided is required by the Department of Labor Rule 404a-5 under Section 404(a)(1)(A) and (B) of the Employee Retirement Income and Security Act of 1974 (ERISA).

I. General Plan Information

Your employer's retirement plan offers you the opportunity to contribute to and direct the investment of your account balance within designated investment alternatives available under a group annuity contract or group variable agreement with Ameritas Life Insurance Corp. or Ameritas Life Insurance Corp. of New York (collectively referred to as "Ameritas"). These investment alternatives may be sub-accounts investing directly in underlying mutual funds, or they may be guaranteed interest accounts. 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.

Additional information about your plan and your investment options are available by logging into your account on Ameritas.com. Alternatively, you can contact Ameritas retirement plans participant service center at 800-277-9739 or your plan administrator;

TAWI FERRELL at 972-644-9494

Directing Your Investment

Transfers between investments, investment elections and allocation changes may be requested through the Ameritas website (Ameritas.com) the participant service center or by paper form. Requests received through the website or call center by 4:00 p.m. ET / 3:00 p.m. CT will be completed no later than the close of the NYSE. Requests received after this time or on a non-business day will be completed the next business day. 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 the Ameritas.com secure website.

If there are changes to the investment options available to your plan, including additions and deletions, or fund mergers and terminations, Ameritas will provide advance notice of such changes to your plan fiduciary at least 30, but no more than 60 days prior to the effective date of such change. If Ameritas receives no objection to the change(s) prior to the communicated change date, the changes will be implemented as stated. If there is an objection to an investment option replacement, another fund available on the platform may be selected prior to the change date.

Administrative and Individual Expenses

General Plan Administrative and Individual Fees

Recordkeeping & Maintenance

Fee Type	Collection Method	Fee	Basis
Loan Maintenance	Deducted from Participant Account	\$6.00	Quarterly Per Loan
Online Distribution Request	Deducted from Participant Account	\$25.00	Per Distribution
Online Loan Request	Deducted from Participant Account	\$50.00	Per Loan
Paper Distribution Request	Deducted from Participant Account	\$100.00	Per Distribution
Paper Loan Request	Deducted from Participant Account	\$125.00	Per Loan
QDRO Processing	Deducted from Participant Account	\$100.00	Per QDRO
QDRO Review	Deducted from Participant Account	\$150.00	Per Hour - 2 hour minimum
Recordkeeping Per Participant	Deducted from Participant Account	\$12.00	\$0.00 - \$14,999.99 Average Participant Balance
		\$0.00	\$15,000.00 + Average Participant Balance
Wire / Overnight Delivery	Deducted from Participant Account	\$25.00	Per Request

Distributions requested through an Ameritas participant call center representative are subject to the Paper Distribution Fee, if applicable. The Paper Distribution Fee is also charged in the event of a distribution correction/reprocess requested by the participant.

In addition to the specific fees listed here, your plan sponsor may elect to pay some or all of the plan's administration expenses or elect to pay for these expenses with plan assets. 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.

II. Investment-Related Information

Performance Information

The Variable Investment Returns table focuses on the performance of investment options that do not have a fixed or stated rate of return. The table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods.

Variable Investment Returns

Name	Average Annual Total Return as of 10/31/2025					Benchmark				
	1 Year	5 Year	10 Year	Since Inception	Inception Date	1 Year	5 Year	10 Year	Since Inception	Inception Date
Diversified Emerging Mkts										
Vanguard Emerging Markets Stock Index Fund Admiral Shares	16.44%	7.65%	7.92%	5.88%	06/23/2006	15.45%	5.77%	7.36%	3.77%	02/25/2019
						Morningstar Emerging Markets Target Market Exposure NR USD				
Foreign Large Blend										
BlackRock EAFE Equity Index Fund CL 1	23.54%	12.66%	N/A	7.75%	08/14/2017	15.88%	9.51%	8.20%	6.24%	06/22/2015
						Morningstar Global Markets ex-US GR USD				
Foreign Large Value										
International Stock Fund CL I1	21.41%	14.36%	N/A	5.46%	12/29/2017	20.33%	13.34%	7.92%	4.65%	11/24/2021
						Morningstar Global ex-US Value Target Market Exposure NR USD				
Intermediate Core Bond										
BlackRock U.S. Debt Index Fd CL 1	6.17%	-0.21%	1.93%	1.72%	08/14/2017	6.13%	-0.28%	1.86%	4.08%	05/01/2019
						Morningstar US Core Bond TR USD				
Intermediate Core-Plus Bond										
Core Bond Fund CL I1	6.80%	0.80%	N/A	2.23%	01/02/2018	6.22%	0.02%	2.09%	4.24%	01/12/2022
						Morningstar US Core Plus Bond TR USD				

Name	Average Annual Total Return as of 10/31/2025					Benchmark				
	1 Year	5 Year	10 Year	Since Inception	Inception Date	1 Year	5 Year	10 Year	Since Inception	Inception Date
Core Plus Bond Fund CL I1	6.86%	0.41%	N/A	1.08%	10/03/2019	6.22%	0.02%	2.09%	4.24%	01/12/2022
Morningstar US Core Plus Bond TR USD										
Large Blend										
BlackRock Equity Index Fund CL 1	21.43%	17.63%	14.58%	15.02%	07/24/2017	16.38%	14.30%	14.38%	10.61%	03/22/2010
Morningstar US Large-Mid Cap TR USD										
Large Growth										
American Funds The Growth Fund of America® Class R-6	23.60%	15.16%	16.19%	15.55%	05/01/2009	23.08%	13.90%	16.43%	9.43%	12/21/2020
Morningstar US Large-Mid Cap Broad Growth TR USD										
Large Value										
Large Cap Value Fund CL I1	13.51%	18.37%	N/A	14.06%	12/03/2018	10.10%	14.12%	12.01%	8.81%	12/21/2020
Morningstar US Large-Mid Cap Broad Value TR USD										
Mid-Cap Blend										
Vanguard Mid-Cap Index Fund Admiral Shares	13.10%	12.44%	11.38%	10.28%	11/12/2001	12.24%	12.15%	11.42%	10.72%	07/03/2002
Morningstar US Mid Cap TR USD										
Mid-Cap Value										
American Century Mid Cap Value Fund R6 Class	6.15%	12.55%	9.88%	9.59%	07/26/2013	8.02%	14.01%	10.45%	10.03%	12/21/2020
Morningstar US Mid Cap Broad Value TR USD										
Money Market-Taxable										
Fidelity VIP Government Money Market Portfolio - Initial Class	4.29%	2.97%	1.97%	3.88%	04/01/1982	4.58%	3.00%	2.12%	2.11%	07/01/2019
Morningstar US Dollar 1-Month Cash TR USD										
Real Estate										
Vanguard Real Estate Index Fund Admiral Shares	-2.34%	7.03%	6.12%	8.91%	11/12/2001	0.79%	6.33%	6.50%	9.48%	12/20/2010
Morningstar US Real Estate TR USD										
Small Blend										
Vanguard Small Cap Index Fund Admiral Shares	8.67%	12.21%	10.57%	9.23%	11/13/2000	9.76%	11.35%	9.10%	9.97%	07/03/2002
Morningstar US Small Cap TR USD										
Small Growth										
Small Cap Growth Fund CL I1	14.54%	2.91%	N/A	4.42%	07/22/2019	10.82%	8.09%	9.18%	7.46%	12/21/2020
Morningstar US Small Cap Broad Growth Extended TR USD										
Small Value										
Small Cap Value Fund II CL I1	-5.79%	12.28%	N/A	9.84%	03/02/2020	7.93%	14.93%	8.93%	9.81%	12/21/2020
Morningstar US Small Cap Broad Value Extended TR USD										
Target-Date 2035										
flexPATH Index Agg 2035 Fund CL R1	17.56%	11.88%	N/A	10.31%	05/02/2016	10.81%	7.71%	8.38%	7.33%	02/18/2009
Morningstar Lifetime Allocation Moderate 2035 TR USD										
flexPATH Index Cons 2035 Fund CL R1	12.28%	6.77%	6.65%	6.97%	05/02/2016	10.81%	7.71%	8.38%	7.33%	02/18/2009
Morningstar Lifetime Allocation Moderate 2035 TR USD										
flexPATH Index Mod 2035 Fund CL R1	15.31%	9.79%	8.57%	7.68%	05/18/2015	10.81%	7.71%	8.38%	7.33%	02/18/2009
Morningstar Lifetime Allocation Moderate 2035 TR USD										
Target-Date 2045										
flexPATH Index Agg 2045 Fund CL R1	20.59%	13.84%	N/A	11.44%	05/02/2016	13.35%	10.21%	9.65%	7.86%	02/18/2009
Morningstar Lifetime Allocation Moderate 2045 TR USD										
flexPATH Index Cons 2045 Fund CL R1	15.33%	9.90%	8.61%	9.12%	05/02/2016	13.35%	10.21%	9.65%	7.86%	02/18/2009
Morningstar Lifetime Allocation Moderate 2045 TR USD										
flexPATH Index Mod 2045 Fund CL R1	18.71%	12.81%	10.29%	9.23%	05/18/2015	13.35%	10.21%	9.65%	7.86%	02/18/2009
Morningstar Lifetime Allocation Moderate 2045 TR USD										
Target-Date 2055										
flexPATH Index Agg 2055 Fund CL R1	21.55%	14.19%	N/A	11.62%	05/02/2016	14.27%	10.74%	9.84%	7.91%	02/18/2009
Morningstar Lifetime Allocation Moderate 2055 TR USD										
flexPATH Index Cons 2055 Fund CL R1	19.44%	13.45%	10.56%	11.22%	05/02/2016	14.27%	10.74%	9.84%	7.91%	02/18/2009
Morningstar Lifetime Allocation Moderate 2055 TR USD										
flexPATH Index Mod 2055 Fund CL R1	21.43%	14.16%	10.97%	9.88%	05/18/2015	14.27%	10.74%	9.84%	7.91%	02/18/2009
Morningstar Lifetime Allocation Moderate 2055 TR USD										
Target-Date 2065+										
flexPATH Index Agg 2065 Fund CL R1	21.56%	N/A	N/A	9.72%	01/18/2022	14.27%	10.63%	9.68%	8.73%	08/19/2019
Morningstar Lifetime Allocation Moderate 2065 TR USD										

Name	Average Annual Total Return as of 10/31/2025					Benchmark				
	1 Year	5 Year	10 Year	Since Inception	Inception Date	1 Year	5 Year	10 Year	Since Inception	Inception Date
flexPATH Index Conservative 2065 Fund Fee Class R1	21.61%	N/A	N/A	14.88%	05/17/2022	14.27%	10.63%	9.68%	8.73%	08/19/2019
flexPATH Index Moderate 2065 Fund Fee Class R1	21.56%	N/A	N/A	12.18%	04/11/2022	14.27%	10.63%	9.68%	8.73%	08/19/2019
Morningstar Lifetime Allocation Moderate 2065 TR USD										
Target-Date Retirement										
flexPATH Index Agg Retire Fund CL R1	13.12%	6.85%	N/A	6.76%	05/02/2016	8.41%	4.98%	5.47%	5.81%	02/18/2009
flexPATH Index Cons Retire Fund CL R1	10.35%	4.18%	4.72%	4.83%	05/02/2016	8.41%	4.98%	5.47%	5.81%	02/18/2009
flexPATH Index Mod Retire Fund CL R1	11.67%	5.47%	5.65%	5.19%	05/18/2015	8.41%	4.98%	5.47%	5.81%	02/18/2009
Morningstar Lifetime Allocation Moderate Income TR USD										

Data for unaffiliated funds is obtained from sources external to Ameritas. As such, Ameritas cannot guarantee the accuracy, completeness or timeliness of this data.

The Fixed Investment Returns 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 the option(s), the term or length of time that you will earn this rate of return, and other relevant information related to performance. Before investing in a fixed return investment, please be sure to review the Additional Investment Fees and Restrictions that may apply.

Fixed Investment Returns		
Name	Return	Term
Stable Fixed Investment Account	Net Deposit Rate: 4.02%	1 Month

1. Stable Fixed Investment Account- We declare interest rates prior to the beginning of each month. The applicable rate will be credited on all assets into the account during the month. The rate shown here is the latest declared rate available as of the date of this document. This rate is net of any asset charge assessed by Ameritas.

Fee and Expense Information

The Investment Fees and Expenses table shows fee and expense information for the investment options available through your plan. Expense information provided in dollars illustrates the annual cost of investing \$1,000 in the fund for one year.

Investment Fees & Expenses					
Name	Investment Company Net Operating Expenses		Total Annual Operating Expense		
	As a %	Per \$1,000	As a %	Per \$1,000	
Diversified Emerging Mkts					
Vanguard Emerging Markets Stock Index Fund Admiral Shares	0.13%	\$1.30	0.53%	\$5.30	
Foreign Large Blend					
BlackRock EAFE Equity Index Fund CL 1	0.04%	\$0.40	0.44%	\$4.40	
Foreign Large Value					
International Stock Fund CL I1	0.32%	\$3.20	0.72%	\$7.20	
Intermediate Core Bond					
BlackRock U.S. Debt Index Fd CL 1	0.04%	\$0.40	0.44%	\$4.40	

Name	Investment Company Net Operating Expenses		Total Annual Operating Expense	
	As a %	Per \$1,000	As a %	Per \$1,000
Intermediate Core-Plus Bond				
Core Bond Fund CL I1	0.21%	\$2.10	0.61%	\$6.10
Core Plus Bond Fund CL I1	0.23%	\$2.30	0.63%	\$6.30
Large Blend				
BlackRock Equity Index Fund CL 1	0.02%	\$0.20	0.42%	\$4.20
Large Growth				
American Funds The Growth Fund of America® Class R-6	0.30%	\$3.00	0.70%	\$7.00
Large Value				
Large Cap Value Fund CL I1	0.29%	\$2.90	0.69%	\$6.90
Mid-Cap Blend				
Vanguard Mid-Cap Index Fund Admiral Shares	0.05%	\$0.50	0.45%	\$4.50
Mid-Cap Value				
American Century Mid Cap Value Fund R6 Class	0.62%	\$6.20	1.02%	\$10.20
Money Market-Taxable				
Fidelity VIP Government Money Market Portfolio - Initial Class	0.20%	\$2.00	0.60%	\$6.00
Real Estate				
Vanguard Real Estate Index Fund Admiral Shares	0.13%	\$1.30	0.53%	\$5.30
Small Blend				
Vanguard Small Cap Index Fund Admiral Shares	0.05%	\$0.50	0.45%	\$4.50
Small Growth				
Small Cap Growth Fund CL I1	0.53%	\$5.30	0.93%	\$9.30
Small Value				
Small Cap Value Fund II CL I1	0.54%	\$5.40	0.94%	\$9.40
Stable Value				
Stable Fixed Investment Account	0.00%	\$0.00	0.15%	\$1.50
Target-Date 2035				
flexPATH Index Agg 2035 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Cons 2035 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Mod 2035 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
Target-Date 2045				
flexPATH Index Agg 2045 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Cons 2045 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Mod 2045 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
Target-Date 2055				
flexPATH Index Agg 2055 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Cons 2055 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Mod 2055 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
Target-Date 2065+				
flexPATH Index Agg 2065 Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Conservative 2065 Fund Fee Class R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Moderate 2065 Fund Fee Class R1	0.13%	\$1.30	0.53%	\$5.30

Name	Investment Company Net Operating Expenses		Total Annual Operating Expense	
	As a %	Per \$1,000	As a %	Per \$1,000
Target-Date Retirement				
flexPATH Index Agg Retire Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Cons Retire Fund CL R1	0.13%	\$1.30	0.53%	\$5.30
flexPATH Index Mod Retire Fund CL R1	0.12%	\$1.20	0.52%	\$5.20

Additional Investment Fees and Restrictions

Stable Fixed Investment Account Competing Fund Restrictions - Generally, you may make transfers between investment options without restrictions. If you are invested in the Stable Fixed Investment Account, and your plan holds another investment option which would be deemed a “competing fund,” you may be restricted from transferring funds from the Stable Fixed Investment Account to such competing fund for a period of 90 days.

Stable Fixed Investment Account Market Value Adjustment - If you are invested in the Stable Fixed Investment Account, the termination of the group annuity contract will trigger a market value adjustment (MVA) which will apply to all plan assets held in the account. Your plan fiduciary will have a choice of either receiving a lump sum payment of all plan assets invested, less the applicable MVA, or receiving the assets one year from the initial date of requested payout without having an MVA assessed.

The MVA is calculated by comparing current market rates to the rates being credited to your 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 will be charged.

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. Certain funds may have additional trading restrictions or penalties; please consider this information carefully before investing.

Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. You should consider the investment objectives, risks, charges and expenses of the Fund carefully before investing. Additional investment information is available by logging into your account on Ameritas.com.

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/sites/dolgov/files/EBSA/about-ebbsa/our-activities/resource-center/publications/understanding-retirement-plan-fees-and-expenses.pdf>.

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Ameritas Retirement Advantage Series refers to group variable annuity contracts (form AL 64349) issued by Ameritas Life Insurance Corp. In New York, group variable annuity contracts (form 64349 NY) are issued by Ameritas Life Insurance Corp. of New York.

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Ameritas Life Insurance Corp.
Retirement Plans Division

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SSCP MANAGEMENT GROUP 401(K) PLAN

Annual Notice Regarding Qualified Default Investment Alternative (QDIA) This annual notice applies to the Plan year beginning on January 01, 2026

This notice is intended to describe how your funds will be invested 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. If you have not made any investment elections, your funds will be or 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 FLEXPATH MODERATE TARGET DATE SERIES.
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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