

Investment Options



GET RETIREMENT RIGHT[®]

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REV0218

The investment options available in our retirement products are screened carefully by investment professionals and cover a wide range of asset classes and styles.

Whether participants select our ready-made professional investment portfolios, or opt to build their own portfolios, our investment lineup can help them in the pursuit of their financial and retirement-living goals.



Select the Right Default Investment for Your Employee Base

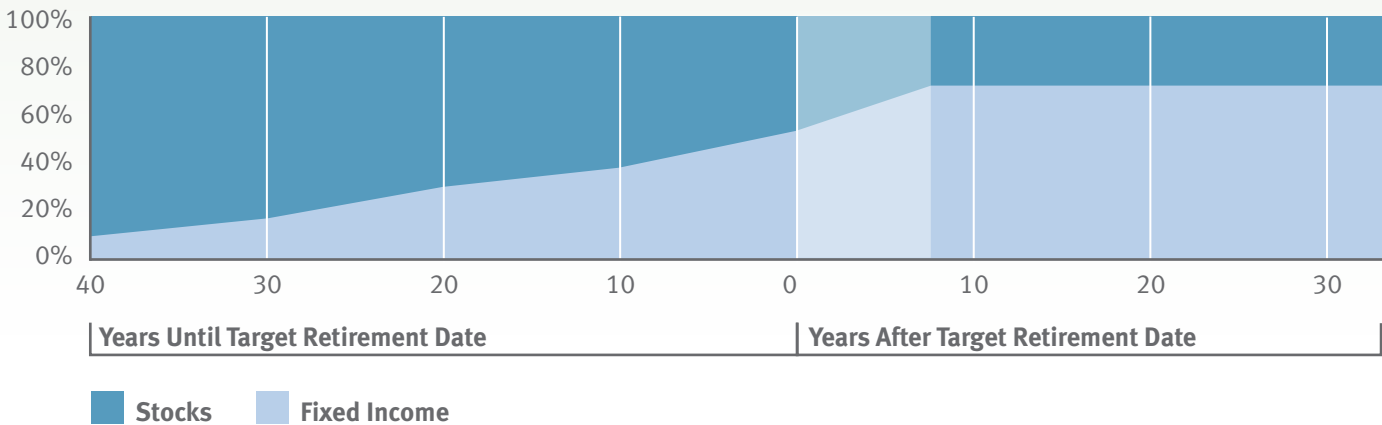
When it comes to Qualified Default Investment Alternatives (QDIAs), one size does not fit all, and options can differ significantly. We offer four carefully selected QDIAs with varying investment approaches, so you're sure to find one that fits the needs of your employees.

QDIA ContinuumSM

Target Date Funds		Individually Managed Accounts (IMAs)	
Ease of concept/all-in-one funds managed to a projected retirement date or along an investment "glidepath."		A retirement account that is managed by an investment professional.	
Vanguard Target Retirement <ul style="list-style-type: none"> • Managed <i>to</i> Retirement • Converts to income fund 7 years after target date • All Index Funds • Lowest cost within the continuum • Single manager approach 	GlidePath RetirementSM <ul style="list-style-type: none"> • Managed <i>through</i> Retirement • Glidepath continues for 20 years beyond target date • Access to full universe of investment options • Multi-manager approach 	Stadion Managed Accounts <ul style="list-style-type: none"> • Professionally managed portfolios based on age and risk objectives • A tactical asset allocation strategy focused on downside protection • Utilizes exchange-traded funds (ETFs) which enhances trading and market flexibility 	Morningstar[®] Retirement ManagerSM <ul style="list-style-type: none"> • Personalized savings and investment strategy • Ongoing account management • Utilizes funds selected by the plan
MAY APPEAL TO AN EMPLOYEE BASE THAT:			
Embraces an all-index fund approach / invest in broad markets strategy	Embraces a strategy that utilizes both active management and index funds	Places emphasis on limiting market losses while still desiring to participate when there are market gains	Prefers professional investment management based upon unique circumstances and outside accounts
CAPITAL ACCUMULATION		RETIREMENT INCOME REPLACEMENT	
LESS CUSTOMIZABLE		MORE CUSTOMIZABLE	

Vanguard® Target Retirement Funds

Life is about choices. How you invest for retirement should be as well. Vanguard® Target Retirement Funds are time-based investments that become more conservative as the target retirement date nears. Vanguard Target Retirement Funds offer lower equity exposure at the target retirement date than “through retirement” style time-based portfolios. The portfolio allocation should resemble that of the Vanguard Target Retirement Income Fund approximately seven years after the target retirement date.



To see portfolio choices and detailed fund allocations, please visit getretirementright.com/investments.

All Vanguard Target Retirement funds are managed by The Vanguard Group, Inc.

The Vanguard Target Retirement Income Fund is designed for investors already in retirement. All other Vanguard Target Retirement Funds are designed for investors who intend to retire within five years of the target retirement date listed in the fund name.

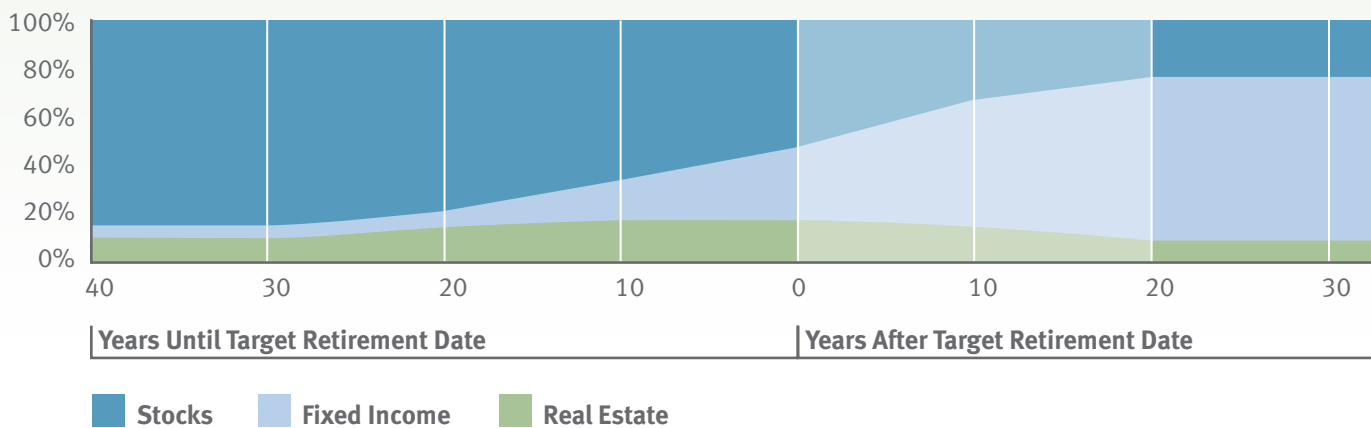
- Vanguard Target Retirement Income Fund
- Vanguard Target Retirement 2015 Fund
- Vanguard Target Retirement 2020 Fund
- Vanguard Target Retirement 2025 Fund
- Vanguard Target Retirement 2030 Fund
- Vanguard Target Retirement 2035 Fund
- Vanguard Target Retirement 2040 Fund
- Vanguard Target Retirement 2045 Fund
- Vanguard Target Retirement 2050 Fund
- Vanguard Target Retirement 2055 Fund
- Vanguard Target Retirement 2060 Fund

*Vanguard is a trademark of The Vanguard Group, Inc.

The year in the target date fund name refers to the approximate year when an investor in the fund would retire and leave the work force. The fund will gradually shift its emphasis from more aggressive investments to more conservative investments based on the target date. The equity allocation of the Vanguard Target Retirement Funds is relatively more conservative closer to and at retirement while the retirement strategy of the GlidePath Retirement funds translates into an equity allocation that is somewhat more aggressive in order to protect against longevity risk. Vanguard’s glide path converts to the Vanguard Target Retirement Income Fund, with a static asset allocation, following the seventh year of reaching the named target date. The GlidePath Retirement funds’ underlying investment allocations continue adjusting along

GlidePath RetirementSM

GlidePath RetirementSM portfolios are designed for investors who intend to retire within five years of the target retirement date listed in the fund name. The portfolios continue to be allocated along their investment “glidepaths” for approximately 20 years beyond the target retirement date. GlidePath Retirement portfolios offer higher equity exposure at the target retirement date than “to retirement” style time based portfolios.



To see portfolio choices and detailed fund allocations, please visit getretirementright.com/investments.

All GlidePath Retirement portfolios are managed by multiple managers.

GlidePath Retirement portfolios are designed for investors who intend to retire within five years of the target retirement date listed in the fund name.

- GlidePath Retirement 2005
- GlidePath Retirement 2010
- GlidePath Retirement 2015
- GlidePath Retirement 2020
- GlidePath Retirement 2025
- GlidePath Retirement 2030
- GlidePath Retirement 2035
- GlidePath Retirement 2040
- GlidePath Retirement 2045
- GlidePath Retirement 2050
- GlidePath Retirement 2055
- GlidePath Retirement 2060

the glide path for approximately twenty years beyond the named target date. The return of principal for the underlying funds in a target date fund is not guaranteed at any time, including on or after the target date. Although the target date funds are managed for investors on a projected retirement date time frame, the fund's allocation strategy does not guarantee that investors' retirement goals will be met and a target date fund should not be invested in based solely on age or retirement date. Unit price, principal value and return will vary and an investor may have a gain or loss when units are sold.

StoryLine Managed Accounts by Stadion

StoryLine is a specialized managed account solution offered by Stadion designed to help plan sponsors and participants select investment strategies that reflect their unique situations and goals.

- Portfolio allocations and glide paths can be tailored at the company level and further refined at the individual employee level
- Strategies are implemented with cost-efficient exchange traded funds (ETFs)
- Built-in tools are designed to deepen engagement and enhance relationships with plan sponsors and their employees

Fiduciary Protection for Employers

As a Qualified Default Investment Alternative (QDIA), Stadion can provide additional protection available under ERISA. Only certain types of investment services qualify as a QDIA, including managed accounts, target-date funds and balanced funds. Selecting a QDIA helps assure employers that the default investment of their plan satisfies ERISA.

Stadion Warranty

Stadion acts as a 3(38) investment manager with discretionary control over participant accounts when Stadion is selected as the Qualified Default Investment Alternative (QDIA) for the plan. In addition, Stadion provides a QDIA warranty.

Investment Strategies with “Flex-ability”¹

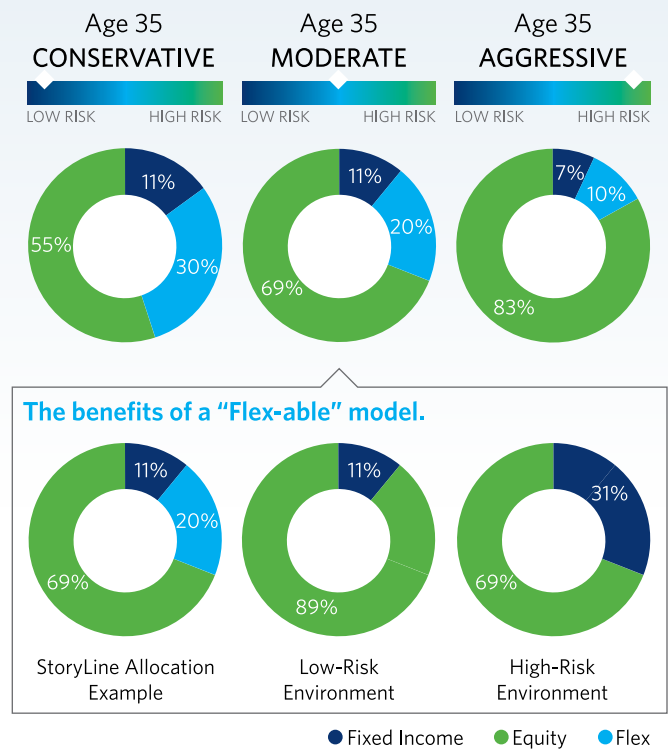
Typical target-date solutions have a single, fixed path. StoryLine provides a plan with a range of glide paths that align to a variety of retirement goals and attitudes about investment risk.

Plan participants can take advantage of the default option, or take a brief online questionnaire that assesses their attitude toward risk, which guides Stadion’s selection of an appropriate portfolio and investment path.

The “Flex” portion of each StoryLine portfolio adds another, important layer of flexibility. The Flex allocation uses a proprietary investment model designed to measure risk in the market. In a low-risk market environment, Stadion can move the Flex portion into equities in an attempt to capture gains in the market. When risk levels are high, they can move

the Flex portion to conservative investments like cash or cash equivalents in an attempt to avoid losses as much as possible.²

Below illustrates three individuals of the same age but with different risk tolerances.



About Stadion

Stadion Money Management, LLC is an independent registered investment advisory firm. For more than two decades, Stadion’s proprietary money management process has focused on minimizing risk and providing downside protection for participants. Learn more about the services Stadion offers at stadionmoney.com.

¹ Allocated percentages shown are hypothetical and approximate, may change based on market conditions, and may vary based on the specifics of a company’s plan. Past performance is no guarantee of future results. Investments are subject to risk and may lose value.

² Asset allocation and rebalancing does not ensure a profit and does not protect against a loss in a declining market.

Morningstar[®] Retirement ManagerSM

Saving for retirement comes with risks and rewards for both employees and employers. Employers want solutions that address their fiduciary responsibility and help employees build their retirement savings. Employees want help making investment decisions that are aligned with their retirement goals. Morningstar[®] Retirement ManagerSM offers a suite of investment advisory services designed to help both employees and employers achieve their goals.

Employee-Level Investment Advice

To save for retirement, employees need to make informed investment decisions. Through Retirement Manager, employees can receive a personalized retirement strategy recommendation through professional investment guidance and managed account services from Morningstar Associates, a registered investment advisor.

Two Investment Management Approaches

Whether employees are investment novices or veterans, they can benefit from Retirement Manager's two distinct services. These options give employees the freedom to determine how they want to manage their retirement account.

No matter what approach a participant chooses, the underlying methodology is consistent. Employees receive a personalized retirement strategy consisting of recommendations for:

- Retirement goal targets
- Savings rates to help meet retirement goals
- Portfolio asset mix based on achieving targets
- Investment selection (managed accounts only)
- Projected annual income amounts

Managed By Morningstar

Managed by Morningstar* is a professional investment management service designed to provide a personalized portfolio, investment oversight and ongoing management. Morningstar Associates analyze a participant's age, risk level, goals and other retirement accounts to determine the most appropriate asset allocation and investment selection. Annually, the portfolio is rebalanced and reallocated as the participant moves closer to retirement.

Morningstar Associates uses both quantitative and qualitative methods to provide employees with a retirement strategy that fits their unique situation. The investment process is managed by a team of experienced investment professionals who build customized portfolios, monitor the performance on a quarterly basis and make adjustments when necessary.

Managed By You

Managed by You is intended for employees who prefer to manage their own accounts, but want more research and information about the options available to them. Through this service, employees receive a comprehensive set of resources, recommendations and education to help them make more informed decisions. The participant maintains responsibility for the ongoing management of their account.

Fiduciary Protection for Employers

As a Qualified Default Investment Alternative (QDIA), Morningstar can provide additional fiduciary protection available under ERISA. Only certain types of investment services qualify as a QDIA, including managed accounts, target-date funds or balanced funds. Selecting a QDIA helps assure plan sponsors that the default investments of their plan satisfies ERISA.

About Morningstar Associates, LLC

Morningstar Associates, a premier provider of investment advisory services for the retirement plan industry, is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., a company known for its independence and investor focus.

*Participant will be charged a fee if electing this service.

Mutual Directions®

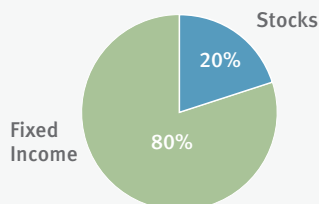
- Allocations to underlying investment funds
- Long-term strategic allocations with automatic rebalancing
- Utilizes both active management and index funds

Mutual Directions 1

Category: *Conservative portfolio*

Managed by: *Multiple managers*

Seeks to provide stability of income, with some exposure to stocks for capital appreciation, while attempting to minimize overall risk over the long-term.



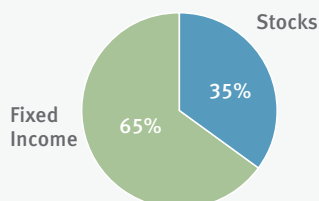
20% Stocks: 20% Large Cap
80% Fixed Income: 50% Stable Value, 10% Intermediate Term Bonds, 20% TIPS

Mutual Directions 2

Category: *Moderately conservative portfolio*

Managed by: *Multiple managers*

Seeks to provide income, in combination with the potential for some growth of capital over the long-term.



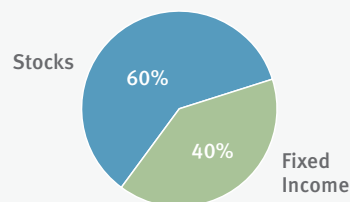
35% Stocks: 20% Large Cap, 10% International, 5% Small Cap
65% Fixed Income: 50% Intermediate Term Bonds, 15% TIPS

Mutual Directions 3

Category: *Moderate portfolio*

Managed by: *Multiple managers*

Seeks to provide capital appreciation and income over the long-term, by investing in five stock funds and a bond fund.



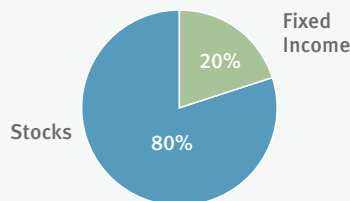
60% Stocks: 30% Large Cap, 15% International, 10% Small Cap, 5% Emerging Markets
40% Fixed Income: 35% Intermediate Term Bonds, 5% TIPS

Mutual Directions 4

Category: *Moderately aggressive portfolio*

Managed by: *Multiple managers*

Seeks to provide long-term capital appreciation with some opportunity for income.



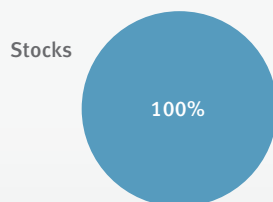
80% Stocks: 35% Large Cap, 25% International, 10% Small Cap, 10% Emerging Markets
20% Fixed Income: 15% Intermediate Term Bonds, 5% TIPS

Mutual Directions 5

Category: *Aggressive portfolio*

Managed by: *Multiple managers*

Seeks to provide maximum capital appreciation over the long-term.



100% Stocks: 35% Large Cap, 30% International, 20% Small Cap, 15% Emerging Markets

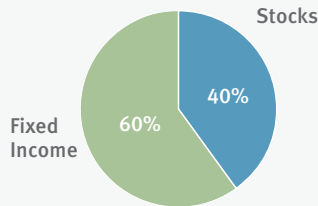
The performance of the portfolios is dependent on the performance of their underlying funds, and will assume the risks associated with these funds. The risks will vary according to each portfolio's asset allocation, and the risk level assigned to each portfolio is intended to reflect the relative short-term price volatility among the funds in each. Investment return and principal value of security investments will fluctuate. The

T. Rowe Price Personal Strategy

- Managed by T. Rowe Price using primarily individual securities
- Rebalanced by T. Rowe Price, within defined ranges, based on the economic outlook, interest rates and financial markets
- Actively managed

T. Rowe Price Personal Strategy Income Fund

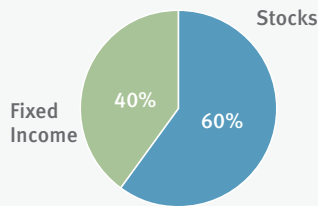
Seeks the highest return over time, consistent with a primary emphasis on income and a secondary emphasis on capital growth.



40% Stocks: Global equity exposure including Large Cap, Mid Cap, Small Cap and International
60% Fixed Income: Global bond and money market portfolio with some exposure to high yield and international

T. Rowe Price Personal Strategy Balanced Fund

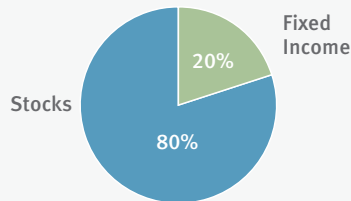
Seeks the highest total return over time, consistent with an emphasis on both capital growth and income.



60% Stocks: Global equity exposure including Large Cap, Mid Cap, Small Cap and International
40% Fixed Income: Global bond and money market portfolio with some exposure to high yield and international

T. Rowe Price Personal Strategy Growth Fund

Seeks the highest total return over time, consistent with an emphasis on capital growth and a secondary emphasis on income.



80% Stocks: Global equity exposure including Large Cap, Mid Cap, Small Cap and International
20% Fixed Income: Global bond and money market portfolio with some exposure to high yield and international

value at the time of redemption may be more or less than the original cost. Past performance is no guarantee of future results. Diversification does not ensure a profit or protect against loss in a declining market.

Guaranteed Account

Safety and liquidity of funds with the Guaranteed Account

The Guaranteed Account (GA) seeks to provide safety of principal and guaranteed rates of interest. The fund has an insurance company guarantee, designed to provide participants an investment option that guarantees interest and the preservation of principal, backed by the strength of United of Omaha Life Insurance Company's general account assets (in NY, Companion Life Insurance Company).

Features of the Guaranteed Account

- The GA has no fluctuation of principal and offers daily liquidity to withdraw or transfer funds
- Each month a new interest rate is declared for all contributions directed to the plan's Guaranteed Account during that month

- The GA is a plan-level account, with each deposit receiving the monthly declared rate that stays in effect for five years on that month's deposit. A participant investing in the GA receives a blended rate of all the deposits in that plan's GA
- To help protect the GA and its investors from market timing, investors who redeem,* transfer or exchange any amount out of the GA must wait 60 calendar days to transfer any money back into the account
- There are no market value adjustments for participant-directed withdrawals from the GA. Under certain circumstances, however, a market-value adjustment may apply to employer-directed withdrawals

See important Guaranteed Account and Lifetime Guaranteed Income Account disclosures on the back cover in the third and fourth paragraphs.

** Consequences of withdrawal may be significant and can have long-term effects on retirement income. Once depleted, funds may be difficult to replace and you forgo potential growth of those dollars. In the year of withdrawal, ordinary income taxes will be due and, if younger than 59 1/2, will be subject to a 10 percent early withdrawal charge.*

Lifetime Guaranteed Income Account (LGIA)

LGIA allows employees to build retirement income they can't outlive.

Many people are concerned about outliving their financial means in retirement or not being able to maintain a desirable lifestyle. But, with availability of defined benefit plans declining, many employees do not have access to guaranteed monthly retirement income provided through traditional pension plans. That leaves employees more reliant on defined contributions plans, like 401(k) plans, to build retirement income.

The Lifetime Guaranteed Income Account (LGIA) can help. It's a 401(k) plan option that enables employees to build a source of retirement income within their employer's plan. Each contribution is converted to guaranteed retirement income, just like a traditional pension plan.

LGIA is designed to reduce three common pitfalls of retirement savings plans:

- **Longevity risk** – the possibility that employees will outlive their savings
- **Market volatility risk** – from changes to investment value due to unpredictable market movements
- **Sequence of return risk** – from the impact of negative returns early in retirement on how long retirement savings will last

**Participants choosing this option do not participate in the market and therefore do not have the upside potential which additional options may provide.*

How Does LGIA Work?

Employees direct contributions to the LGIA, building the account balance and purchasing amounts of guaranteed retirement income. Other features include:

- Prior to retirement, account balances can be transferred to other plan options¹
- At retirement, the employee chooses the account balance or the guaranteed retirement income for life
- Quarterly statements and online access provide the account balance and guaranteed income amount
- Employees can rollover the account if they terminate or leave the plan²

Benefits to Employers

- **Easy to implement** – provide a benefit like a pension plan without the risk and resource commitment
- **Easy to understand** – each LGIA contribution buys additional retirement income

Amount of Income Purchased at Various Ages

Age	Contribution	Annual Retirement Income Purchased*
25	\$5,000.00	\$1,411.75
35	\$5,000.00	\$963.35
45	\$5,000.00	\$657.75
55	\$5,000.00	\$448.50
60	\$5,000.00	\$369.95

*Annual income starting at age 65 and continuing for as long as you live, or at least 20 years.

This example is for illustrative purposes only. The amount of annual retirement income purchased shown is based on a one-time contribution of \$5,000 at a certain age and on contractual purchase rates as of 7/1/16.

For an interactive LGIA retirement income calculator, please visit www.getretirementright.com/calculators/lifetime-guaranteed-income-account.

¹ Certain restrictions apply to transfers in and out of the Lifetime Guaranteed Income Account. If funds are moved to another investment option, employees will lose the guaranteed retirement income feature. Direct transfers between the Guaranteed Account and Lifetime Guaranteed Income Account are not permitted. Transfer from LGIA will reduce the retirement income benefits.

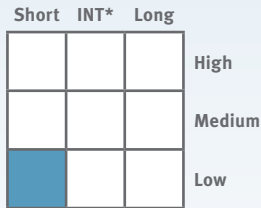
² Rollover option not available in all states and specific features may vary by state.

Fixed Income/Bonds³

BlackRock High Yield Bond Portfolio

Category: Short-Term Bond
Managed by: BlackRock

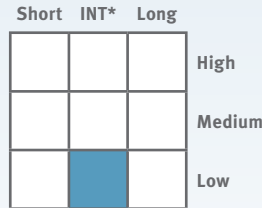
Seeks to maximize total return, consistent with income generation and prudent investment management.



BlackRock Total Return Fund

Category: Intermediate Term Bond
Managed by: BlackRock

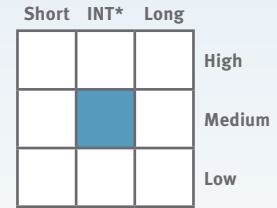
Seeks to realize a total return that exceeds that of the Bloomberg Barclays U.S. Aggregate Bond Index.



Bond Index Fund

Category: Intermediate Term Bond
Managed by: State Street Global Advisors

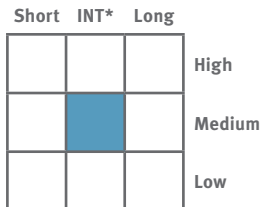
Seeks to provide current income, by tracking the Bloomberg Barclays Capital Government/Credit Index.



Metropolitan West Total Return Bond Fund

Category: Intermediate Term Bond
Managed by: Metropolitan West Asset Management

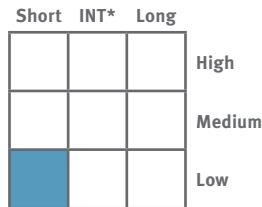
Seeks to maximize long-term total return.



Templeton Global Total Return Fund

Category: World Bond
Managed by: Franklin Templeton Investments

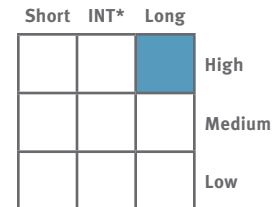
Seeks total investment return through interest income, capital appreciation and currency gains.



TIPS Index Fund

Category: Inflation-Protected Bond
Managed by: State Street Global Advisors

Seeks to offer broad, low cost exposure to U.S. Treasury bonds which automatically adjust to protect from increases in inflation by tracking the Bloomberg Barclays Capital U.S. Treasury Inflation Protected Securities Index.



³ A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices will fall when interest rates rise and vice versa. Although they have higher return potential, high yield bonds are also subject to greater risk, including the risk of default, compared to higher-rated securities.

*Intermediate

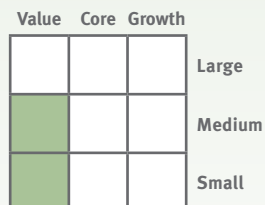
Domestic Stock Funds⁴

AB Discovery Value Fund

Category: Small-/Mid-Cap Value

Managed by: AllianceBernstein

An open-end fund that seeks long-term growth of capital.

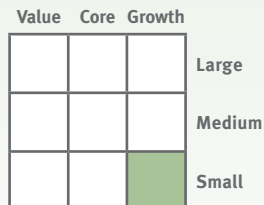


ClearBridge Small Cap Growth Fund

Category: Small-Cap Growth

Managed by: Legg Mason Partners Fund Advisors

Seeks long-term growth of capital.

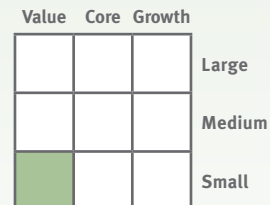


Goldman Sachs Small Cap Value Fund

Category: Small Cap Value

Managed by: Goldman Sachs Asset-Management, LP

Seeks long-term capital appreciation.

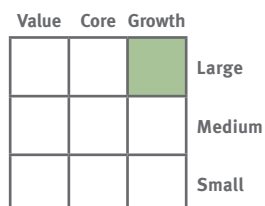


Growth Stock Index Fund

Category: Large-Cap Growth

Managed by: State Street Global Advisors

Tracks the performance of the Russell 1000® Growth Index, which measures investment return of large-capitalization growth stocks.

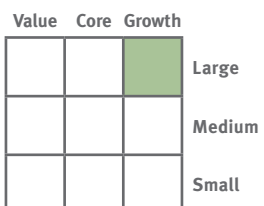


Harbor Capital Appreciation Fund

Category: Large-Cap Growth

Managed by: Harbor Capital Advisors

Seeks long-term growth of capital.

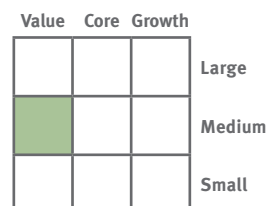


John Hancock Disciplined Value Mid Cap Fund

Category: Mid-Cap Value

Managed by: John Hancock Investment Management Services, LLC

Seeks long-term growth of capital with current income as a secondary objective.

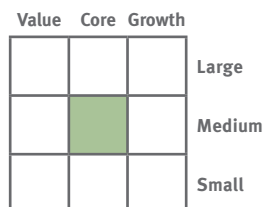


Lord Abnett Value Opportunities Fund

Category: Mid-Cap Core

Managed by: Lord, Abnett & Company

Seeks long-term capital appreciation.

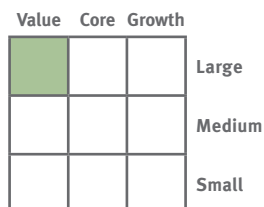


MFS Value Fund

Category: Large-Cap Value

Managed by: Massachusetts Financial Services Company

Seeks capital appreciation.

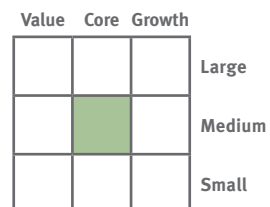


Mid Cap Stock Index Fund

Category: Mid-Cap Core

Managed by: State Street Global Advisors

Tracks the performance of the S&P Mid Cap 400® Index, which measures the investment return of mid-capitalization stocks.

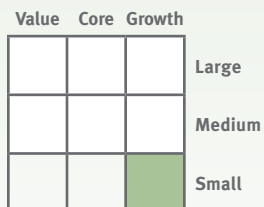


⁴ Equity securities of small- and medium-sized companies may be more volatile than securities of larger, more established companies.

Domestic Stock Funds

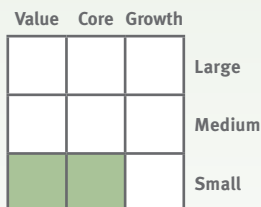
Nationwide Geneva Small Cap Growth Fund

Category: Small-Cap Growth
Managed by: Nationwide Fund Advisors
 Seeks long-term capital appreciation.



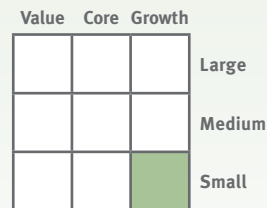
Prudential QMA Small Cap Value Fund

Category: Small-Cap Value
Managed by: Prudential Investments, LLC
 Seeks above-average capital appreciation.



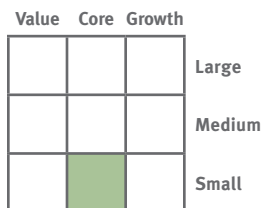
Small Cap Growth Stock Index Fund

Category: Small-Cap Growth
Managed by: State Street Global Advisors
 Tracks, as closely as practicable before expenses, the performance of the Russell 2000 Growth Index.



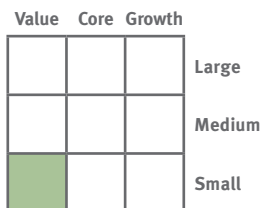
Small Cap Stock Index Fund

Category: Small-Cap Core
Managed by: State Street Global Advisors
 Tracks the performance of the Russell 2000 Index®, which measures investment return of small-capitalization stocks.



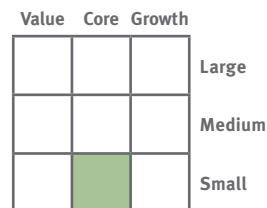
Small Cap Value Stock Index Fund

Category: Small-Cap
Managed by: State Street Global Advisors
 Tracks, as closely as practicable before expenses, the performance of the Russell 2000 Value Index.



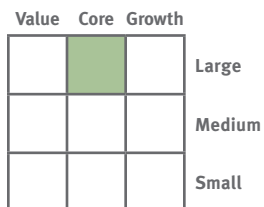
Small Company Fund***

Category: Small-Cap Core
Managed by: Wellington Management Co., LLP
 Strives to provide long-term capital growth.



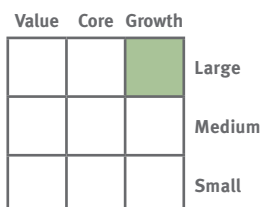
Stock Market Index Fund

Category: Large-Cap Core
Managed by: State Street Global Advisors
 Seeks to provide long-term growth of principal and income by matching, as closely as possible, the return of the S&P 500 Stock Index®.



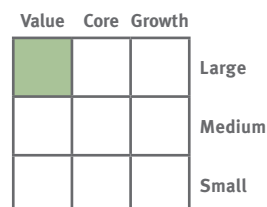
T. Rowe Price Growth Stock Fund

Category: Large-Cap Growth
Managed by: T. Rowe Price Associates
 Seeks long-term growth of capital and, secondarily, increasing dividend income by investing primarily in common stocks of well-established growth companies.



Value Stock Index Fund

Category: Large-Cap Value
Managed by: State Street Global Advisors
 Tracks the performance of the Russell 1000 Value Index, which measures investment return of large-capitalization value stocks.



Vanguard® Equity Income Fund

Category: Large-Cap Value

Managed by: The Vanguard Group Inc.

Seeks above average level of current income and reasonable long-term capital appreciation.

Value	Core	Growth	
			Large
			Medium
			Small

Vanguard® Morgan Growth Fund

Category: Large-Cap Growth

Managed by: The Vanguard Group Inc.

Seeks to provide long-term capital appreciation.

Value	Core	Growth	
			Large
			Medium
			Small

Vanguard® Windsor IITM Fund

Category: Large-Cap Value

Managed by: The Vanguard Group Inc.

Aims to provide long-term growth of capital and, secondarily, some dividend income.

Value	Core	Growth	
			Large
			Medium
			Small

William Blair Small-Mid Cap Growth I Fund

Category: Small-/Mid-Cap Growth

Managed by: William Blair & Company

Seeks long-term capital appreciation.

Value	Core	Growth	
			Large
			Medium
			Small



International Stock Funds⁵

Causeway International Value Fund

Category: Foreign Large-Cap Value
Managed by: Causeway Capital Management
 Seeks long-term growth of capital and income.

Value	Core	Growth	
			Large
			Medium
			Small

Emerging Markets Index Fund

Category: Diversified Emerging Markets
Managed by: State Street Global Advisors
 Seeks to match closely the returns of the capitalization weighted MSCI Emerging Markets Index while providing daily liquidity.

Value	Core	Growth	
			Large
			Medium
			Small

Hartford Schrodgers International Multi-Cap Value Fund

Category: Foreign Large-Cap Value
Managed by: Hartford Funds
 Seeks long-term capital appreciation.

Value	Core	Growth	
			Large
			Medium
			Small

International Developed Countries Fund

Category: Foreign Large-Cap Broad
Managed by: Causeway Capital Management, LLC and Massachusetts Financial Services Company
 Seeks to provide long-term capital appreciation.

Value	Core	Growth	
			Large
			Medium
			Small

International Stock Index Fund

Category: Foreign Large-Cap Core
Managed by: State Street Global Advisors
 Tracks the performance of the MSCI EAFE Index, which measures investment return of stocks from developed markets outside North America.

Value	Core	Growth	
			Large
			Medium
			Small

MFS International Growth Fund

Category: Foreign Large-Cap Core
Managed by: Massachusetts Financial Services Company
 Seeks capital appreciation.

Value	Core	Growth	
			Large
			Medium
			Small

Wells Fargo Emerging Markets Equity Fund

Category: Diversified Emerging Markets
Managed by: Wells Fargo Funds Management, LLC
 Seeks long-term capital appreciation.

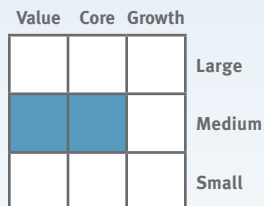
Value	Core	Growth	
			Large
			Medium
			Small

⁵ Foreign investments involve special risks, including currency fluctuations, political developments and share illiquidity. Equity securities of companies located in emerging markets involve greater risks than investing in more established markets.

Specialty Funds^{4,5}

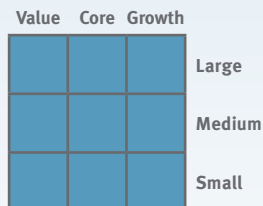
Cohen & Steers Institutional Realty Shares Fund

Category: Real Estate
Managed by: Cohen & Steers
 Seeks total return through investment in real estate securities.



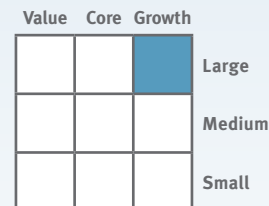
Franklin Growth Fund

Category: Unconstrained
Managed by: Franklin Templeton Investments
 Seeks capital appreciation.



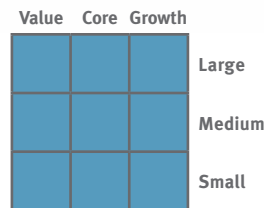
Oppenheimer Global Fund

Category: World Stock
Managed by: Oppenheimer Funds
 Seeks capital appreciation.



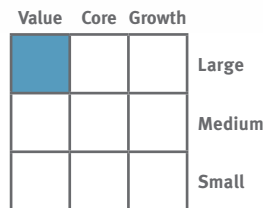
PIMCO All Asset Fund⁶

Category: Real Return
Managed by: Pacific Investment Management Company
 Seeks to maximize total return, consistent with preservation of capital and prudent investment management.



Vanguard Global Equity Fund

Category: World Stock
Managed by: The Vanguard Group, Inc.
 Seeks long-term capital appreciation.



⁴ Equity securities of small- and medium-sized companies may be more volatile than securities of larger, more established companies.

⁵ Foreign investments involve special risks, including currency fluctuations, political developments and share illiquidity. Equity securities of companies located in emerging markets involve greater risks than investing in more established markets.

⁶ The style box displayed reflects only the stock holdings of the Fund. Although not depicted, the Fund may invest in bonds and other asset classes in addition to stocks.

The historical investment style boxes in this brochure classify investment options by duration (for stable value investments) or style (for stock funds) along the horizontal axis, and by quality (for stable value investments) or market capitalization (for stock funds) along the vertical axis. Differences in investment style can affect both risk levels and returns. There is no guarantee that any investment objective will be achieved.

To see portfolio choices and detailed allocation information, please visit getretirementright.com/investments.

For important disclosure information please visit http://www.getretirementright.com/documents/principal_risks.pdf.

Investment Style Terms & Definitions

Stable Value/Bonds

Duration

- Short – Less than 3.5 years
- Intermediate – 3.5 to 6 years
- Long – 6 years or more

Quality of Bond Investments

- High – AA or higher
- Medium – BBB through A
- Low – BB or lower

Stock Funds

Style

- Value – Companies with low valuations that are not growing rapidly
- Core – A blend of growth and value stocks
- Growth – Companies whose earnings increase faster than the market in general

Market Capitalization

- Large – Generally, \$5 billion or more in market capitalization (70 percent of the U.S. market)
- Medium – Generally, \$1 billion to \$5 billion in market capitalization (20 percent of the U.S. market)
- Small – Generally, below \$1 billion in market capitalization (10 percent of the U.S. market)





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Omaha, NE 68175

COMPANION LIFE INSURANCE COMPANY

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Not all funds available in all plans.

Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09, 903-GAQC-14, 903-GAQC-14 FL, 903-GAQC-14 MN, 903-GAQC-14 OR, 903-GAQC-14 TX, or state equivalent) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175 is licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788 is licensed in New York and underwrites the group variable annuity (Forms 900-GAQC-07 NY and 903-GAQC-17 NY).

Each company accepts full responsibility for each of their respective contractual obligations under the contract but does not guarantee any contributions or investment returns except as to the Guaranteed Account and the Lifetime Guaranteed Income Account as provided under the contract. All guarantees are based on the claims paying ability of the issuing company. Specific features of the Lifetime Guaranteed Income Account vary by state. Restrictions apply. The Lifetime Guaranteed Income Account is not available in Nevada or New York. Neither United of Omaha Life Insurance Company, Companion Life Insurance Company, nor their representatives or affiliates offers investment advice in connection with the contract.

Lifetime Guaranteed Income Account (Rider Forms 651-GAQR-10 or 651-GAQR-10(CT) or 651-GAQR-10(OR)) may not be available in all states and specific features may vary by state. Availability may vary by plan. The Lifetime Guaranteed Income Account is not available in Nevada or New York.

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Group variable annuities are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Distributions may be subject to ordinary income tax and, if taken prior to age 59½, a 10 percent federal tax penalty may apply. Investing in a group variable annuity involves risk, including possible loss of principal.

Prior to selecting investment options for the plan, plan sponsors should consider the investment objectives, risks, fees and expenses of each option carefully. For this and other important information, plan sponsors should review the fee disclosure document or the plan sponsor website. Read this information carefully.

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