

# 401(k) Admin Advantage

TAKE THE HASSLE OUT OF 401(k) PLAN ADMINISTRATION



## Your 3(16) Fiduciary Solution

We understand the time-consuming hassles of administering a 401(k) plan.

Under the Department of Labor’s ERISA section 3(16), you have certain fiduciary obligations for administering your plan. A Department of Labor review of your plan could lead to a fine if these responsibilities are not completed or done incorrectly. As a 401(k) provider, we understand these regulations and can help you with the time-consuming hassles they often create.

Through our 401(k) Admin Advantage suite of services, we can simplify your plan’s day-to-day demands. Plus, we’ll serve as a co-fiduciary for administrative requirements helping you minimize plan risks and personal liability. That can mean less stress, fewer headaches and more time and energy to invest in other aspects of your business.

## Getting started is easy

For a small fee, we’ll help you navigate through your 401(k) plan administration responsibilities so you don’t have to be a qualified plan expert. We provide flexible options so you can choose the level of services that are right for you and your plan.

**Still not convinced? Check out how 401(k) Admin Advantage stacks up against the other providers.**

REQUIRED Plan Responsibilities	Mutual of Omaha’s 401(k) Admin Advantage	Many Traditional Plan Providers
Delivery of required notices in a timely manner (participant fee disclosures, QDIA notices and safe harbor notices, etc.)	<b>YES</b>	NO
Management of unclaimed checks for terminated employees	<b>YES</b>	NO
Historical records maintenance	<b>YES</b>	NO
Transaction processing and approval (i.e., loans, hardships and withdrawals)	<b>YES</b>	NO

## Top Five Reasons You Need 401(k) Admin Advantage

- 1. Help minimize your risk** – You share your regulatory obligations and administrative requirements with Mutual of Omaha as a co-fiduciary.
- 2. Reduce paperwork** – Your day-to-day administrative duties are simplified, including participant notice distribution and transaction processing.
- 3. Save time** – You can focus on managing your business while we handle your plan's administration.
- 4. Provide flexibility** – You select the level of service that meets your needs. Plus, we offer electronic or print delivery of notices based on what works best for your plan.
- 5. Gain peace of mind** – You'll receive help to avoid putting your plan at risk and will have confidence knowing your plan administration responsibilities are covered.

We're here to help you and your employees get retirement right. Choose 401(k) Admin Advantage and let us help take the hassle out of your plan administration.

Contact your Mutual of Omaha representative for more information or call (800) 679-6019.

[getretirementright.com](http://getretirementright.com)

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

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 (Form 900-GAQC-07(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 and financial strength of the underwriting 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.

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.

Mutual of Omaha Retirement Services is a marketing name for the Retirement Plans Division of Mutual of Omaha Insurance Company.

For producer use and plan sponsor use only. Not to be used with any participant.