



> Mutual of Omaha Retirement Services: Your 401(k) Provider of Choice



Our Product is Sophisticated – Yet Simple and Flexible

We've developed our 401(k) product and service offering to simplify the 401(k) experience, with features that help you get retirement right. Our 401(k) solution is specifically designed for small- to mid-size businesses. One with simplified administration, but also offering sophisticated features and advantages, such as:

- Independent, objective investment oversight and monitoring
- Protection options for you as a plan fiduciary
- Non-proprietary investments
- Plan design flexibility
- Simplified administration options that can include a local TPA firm
- A smooth plan implementation process

All while striving to deliver a high-quality benefit that can help attract new talent to your company and help retain existing employees. It's a customer service experience that ranks among the best in the industry.*

Our Customers Agree

In a recent client satisfaction survey conducted by Chatham Partners, 96% of our plan sponsors participating in the survey rated their overall satisfaction a 5 or higher on a 7-point scale, representing the highest level of satisfaction and loyalty.

*2016 Client Satisfaction Survey, conducted by Chatham Partners. Please refer to the back page for important disclosure information.



We simplify the 401(k) experience through an easy-to-use solution that helps you get retirement right.



Simplified Investment Selection and Monitoring

Working with your advisor, we provide a simplified three-step approach that makes it easy to offer an investment lineup with diverse choices. You'll have peace of mind knowing that all of our investment options are professionally screened and backed by a selection process that mitigates risk and is as easy as...

- 1 Select a QDIA**
 Four carefully selected Qualified Default Investment Alternatives (QDIAs) have varying investment approaches, so you're sure to find one that fits the needs of your employees
- 2 Determine Investment Protection Option**
 Four recommended investment lineups, available through Mesirov Financial, that target employee investment experience and comfort levels
- 3 Consider Adding Complementary Investment Options**
 A wide variety of funds screened by Callan Associates for employers and employees who are comfortable building their own investment line-up and portfolio

“Mutual of Omaha has the best group of customer service associates I have ever worked with! A+! They are always friendly and knowledgeable about how to solve my issues.”

– 2016 Client Satisfaction Survey, conducted by Chatham Partners

QDIA ContinuumSM

Four carefully selected QDIAs have varying investment approaches, so you're sure to find one that fits the needs of your employees.

Target Date Funds Ease of concept/all-in-one funds managed to a projected retirement date or along an investment “glidepath.”		Individually Managed Accounts (IMAs) 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 Storyline <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	

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. Principal value of a target fund is not guaranteed at any time, including at the target date.



Plan Protection that Helps Provide Confidence

We help small- to mid-size employers incorporate plan design and plan protection components similar to those found in highly-customized plans structured for large companies. This efficient model includes:

- Plan design assistance to help ensure your goals are met
- The product investments are selected through an independent third-party due diligence process. We enlist Callan Associates, Inc. to provide unbiased assistance with fund selection at the product level
- Options at the plan level, available through Mesirow Financial, that help protect you in your fiduciary role – including your investment selection and monitoring duties under ERISA

“Our Client Relationship Manager is top notch! She is amazing and is my ‘go-to’ with any questions. She is always very knowledgeable and gets back to me in a very timely manner. I would be proud to have her on any team that I am on.”

– 2016 Client Satisfaction Survey, conducted by Chatham Partners

Plan Administration for Your Peace of Mind

As a plan fiduciary of your 401(k) plan, you're responsible for prompt distribution of participant notices and processing plan transactions. In addition, you have the complex job of investment selection, monitoring and managing risk.

But you don't have to manage those responsibilities alone.

Because the Employee Retirement Income and Securities Act (ERISA) allows you to seek co-fiduciary support, we provide administrative services that:

- Take the hassle out of plan administration
- Fulfill your regulatory and legal responsibilities
- Help you ensure the ongoing health of your plan

Our robust service features, usually available only to larger plans, help you manage your plan with confidence.

SUPPORT FOR:	OUR FIDUCIARY SOLUTIONS FOR ERISA REQUIREMENTS:	
Administrative Tasks	<p>ERISA 3(16) Services</p> <p>When you select our 401(k) Admin Advantage services, we become a co-fiduciary and take responsibility for distributing required participant notices (Level 1) and transaction processing (Level 2). You choose either, or both, levels for a package suited to your plan's specific needs.</p>	
Investment Oversight	<p>ERISA 3(21) Services</p> <p>Mesirow Financial, through Mutual of Omaha Retirement Services 401(k) plan offering, recommends investment options, but you and your advisor make the final decision.</p>	<p>ERISA 3(38) Services</p> <p>Through Mutual of Omaha Retirement Services 401(k) offering, Mesirow Financial is appointed to make investment selection, monitoring and replacement decisions for you. Mesirow assumes legal responsibility and indemnifies you from litigation.</p>



“The addition of Admin Advantage was a major improvement. It took a lot of responsibility off the plan administrator.”

– 2016 Client Satisfaction Survey, conducted by Chatham Partners

We Make It Easy

Your dedicated Mutual of Omaha Retirement Services team helps ensure a quality customer service experience.

Smooth On-Boarding

- A single point of contact helps to ensure a smooth on-boarding process

Hassle-Free Plan Administration

- A dedicated relationship manager serves as a point of contact for any issues related to the plan*
- Simplified and competitive product pricing model and easy-to-understand fees
- Employee education materials and enrollment support
- Retirement readiness reports for your participants
- Annual Plan Reviews and Plan Health Summary Reports

Guidance and Automatic Support for Employees

- A participant experience made easier for employees and employers, including options to automatically enroll your employees, automatically select their investments and have their investments managed by investment experts
- Target Date funds and managed account options

Progress Reports, Planning Tools and Customer Service

- Individualized projection statements illustrating savings needed to meet retirement goals
- Employee website with interactive planning tools, account statements (also available in print) and fund profiles
- Participant education tools
- 24/7 customer service

**Qualified plans with more than \$1,000,000 in assets*

“Quick response time and ease of administration on a 401(k) plan is so important. Mutual of Omaha does a great job in those areas.”

– 2016 Client Satisfaction Survey, conducted by Chatham Partners



“Mutual of Omaha has always been wonderful to work with. The transfer of our 401(k) plan to them went smoothly and, to this day, everyone you come in contact with is professional and knowledgeable, along with being friendly and helpful.”

– 2016 Client Satisfaction Survey, conducted by Chatham Partners






“Customer service on the administrative aspect is awesome. I was impressed from the very beginning as we were guided through the process of developing/modifying our plan. Everything was explained in layman’s terms.”

– 2016 Client Satisfaction Survey, conducted by Chatham Partners






Best-In-Class Client Satisfaction Ratings*

Our 2016 Client Satisfaction Survey exceeded the benchmark in 22 of 23 attributes, including overall customer satisfaction and these key metrics:

Overall impressions*

Category	Rating
 Offers full range of services	95%
 Helps fulfill fiduciary responsibilities	94%
 Easy to do business with	94%
 Provides high-quality service	93%
 Would recommend to others	92%

Products and Services*

Category	Rating
 Overall satisfaction (all clients)	96%
 Processing employee transactions	98%
 Personnel	97%
 Participant services	96%
 Plan sponsor services	94%

*Based on a rating of five or higher on a seven-point scale. These ratings are considered “best-in-class” by Chatham Partners, a market research firm specializing in financial services.

2016 Client Satisfaction Survey, conducted by Chatham Partners. Please refer to the back page for important disclosure information.



A Name You Know and Trust

Our mission is to provide products that help our customers through life's transitions, and back our products with operational excellence at every level. Above all, we strive to maintain the highest degree of integrity in all our interactions.

As a mutual company, owned by our policyholders, we are not driven by short-term thinking and a focus on quarterly results that so often characterizes publicly traded companies. Our mutual structure allows us to ensure that every decision we make is with the long-term benefit of our customers and policyholders in mind.

Strong. Stable. Secure.

We have been in the retirement services business for more than 45 years and have built a quality retirement services platform. We are committed to providing the best product for employers who want to help their employees achieve their retirement savings goals.



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COMPANION LIFE INSURANCE COMPANY

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Getretirementright.com

Sellretirementright.com

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

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 is licensed nationwide except in New York. Companion Life Insurance Company 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 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.

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The specific legal protection offered by Mesirow Financial is governed by the agreement between Mesirow Financial and the plan sponsor. Nothing herein is intended to modify such agreement.

Callan Associates, Inc., Mesirow Financial, Stadion, Morningstar and Vanguard are not affiliated with Mutual of Omaha and its affiliates.

Mutual of Omaha commissioned Chatham Partners to conduct a client satisfaction survey to all group variable annuity contract customers of United of Omaha Life Insurance Company and Companion Life Insurance Company. The three month survey, concluded in June 2016, had an overall customer response rate of 28 percent. Survey results are limited to those expressing an opinion. Chatham Partners is a leading independent market research firm and is not affiliated with Mutual of Omaha or any of its affiliated entities. Testimonials may not be representative of the experience of other clients.

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.

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