

# Small Business Retirement Solutions

401(k) Plan features tailored to small business needs



Mutual of Omaha Retirement Services

Successful small business owners know that to continue growing they need to manage costs and retain valuable employees. Adding a 401(k) to an employee benefits package can serve both goals. Our 401(k) product was designed specifically with small businesses in mind. It's cost effective, simple and straightforward to administer, so business owners can stay focused on building their businesses.

## 401(k) Features for Small Business

- Reduced administrative fees – keeps expenses down
- Full-service plan support – provides one-stop, all-inclusive administrative services
- Web-based administration – access accounts from work, home or anywhere Internet access is available. Payroll submission is completed online and payroll deposits are funded automatically via ACH. Online administration is available and required with this product. This includes online enrollment, employee distribution requests and employee rollover requests

- Investment options – for different types of investors from aggressive to conservative and everyone in between<sup>1</sup>
- Fiduciary support – a three-tiered approach provides support at the product, plan and participant levels

## Convenient Automatic Options

- Automatic enrollment – simplifies the enrollment process, all eligible employees are automatically enrolled in the plan and contribute a percent of pay designated by the plan sponsor.
- Automatic contribution increases – ensures employees' contributions keep pace with their savings goals

*(continued on back)*



Underwritten by  
United of Omaha Life Insurance Company  
Companion Life Insurance Company

## Convenient Automatic Options (cont.)

- Automatic investment elections – minimizes the effort required to educate employees about investments and provides fiduciary protection through four Qualified Default Investment Alternative (QDIA) options:
  - 3 GlidePath Retirement<sup>SM</sup> Series and Vanguard<sup>®</sup> Target Retirement Funds – target retirement date funds
  - 3 Stadion Managed Accounts and Morningstar<sup>®</sup> Retirement Manager<sup>SM</sup> – professionally managed account options
- Flexibility – employees who want to control their own savings and investments have the flexibility to opt out of the automatic enrollment, automatic increase and automatic investment features

## Recordkeeping Fees

Availability of our 401(k) product for small businesses may be restricted based on the number of eligible employees. The recordkeeping fees for eligible plans are listed below. Standard full-service recordkeeping fees<sup>2</sup> apply to those plans not eligible for our small businesses product.

Annual Base Fee*	\$1,275
Per Participant Fees**	\$50
Loan Initiation Fee	\$125 (paid by participant)
Distribution Fee	\$50 (paid by participant)

\*Subsidized if transferred assets exceed \$1 million

\*\*Subsidized if average account balance exceeds \$30,000

## A Provider You Can Trust

Mutual of Omaha and our insurance affiliates remain financially strong, stable and secure, and stand ready to meet your small business administrative retirement needs. *To learn more about our product, contact your Mutual of Omaha representative.*

[GetRetirementRight.com](http://GetRetirementRight.com) | [MutualofOmaha.com](http://MutualofOmaha.com)



United of Omaha Life Insurance Company | 3300 Mutual of Omaha Plaza | Omaha, NE 68175 | (877) 401-SALE (7253)

Companion Life Insurance Company | Hauppauge, NY 11788 | (877) 401-SALE (7253)

Mutual of Omaha Retirement Services | 3300 Mutual of Omaha Plaza | Omaha, NE 68175 | (800) 679-6019

<sup>1</sup>Individual participant bears investment risk for investments in each subaccount other than the Guaranteed Account and Lifetime Guaranteed Income Account. Neither United of Omaha Life Insurance Company nor Companion Life Insurance Company provides advice regarding investment allocations.

<sup>2</sup>Other fees, in addition to the recordkeeping fees, may apply to the product.

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 and 903-GAQC-17NY)).

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.

Investments in target date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) 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 ones based on its target date. The principal value of the fund(s) is not guaranteed at any time, including at the target date.

Vanguard<sup>®</sup> is a trademark of The Vanguard Group, Inc. The Vanguard Group, Inc. is not affiliated with Mutual of Omaha and its affiliates.

Stadion Money Management, LLC is not affiliated with Mutual of Omaha and its affiliates.

The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar<sup>®</sup> Retirement Manager<sup>SM</sup> is offered by and is the property of Morningstar Associates, LLC, a registered investment advisor and wholly owned subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. Morningstar Associates is not affiliated with Mutual of Omaha.

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.

***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.***

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