

## > Fiduciary Protection

### QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

When it comes to saving for retirement, many employees are overwhelmed with the number of decisions they need to make. Too often, they take the path of least resistance, which is to do nothing. This may not only negatively affect *their* financial futures, but also the overall health of *your* retirement plan.

That's why we offer several auto features for retirement plans. When elected as a plan option, employees automatically are enrolled in their company's retirement plan at predetermined contribution and annual deferral increase rates. Additionally, contributions can be invested automatically into a Qualified Default Investment Alternative (QDIA), facilitating virtually every employee decision. Of course, they can opt out of these features at any time.



#### QUALIFYING AUTOMATIC CONTRIBUTION ARRANGEMENT

When a plan meets certain minimum contribution and vesting requirements, it can be established as a Qualifying Automatic Contribution Arrangement (QACA) plan under the Pension Protection Act (PPA). As a QACA, the plan is exempt from ADP/ACP testing and also may be exempt from top heavy testing.

#### QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

A QDIA is a default investment option that provides additional fiduciary protection for plan sponsors and eliminates the need for participants to make investment decisions.

#### WE OFFER FOUR TYPES OF QDIA OPTIONS:

- > GlidePath Retirement<sup>SM</sup> Series – a series of target date funds
- > Stadion Money Management\* – a professionally managed account
- > Vanguard<sup>®</sup> Target Retirement Funds – a series of target date funds
- > Morningstar<sup>®</sup> Retirement Manager<sup>SM\*</sup> – a professionally managed account

\*A fee is assessed on participants' accounts for plans using this service as a default investment.

## GET STARTED TODAY

To take advantage of our auto features, work with your relationship manager or plan representative to:

- Set eligibility requirements
- Set annual deferral rates
- Set applicable company match rates
- Choose the default investments
- Amend your plan document

Our auto features for retirement plans are designed to obtain higher participation rates and contribution levels with little or no additional cost to the plan sponsor. To learn more, call your relationship manager or plan representative today.

## AUTOMATIC FEATURES FOR RETIREMENT PLANS

- Auto enrollment
- Auto annual deferral increases
- Auto investment elections

## PROGRAM FEATURES

- Auto enrollment to increase participation
- Auto deferral increases to boost contribution rates
- Auto investment elections to facilitate investment decisions
- Plan design support to assist with implementing auto features
- Compliance support to assist with federal requirements

## PROGRAM BENEFITS

- Easier to communicate and administer
- Higher participation and contribution levels
- Higher maximum deferral limits for key people
- Fiduciary protection for plan sponsor

## DEFAULT INVESTMENTS

- GlidePath Retirement<sup>SM</sup> Series
- Stadion Money Management
- Vanguard<sup>®</sup> Target Retirement Funds
- Morningstar<sup>®</sup> Retirement Manager<sup>SM</sup>

## GET RETIREMENT RIGHT<sup>®</sup>

### UNITED OF OMAHA LIFE INSURANCE COMPANY

3300 Mutual of Omaha Plaza, Omaha, NE 68175

### COMPANION LIFE INSURANCE COMPANY

Hauppauge, NY 11788

(877) 401-SALE (7253)

Vanguard is a trademark of The Vanguard Group, Inc.

Mutual of Omaha and its affiliates are not affiliated with any of the other entities named.

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. 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.

***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.***

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. A target date fund is not guaranteed at any time, including on or after the target date.

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

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