

> Fiduciary Protection by Design

What if?

There was a retirement plan provider who offered a 401(k) product already designed to help you address conflicts of interest?



Well, there is. Mutual of Omaha Retirement Services provides a 401(k) solution that's been designed with fiduciary best practices in mind. It's simple, yet sophisticated; and helps address conflicts of interest for all parties.

- > Revenue-neutral levelized pricing
- > Level plan costs for participants
- > Level advisor compensation
- > No proprietary funds
- > Extensive fiduciary protection

Mutual of Omaha Retirement Services focuses on doing what's right for advisors, plan sponsors, and participants. Now it's time to get ahead of the curve. Our 401(k) product helps you provide client transparency and peace of mind, allowing you to do what is in their best interest.

Please contact our Sales Desk at 877-401-7253 or email salesdesk@mutualofomaha.com to learn more about how partnering with Mutual of Omaha Retirement Services can benefit you and your clients.

If you're partnering with a retirement plan provider whose product design isn't as conflict-free and forward-thinking as ours, we're here to help you.

REVENUE-NEUTRAL LEVELIZED PRICING

Our method of product fund selection is objective, guided by the help of one of the largest strategic investment consulting firms in the United States. We also maintain a revenue-neutral investment fee structure to ensure our compensation is consistent across all funds.

LEVEL PLAN COSTS FOR PARTICIPANTS

Regardless of the funds the plan sponsor includes in the plan, each participant shares equally in the cost of the plan by paying the same rate.

Participants in certain funds do not subsidize the plan costs for other participants invested in other funds.

LEVEL ADVISOR COMPENSATION

Mutual of Omaha pays advisors level compensation on all funds within a given plan. Levelized compensation helps you, as the advisor, focus on the interests of the plan and its participants.

NO PROPRIETARY FUNDS

We are investment neutral. We don't promote any one fund over another, and have nothing to gain from any particular fund selection.

EXTENSIVE FIDUCIARY PROTECTION

Being a 401(k) plan fiduciary comes with a wide variety of responsibilities, which can be overwhelming at times. That's why we offer a selection of co-fiduciary services to help reduce the workload and financial risk for you and your clients.

> Administrative Fiduciary Protection – ERISA 3(16)

The sheer number of participant notifications and disclosures required by law is daunting. Our professional 3(16) services include comprehensive notice distribution to participants and transaction processing to help alleviate fiduciary burdens placed on you and your clients.

> Investment Fiduciary Protection – ERISA 3(21) and 3(38)

We also provide varying degrees of plan-level guidance by working with an unbiased, third-party investment firm. This SEC-registered investment advisor monitors funds and makes recommendations independently for each plan.

> **3(21)** – Recommendations are made on an ongoing basis, but the final decision is made by the plan sponsor

> **3(38)** – Our client selects one of the guideline options based on employee demographics. Funds are then monitored and replaced allowing for co-fiduciary protection without a lot of investment analysis by you and your client

GET RETIREMENT RIGHT®

United of Omaha Life Insurance Company
Companion Life Insurance Company
(877) 401-SALE (7253)

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 is licensed in New York and underwrites the group variable annuity (Form 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.

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.