



# Are Required 401(k) Tasks On Your Radar?

IF NOT, THEY CAN EASILY SLIP BY – GET HELP WITH 401(k) ADMIN ADVANTAGE<sup>SM</sup> SERVICES

With so many 401(k) regulations and administrative responsibilities to keep track of, it's possible to miss something that could put you and your plan at risk. A Department of Labor review of your plan could lead to a fine if responsibilities are not completed or done incorrectly.

Even when you know everything required of you, it's complex, time-consuming work. But you don't have to go it alone. We're here to help with our 401(k) Admin Advantage suite of services.

This allows you to delegate required responsibilities to our experienced retirement services professionals.

For a small fee we handle the day-to-day administrative tasks for you, sharing the legal and financial liability as a co-fiduciary of the plan. That means less stress, fewer headaches and more time and energy to invest in your business.

It's easy to get started, and we provide flexible options so you can choose the services you prefer.

Not everyone offers this extra level of service and protection. Choose Mutual of Omaha Retirement Services to simplify 401(k) paperwork, reduce risk and potential liability.

## Does your 401(k) provider handle these plan requirements?

REQUIRED Plan Responsibilities	Mutual of Omaha's 401(k) Admin Advantage	Most 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

Contact your Mutual of Omaha representative for more information, or call 800-679-6019. We're here to help you and your employees get retirement right.

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.

For Producer use and Plan Sponsor use only. Not to be used with any participant.