



(K)RUISECONTROL™

Automatic Enrollment Program

The IRS has long recognized a plan sponsor's ability to increase participation by automatically enrolling eligible employees in the company's retirement plan programs. In recent years, the IRS also has expanded its rulings to permit automatic increases in deferral rates for participants who are enrolled automatically.

Automatically enrolling participants and automatically increasing their deferral rates to create a meaningful retirement nest egg is at the heart of Mutual of Omaha's (k)ruiseControl. To get your plan and your employees on the right path to retirement, please contact your Mutual of Omaha representative.

FEATURES

- Plan document support
- Program guidance and ERISA support
- Plan sponsor reporting* to help with employee enrollment in the (k)ruiseControl program and sample notifications regarding annual increases in deferral percentages (as defined by you as the plan sponsor for coordination with your company's payroll vendor)
- Broad range of participant communications vehicles

BENEFITS

- It's easy to drive plan participation. Just call your Mutual of Omaha Client Service Team to request a complete kit, including prototype documentation and step-by-step guidance.
- Helps ensure that your program is in compliance with federal requirements.
- (k)ruiseControl is an all-wheel drive support, delivering services from implementation through ongoing support and communication. We'll help keep you on track.
- Stay apprised of all pertinent details regarding your company's plan, easing ongoing program administration.
- We'll help you keep participants informed about the program with ready-to-use materials that are conveniently accessible.

*Please note that reporting is contingent upon our receipt of certain data that is validated by you as the plan sponsor.

(k)ruiseControl™ Procedure Guide

		DESCRIPTION	PLAN SPONSOR ACTION	MUTUAL OF OMAHA & FA ASSISTANCE
STEP 1 →	Amend Plan Document	<ul style="list-style-type: none"> Federal rules require an amendment to the plan document Sponsors may use Mutual of Omaha's prototype version Contact Mutual of Omaha's Client Service Team to request your package for auto enrollment 	Contact Mutual of Omaha/Financial Advisor	Prototype document and guidance available
STEP 2 →	Select Auto Enrollment Features	<p>The plan document requires you to choose:</p> <ul style="list-style-type: none"> Default minimum and maximum deferral rates Annual deferral increase amount Annual deferral increase date (options available) Affected participants (all plan participants or new employees) <p>It is important to review your plan's default investment option to ensure that it is appropriate for automatically enrolling participants.</p>	Amend document and select auto enrollment features	Guidance available
STEP 3 →	Verify Plan Data Accuracy	<p>To take advantage of (k)ruiseControl's full capabilities, plan sponsors must supply certain information to Mutual of Omaha, including:</p> <ul style="list-style-type: none"> Participant eligibility dates Participant deferral rates Participant hire dates <p>This information ensures that Mutual of Omaha reporting will be accurate and supports the plan sponsor's responsibilities. Updated information must also be provided as new employees become eligible and existing employees change deferral rates.</p>	Ensure data accuracy	Guidance and support available
STEP 4 →	Distribute Participant Communications	<p>Participants retain the right to change their deferral rate at any time, including the right to stop deferrals. Written notice regarding the plan's auto enrollment features is required. Participants must be allowed a reasonable timeframe to make a deferral election or elect not to participate (typically at least 30 days). The notice must include:</p> <ul style="list-style-type: none"> A summary of auto enrollment features in the plan document A notification that enrollment is automatic if the participant does not opt out or elect a deferral rate A notice of a participant's right to change elections and instructions A notice of annual increment to deferral rate 	Ensure participant communications are provided promptly	<p>Guidance and communications support available, including:</p> <ul style="list-style-type: none"> Auto enrollment communication consistent with requirements Updates for new participants, including enrollment booklet Sample annual participant notice
STEP 5 →	Verify Participant Enrollment & Communications	<p>Pertinent information regarding participants' retirement plan accounts are communicated to them in a variety of ways, including:</p> <ul style="list-style-type: none"> Participant Web site Interactive Voice Response (IVR) system Quarterly participant statements Enrollment materials Participant notices 		Electronic or paper-based communications provided
STEP 6 →	Review Reporting	<p>Plan sponsors may work directly with the Mutual of Omaha Client Service Team, or use the reporting available on the plan sponsor Web site to monitor participant status, including:</p> <ul style="list-style-type: none"> Elected deferral rates Enrollment status Deferral increase dates <p>Reporting enables the plan sponsor to communicate enrollment status changes to the company's payroll provider. Additionally, other reporting or e-mail alerts provide details regarding participant elections.</p>	Ensure participant data is coordinated with payroll vendor	Reporting provided

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Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09 or 902-GAQC-09(OR) or 901-GAQC-07 or 901-GAQC-07(OR)) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company is not licensed in New York. In New York, Companion Life Insurance Company, Hauppauge, NY 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. Neither United of Omaha, Companion Life Insurance, nor their representatives or affiliates offers investment advice in connection with the contract.

For existing plans, an amendment fee will apply.

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