



AGENTIRA

Simplified Mandatory Rollovers

AgentIRA is designed to help administer automatic rollovers from your retirement plan. EGTRRA regulations require plan sponsors to establish an Individual Retirement Account (IRA) for terminated participants with retirement plan account balances between \$1,000 and \$5,000 that are cashed out of the plan. AgentIRA helps plan sponsors meet this obligation and reduces the administrative work associated with small, terminated participant accounts.

BENEFITS

- Helps plan sponsors meet administrative obligations
- Automates the IRA rollover account establishment process
- Simplifies communication with sample participant notifications and plan sponsor welcome kit

HOW THE PROGRAM WORKS

AgentIRA takes the mystery out of mandatory rollover administration. Plan sponsors simply notify participants of their rollover IRA trustee. For those participants who do not respond in the time required, the plan sponsor notifies Mutual of Omaha of those with balances from \$1,000 to \$5,000 targeted for a rollover distribution (terminated participants with account balances less than \$1,000 will continue to receive cash distributions). Mutual of Omaha will coordinate the rollover of participants' account balances to an E*TRADE® Securities IRA.

PARTICIPANTS & THEIR ROLLOVER IRA ACCOUNT

Participants benefit from the automatic processing offered by AgentIRA.

INVESTMENT CHOICE Participants' rollover balances are initially invested in an FDIC-insured, interest-bearing deposit account. Participants can then elect to invest their account assets in other investment options available through E*TRADE (e.g., stocks, bonds, mutual funds, etc.).

ASSISTANCE Participants receive a letter acknowledging their new account from E*TRADE along with a welcome kit of helpful account information.

PROGRAM FEES

No fees* are charged to either the plan or plan participants for participation in the AgentIRA program; however, a \$25 annual custodial fee applies to participants invested in an E*TRADE Securities IRA. This fee is waived if the participant becomes an active E*TRADE Securities customer and elects to receive all account statements and confirmations electronically. To learn more about AgentIRA, please contact your Mutual of Omaha representative or visit GetRetirementRight.com.

*E*TRADE Securities pays a fee to the processing agent for each IRA established through AgentIRA, of which a portion is shared with Mutual of Omaha or its agent to help defray the administrative costs of the program.

GET RETIREMENT RIGHT[®]

UNITED OF OMAHA LIFE INSURANCE COMPANY

Omaha, NE 68175

COMPANION LIFE INSURANCE COMPANY

Hauppauge, NY 11788

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E*TRADE Securities LLC is a registered broker dealer and member of the NASD and SIPC. Mutual of Omaha is engaged in the business of providing recordkeeping and plan administrative services within the retirement services industry. E*TRADE Securities and Mutual of Omaha are not affiliated.

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.

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