



## FIDUCIARY PROTECTION

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 Mutual of Omaha Retirement Services offers 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

### 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.

Mutual of Omaha offers three types of QDIA options:

- Mutual GlidePath<sup>SM</sup> Portfolios – a series of eleven target date funds
- Stadion\* – a professionally managed account
- Vanguard<sup>®</sup> Target Retirement Funds – a series of ten target date funds

### GET STARTED TODAY

To take advantage of Mutual of Omaha's auto features, work with your relationship manager or plan advisor to:

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

Mutual of Omaha's auto features for retirement plans help to increase participation and contributions with little or no additional cost to the plan sponsor. To learn more, call your relationship manager or plan advisor today.

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

## 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

- Mutual GlidePath<sup>SM</sup> Portfolios
- Stadion
- Vanguard<sup>®</sup> Target Retirement Funds

# GET RETIREMENT RIGHT<sup>®</sup>

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## UNITED OF OMAHA LIFE INSURANCE COMPANY

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Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09 or 902-GAQC-09(OR), 902-GAQC-09(CT) or 901-GAQC-07) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company, Omaha, NE 68175 is not licensed in New York. In New York, Companion Life Insurance Company, Hauppauge, NY 11788 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 Life Insurance Company, Companion Life Insurance Company, nor their representatives or affiliates offers investment advice in connection with the contract.

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