United of Omaha Life Insurance Company
Companion Life Insurance Company
MUTUAL OF OMAHA RETIREMENT SERVICES

Retirement Solutions

MUGC8895_0311

GET RETIREMENT RIGHT®

THREE LEVELS OF FIDUCIARY SUPPORT

We understand the complexities of being a plan fiduciary and recognize that many plan sponsors and their participants aren't investment experts. That's why we take measures to offer diverse, proven investment options that are regularly monitored by professionals.

Our Approach to Fiduciary Support

Our three-tiered approach to fiduciary support includes assistance at the product, plan and participant levels. This comprehensive support can help plan sponsors meet their responsibilities to provide prudent and diverse investments in their plan, while offering participants access to the professional advice they need to make sound investing decisions.

1 Product-Level Oversight

As a third-party advisor to our Investment Manager Oversight Committee (IMOC), Callan Associates, Inc. helps select and monitor the investment managers and fund options in the investment lineup. This added level of due diligence helps plan sponsors fulfill their fiduciary responsibilities.

2 Plan-Level Guidance

Through a special arrangement, Mesirow Financial can be appointed to serve as an investment advisor and fiduciary to your retirement plan, undertaking specific responsibilities with respect to investment identification, selection and/or monitoring. As a co-fiduciary to the plan, Mesirow Financial will perform and defend its duties and obligations.

3 Participant-Level Confidence

When it comes to growing their nest eggs, participants also assume responsibility for their individual investment selections. This responsibility can be challenging, even for experienced investors. For those who prefer to leave the investment decisions to the experts, our product offers access to professional account management* through professionally managed account options.

** Actively managed accounts are included only in those plans offering a professionally managed account option. A separate agreement is required.*

Plant the seeds today... to give employees the resources they need to help grow an abundant retirement income.

INVESTMENT OPTIONS FOR ALL INVESTOR TYPES

Today's diverse workforce has widely varying investment styles and goals. Participants want tools to help them choose an appropriate investment strategy, and they want to determine the level of involvement they have in reaching their savings goals.

Something for Everyone
Our retirement plan product includes three investment approaches so employees at every level of investment know-how have access to a diversified investment mix. Regardless of the investment approach, we've engaged leading investment consultants to help with investment selection, portfolio allocation, and ongoing performance monitoring and evaluation.

1 "I'll Make My Own Decision"

For participants who want to build their own portfolios, we offer a carefully screened list of funds from nationally known investment managers covering a wide range of asset classes and styles. If participants want even more choice, we offer access to more than 500 mutual funds and a self-directed brokerage account.

2 "Make My Decision For Me"

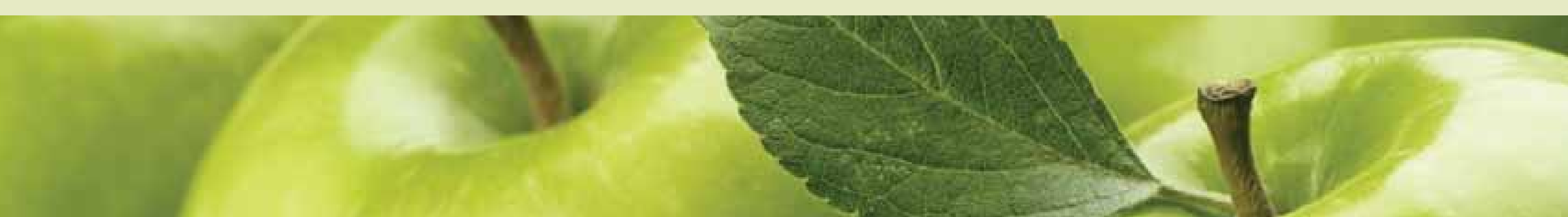
Individuals who prefer to leave the investment decisions to the experts can access professional account management through professionally managed accounts.

- **Stadion** employs registered investment advisors to make investment decisions on behalf of participants and provides ongoing retirement account management consistent with the participant's retirement goals. As a professionally managed account option employing a tactical asset approach, Stadion will make investment decisions according to changing market conditions.
- **Morningstar® Retirement Manager**℠ is a professionally managed account service that provides ongoing account monitoring and management. Participants will receive a personalized retirement strategy including their estimated retirement income goal, contribution rate, asset mix most appropriate for their situation, and expert investment selection.

3 "Help Me Make My Decision"

Participants who want convenience and the benefits of professional asset allocation get both with our risk-based and time-based investment portfolios. Carefully developed under the guidance of Callan Associates Inc., all portfolios are rebalanced automatically to ensure they continue to reflect their target allocations and overall objectives over time.

- **Mutual Directions®** is a series of risk-based asset allocation funds designed for all types of investors – from conservative to aggressive
- **Mutual GlidePath℠ and Vanguard® Target Retirement Funds** – two options of time-based asset allocation funds based on projected retirement dates





COMMITMENT TO SERVICE

Today's busy plan sponsors often wear several hats for their companies. And administering a retirement plan can be a full-time job by itself. To be successful, they need assistance from an experienced provider. Our team of retirement specialists will help plan sponsors design, implement and manage their plan.

Long-Term Customer Relationships
Without our customers, we wouldn't exist. That's why the core of our business is built on a passionate commitment to customer service. Our team of service professionals cultivate long-term customer relationships through one-on-one attention and a thorough understanding of the unique details and complexities of each plan. This personal touch allows us to provide proactive consultation and recommend specific plan design adjustments that may benefit a particular employer group or its employees.

1 Plan Design and Administration

We deliver the administrative and ongoing operational support to make plans easy to manage from day one.

- Comprehensive online reporting and information
- Loan origination and processing
- Compliance testing

2 Tools and Resources

In addition to implementing a successful retirement plan, we provide the tools and resources to help plan sponsors and their employees better understand and manage retirement accounts.

- Fiduciary Online Communication Library (FOCLpoint) database
- Website
- Participant *Contributions* newsletter
- Retirement "gap analysis"
- Monthly communication to plan sponsors

3 Customer Support

Our experienced retirement specialists are committed to providing only the highest quality of service.

- One-on-one service from a dedicated relationship manager
- Enrollment support and comprehensive educational materials
- 24-hour online and automated telephone support
- Annual plan review

A retirement plan is more than a product or service – it's a promise. A promise to help save for one of life's biggest transitions.

PROVEN RETIREMENT PRODUCT EXPERTISE

Mutual of Omaha's subsidiary companies, United of Omaha Life Insurance Company and Companion Life Insurance Company, have been the providers plan sponsors trust to deliver the solutions they need to make their retirement plans successful. We've built strong, lasting business relationships by focusing on the fundamentals:

- Offer quality products
- Deliver what we promise
- Stay focused on our customers

This approach has been the foundation for the tradition of trust we continue to build on every day.

A SOLID FOUNDATION

Plan sponsors can count on us not just for a competitive product portfolio, but also for the strength and stability they demand in uncertain times. In fact, the industry's leading rating agencies have recognized our efforts with consistently high marks.

EXCELLENCE IN SERVICE

From three levels of fiduciary support to world-class investment options, our comprehensive approach to retirement solutions can help each plan exceed expectations.

Mutual of Omaha

United of Omaha Life Insurance Company
Omaha, NE 68175
Companion Life Insurance Company
Hauppauge, NY 11788

(877) 401-SALE (7253)

Availability of each feature varies by plan.

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.