



RETIREMENT SOLUTIONS

For Small Businesses

Successful small business owners know that to continue growing their business, they need to manage costs and retain valuable employees. Adding a 401(k) to an employee benefits package can serve both goals.

Our 401(k) product was designed specifically with small businesses in mind. It's cost effective, simple and straightforward to administer, so business owners can stay focused on building their business.

401(K) FEATURES FOR SMALL BUSINESS

- **Reduced administrative fees** – keeps expenses down
- **Full-service plan support** – provides one-stop, all-inclusive administrative services
- **Web-based administration** – access accounts from work, home or anywhere Internet access is available. Payroll submission is completed online and payroll deposits are funded automatically via ACH. Employee distribution requests also are processed via the Web.
- **Investment options** – for all types of investors from aggressive to conservative and everyone in between
- **Fiduciary support** – a three-tiered approach provides support at the product, plan and participant levels

CONVENIENT AUTOMATIC OPTIONS

- **Automatic enrollment** – simplifies the enrollment process, all eligible employees are automatically enrolled in the plan and contribute a percent of pay designated by the plan sponsor
- **Automatic contribution increases** – ensures employees' contributions keep pace with their savings goals

- **Automatic investment elections** – minimizes the effort required to educate employees about investments and provides fiduciary protection through three Qualified Default Investment Alternative (QDIA) options:
 - Mutual GlidePathSM and Vanguard[®] Target Retirement Funds – target retirement date funds
 - Stadion – a professionally managed account option
- **Flexibility** – employees who want to control their own savings and investments have the flexibility to opt out of the automatic enrollment, automatic increase and automatic investment features

RECORDKEEPING FEES

Our 401(k) product for small businesses is limited to plans with 15 or fewer participating employees (defined as participants with an account balance). Standard full-service recordkeeping fees apply when the plan exceeds 15 participants.

Annual Base Fee*	\$975
Per Participant Fees**	\$50
Loan Initiation Fee	\$125 (paid by participant)
Distribution Fee	\$50 (paid by participant)

*Subsidized if transferred assets exceed \$1 million

**Subsidized if average account balance exceeds \$30,000

MUTUAL OF OMAHA – A PROVIDER YOU CAN TRUST

At a time when the nation grapples with new financial realities, Mutual and our insurance affiliates¹ remain financially strong, stable and secure, and stand ready to meet small business retirement needs – just like we always have.

To learn more about our product, contact your Mutual of Omaha representative.

GET RETIREMENT RIGHT[®]

UNITED OF OMAHA LIFE INSURANCE COMPANY

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COMPANION LIFE INSURANCE COMPANY

Hauppauge, NY 11788

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Vanguard[®] is a trademark of The Vanguard Group, Inc.

¹Individual participant bears investment risk for investments in each subaccount other than the Guaranteed Account. Neither United of Omaha nor Companion Life Insurance provides advice regarding investment allocations.

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.

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