



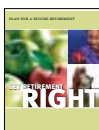
PARTICIPANT COMMUNICATIONS

Effective Education and Enrollment Materials

As a plan sponsor, you want your retirement savings plan to be successful and you want it to truly meet the needs of your employees. It starts with developing a good plan design with solid investment options, but that's only the beginning. Educating your employees about the need to save and the benefits of participating in your plan is crucial to their success. That's why we provide a wide array of effective communication materials designed to help you boost participation and increase contributions in your plan.

ENROLLMENT MATERIALS

Planting the seeds that encourage employees to save for retirement begins at enrollment. Our enrollment materials are designed to help your employees get started on the right path.



Enrollment Kit – a customized booklet that includes an education section along with details about the specific features of your plan.



Online and DVD Multimedia Presentations – informative presentations provide an introduction to 401(k) plans, information on the need to save for retirement and the basics of investing.



Announcement Flyers – customizable PDFs you can use to announce upcoming enrollment meetings.



Retirement Calculator – a hand-held calculator helps participants determine how much they need to set aside from each paycheck to reach their savings goals.

ONGOING COMMUNICATIONS

Education doesn't stop at enrollment. Once employees begin participating in a retirement plan, the next step is to encourage them to contribute regularly and increase their deferrals each year. Our ongoing participant communications can help you.



Quarterly Statements – easy-to-read account summaries, including investment performance and personal rates of return, which are mailed to each participant's home.



Contributions Newsletter – a quarterly newsletter that provides valuable insight to help participants understand what's going on in the market and what actions they need to take to stay on track.



Projection Planners – personalized gap analyses illustrate how much participants will have saved by retirement based on their current contribution levels compared to what they may actually need.

Well-informed employees tend to make wiser investment decisions – which ultimately can help them reach their retirement goals. To learn more, call your relationship manager or plan advisor today.

EDUCATIONAL FLYERS

Continual reinforcement and encouragement helps uncertain employees understand the benefits of participating in your plan. You can use our series of one-page flyers to send messages to specific employees or post on your company's Intranet for everyone to see.

Sample flyers include:



Strategies for Successful Retirement Investing



Are You Saving Enough?



Stay the Course During Market Shifts



What's Derailing Your Retirement Savings?

ONLINE RESOURCES

Once participants are enrolled in your plan, they have access to a wide variety of online resources to help manage their accounts and plan for retirement. All resources are located on *GetRetirementRight.com*.



Secured Account Access – participants can login to view and manage their accounts any time of the day or night.



Retirement Calculators – easy-to-use calculators help participants determine their individual risk tolerances, how much they need to save and more.



Fund Profiles – brief overviews of each fund highlight important facts and figures including investment objectives, fund holdings, sector weightings, benchmark information and investment-related definitions.

GET RETIREMENT RIGHT®

UNITED OF OMAHA LIFE INSURANCE COMPANY

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Mutual of Omaha

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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