



# 401(k) ADMIN Advantage<sup>SM</sup>

Your 3(16) Fiduciary Solution



LET US EMPTY YOUR IN-BOX

# Manage your business or your 401(k) plan?

*401(k) Admin Advantage<sup>SM</sup> helps you avoid the headaches of 401(k) plan administration*

Mutual of Omaha Retirement Services' 401(k) Admin Advantage can simplify your plan's day-to-day demands. In addition, we'll serve as a co-fiduciary for administrative requirements to help you minimize plan risks.

## 401(k) Admin Advantage Services

For a small additional fee, required 401(k) administrative duties are handled by experienced Mutual of Omaha Retirement Services professionals.

Choose either, or both, of the two service levels outlined for a 401(k) Admin Advantage package that meets your plan's specific needs.

### LEVEL 1

## Participant Notice Distribution

Let us directly deliver to your employees regulatory notices mandated by the Department of Labor and Internal Revenue Service. You'll have confidence knowing these notices will be delivered on time, while freeing staff to focus on running your business. Our comprehensive list of required notices includes:

- Participant Statements
- Participant Fee Disclosures
- Blackout Notice
- Safe Harbor Notice
- Automatic Contribution Arrangement (ACA)
- Qualified Automatic Contribution Arrangement (QACA)
- Eligible Automatic Contribution Arrangement (EACA)
- Summary Plan Description (SPD)
- Summary Annual Report (SAR)
- Qualified Default Investment Alternative (QDIA)
- Missing Participant Management

We offer electronic or print delivery of notices based on what works best for you and your employees.



## LEVEL 2

### Transaction Processing

This service package can eliminate ongoing one-off participant requests, save you time and put your mind at ease. We'll accept responsibility for day-to-day administrative duties related to reviewing participant requests, while also approving and processing transactions.

Services included are:

- Required Minimum Distributions (RMD)
- Termination Packets Sent to Participant Homes
- Involuntary Force-out Distributions
- Hardship Withdrawals
- Separation from Service Distributions
- Loan Processing
- In-Service Withdrawals
- Management of Unclaimed Checks
- Hardship Suspension Monitoring
- Loan Default Monitoring

Qualified Domestic Relations Order (QDRO) review is available with both Level 1 and Level 2. Additional fees apply which will be charged to the participant.

For more complete coverage of your fiduciary responsibilities and to further reduce administrative duties, consider engaging a Third Party Administrator that could provide additional services such as:

- 5500 Filings
- Eligibility Calculations
- Year End Compliance Testing
- Vesting
- Forfeiture Reallocations
- Auto Contribution/Auto Escalation Monitoring
- Plan Document Interpretation

## The Bottom Line

We'll help you navigate through your 401(k) plan administration responsibilities so you don't have to be a qualified plan expert. Our comprehensive approach helps minimize risk for you and your plan, while relieving you of certain administrative duties. **Let us empty your in-box** and help you get retirement right.

*For more information, contact your Mutual of Omaha representative.*



## UNITED OF OMAHA LIFE INSURANCE COMPANY

Mutual of Omaha Plaza | Omaha, NE 68175 | (877) 401-SALE (7253)

## COMPANION LIFE INSURANCE COMPANY

Hauppauge, NY 11788 | (877) 401-SALE (7253)

## MUTUAL OF OMAHA RETIREMENT SERVICES

Mutual of Omaha Plaza | Omaha, NE 68175 | (800) 679-6019



[Getretirementright.com](http://Getretirementright.com)

[mutualofomaha.com](http://mutualofomaha.com)

***Prior to selecting investment options for the plan, plan sponsors should carefully consider the investment objectives, risks, fees and expenses of each option carefully. For this and other important information, plan sponsors should review the fee disclosure document or the plan sponsor website. Read this information carefully.***

Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09, 903-GAQC-14, 903-GAQC-14 FL, 903-GAQC-14 MN, 903-GAQC-14 OR, 903-GAQC-14 TX, or state equivalent) 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 licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788 is licensed in New York and 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. Specific features of the Lifetime Guaranteed Income Account vary by state. Restrictions apply. The Lifetime Guaranteed Income Account is not available in Nevada or New York. Neither United of Omaha Life Insurance Company, Companion Life Insurance Company, nor their representatives or affiliates offers investment advice in connection with the contract.

Group variable annuities are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Distributions may be subject to ordinary income tax and, if taken prior to age 59½, a 10 percent federal tax penalty may apply. Investing in a group variable annuity involves risk, including possible loss of principal.

For Producer and Plan Sponsor use only. Not to be used with any participant.

MUTUAL of OMAHA'S  
**WILD KINGDOM**



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