



Introducing Your New 401(k) Website

See the exciting new enhancements that will help you plan for retirement

Exciting new enhancements have been made to your personalized 401(k) website, starting with a fresh new look that welcomes you at the account login page and continues throughout the site. The new site is live and ready to use at <http://myaccount.ascensus.com/mutual/>.

Staying on Track

You can track your progress on the home page with each return visit to the website. **Your Savings Goals** is a constant visual reminder of your projected income that keeps you in the know. If you're not on target, you can click **Edit My Goals** to make adjustments to get back on track.

Shortcuts To Keep It Simple

The **I Want To** feature makes it easy for you to find what you're looking for, and to take action. Choices include:

- Receive help selecting investments
- View account statements and activity
- Change the amount you save
- Review fund performance
- Change investments for future contributions
- Transfer balance between funds
- Model a loan

The screenshot shows the website's navigation menu: Home, Your Account, Your Plan Investments, Statements and Reports, Learning Center, Your Profile, and Help. The main heading is "Set Your Retirement Goals Now!" with a sub-message: "Click 'Set My Goals' to learn how much you may need to retire and how close you are to reaching your goals. Note: This provides an illustration only and will not make any changes to your account settings." A prominent "Set My Goals" button is visible.

Below the heading is a section titled "I Want To..." with a dropdown arrow. The "Account Details" section is expanded, showing:

- Summary Information:** Total Balance (Less Outstanding Loan) \$155,605.90; Vested Balance (Less Outstanding Loan) \$155,605.90; Outstanding Loan Balance \$0.00; Maximum Amount Available for Membership Withdrawal \$95,871.51.
- Deferral Rate(s):** EMPLOYEE 4553: 13.00%
- Market Information:** (Link to expand)
- Account Balance:** Tabs for By Fund, By Source, and By Asset Allocation. A table lists funds: JPMorgan Large Cap Growth Fund C (OLGXC) with 73.00% allocation, JPMorgan Core Bond Fund C (OBDCX) with 14.52%, and Lord Abbett Intl Core Equity(R) (LICRX) with 12.48%. A pie chart visualizes this distribution.
- Contribution Elections:** A table showing election percentages: JPMorgan Core Bond Fund C (OBDCX) at 15.00%, JPMorgan Large Cap Growth Fund C (OLGXC) at 70.00%, Lord Abbett Intl Core Equity(R) (LICRX) at 15.00%, and a TOTAL of 100%.

Other sidebar features include "Questions" with contact info, "Personal Rate of Return" (8.19%), and "Account Balance Over Time" with a bar chart.

The screenshot shows the "Fine Tuning Your Goals" interface. It includes a progress indicator: "You are on track to reach 60% of the monthly income you will need in retirement." Below this are four sliders for adjusting goals: Contribution Rate (set at 10%), Income at Retirement (set at 75%), Retirement Age (set at 67), and Investment Return (set at 8%). A "Save My Goals" button is at the bottom. A warning icon indicates the user is not on track, and a green checkmark icon indicates they are on track. A summary at the bottom shows a "Projected monthly income \$5,000 per month" and a "Total \$8,233 per month".

Better Planning

The new **"Fine Tuning Your Goals"** feature provides interactive planning tools that allow you to build a better retirement strategy based on realistic expectations and goals. Slide calculators provide real-time information – contribution rate, retirement age, income and percentage and rate of return are changed.

Strategies for Smart Retirement Planning

Whether retirement is just around the corner or 30 to 40 years away, regularly setting money aside – particularly in a tax-deferred vehicle such as a 401(k) or tax-exempt account like a Roth IRA – can often be the smartest move you can make.

A study conducted by the Employee Benefit Research Institute estimated that the average American worker will face a retirement savings shortfall of more than \$47,000.¹ How can you avoid a similar fate?

Some factors that influence your retirement savings results, such as the types of investments available to you through your plan and the performance of the financial markets, can't always be controlled. But there are some factors you can influence that can help keep your portfolio on track.

STEP 1: Stay invested. It's not easy to see your account value decrease after a decline in the stock market, particularly after a steep, sudden drop of 10 percent or more. But one of the dangers of cashing out is missing a potential market rebound. Trying to "time" the market is a strategy even the most seasoned financial professionals have difficulty mastering. It can also lead investors into the trap of "chasing gains"; that is, moving your money from one investment that's lagging into another one that's currently achieving better performance.

STEP 2: Regularly monitor your investment mix. One of the benefits of a diversified portfolio is balance. If one type of investment is experiencing losses, another type may be earning gains. Over time, these gains and losses may cause your asset allocation to skew away from your target mix.² Or your tolerance for risk may evolve over time. Lifestyle changes can also necessitate a readjustment to your allocation. That's why it's important to monitor your mix and make adjustments when necessary.

STEP 3: Increase your savings rate. Perhaps the most important way to help fund your future is to sock away as much as possible. Finding the extra money to invest can be tough – you've got plenty of expenses to worry about today without the added anxiety of worrying about tomorrow. But every dollar you can spare can make a difference. Whether retirement is just around the corner or 30 to 40 years away, regularly setting money aside – particularly in a tax-deferred vehicle such as a 401(k) or tax-exempt account like a Roth IRA – can often be the smartest move you can make.



2013 Retirement Plan Account Limits

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| Maximum contribution limit for 401(k), 403(b), and 457 plan participants | \$17,500 |
| Maximum additional "catch up" contributions for 401(k), 403(b), and 457 plan participants aged 50 and older | \$5,500 |
| Maximum traditional IRA contribution | \$5,500 |
| Maximum additional "catch up" contributions for traditional IRA accountholders aged 50 and older | \$1,000 |
| Maximum contribution limit for SIMPLE retirement accounts | \$12,000 |
| Maximum contribution limit for Roth IRAs ³ | \$5,500 |

¹Source: Employee Benefit Research Institute, EBRI Notes, October 2010.

²Diversification and asset allocation do not ensure a profit or protect against a loss in a declining market.

³Roth IRA contributions may be made only by single taxpayers with modified adjusted gross incomes (MAGIs) of less than \$122,000 and married joint filers with MAGIs of under \$179,000. Phase-out limits for partial contributions also apply. If your MAGI is close to or over these limits, talk to your financial or tax professional before contributing to a Roth IRA.

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