



Retirement Ready – *Anytime, Anywhere*

If you have not done so already, check out all the features now available to access your 401(k) account online or by phone. You can stay connected and interact anytime it's convenient for you, day or night.

Take Advantage of Online Tools

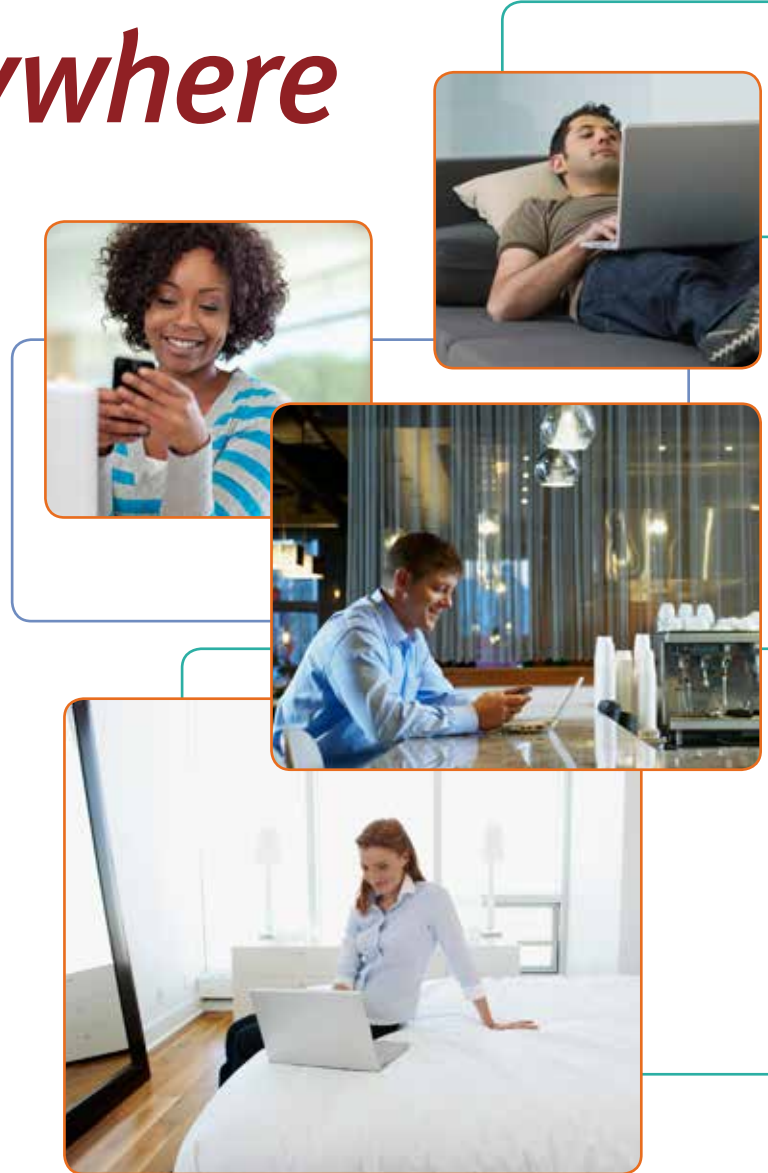
When you login to your 401(k) account, you'll find much more than just your account information:

- Explore different saving strategies, set your retirement goals*
- Track your progress*
- Check your balance*
- Update account settings
- Access educational material
- Get investment information
- Review current and past statements
- Keep tabs on the market

**This functionality is available by smartphone; connect to the full site for all other functionality, including transactions.*

Access your account by phone

Our interactive voice response (IVR) system, available in English and Spanish, lets you check your account and perform core transactions through menu-guided prompts. A member of our service team is available to answer your questions and point you in the right direction.



Our online personal calculator lets you:



Set and fine-tune goals

The calculator provides instant income projections and savings options.



Track progress

A visual is displayed prominently to show you how close you are to being 100% on target.

How to Calculate Your Retirement Needs

Calculating a retirement savings goal is an important step to help determine if you're on track to meet that goal. However, less than half of American workers have tried to figure out how much money they will need to accumulate for retirement.¹ And the majority of those who did admit to guessing or doing their own calculations.

Planning Matters

It's important to realize that calculating a retirement savings goal does more than provide an estimate of how much you'll need for the future. It also helps you visualize specific details of your retirement dreams and assess whether your plan is realistic, comprehensive, and up-to-date.

Action Plans

The following five strategies will help you identify and pursue retirement savings goals.

1. Double-check your assumptions. Before you do anything else, answer these important questions: When do you plan to retire? How much money will you need each year? Where and when do you plan to get your retirement income? Are expectations in line with the performance potential of your investments?

2. Understand your projected life span. The average life expectancy for a 45-year-old man today is 78. For a woman, it's 82.

According to pension mortality tables, at least one member of a 65-year-old couple has a 72% chance of living to age 85 and a 45% chance of living to age 90.²

3. Use a proper calculator. The best way to calculate your goal is by an interactive worksheet (available free online). You'll see questions about your financial situation as well as blank spaces for you to provide answers. Online versions perform calculations automatically and provide an instant estimate of how much you may need for retirement and how much more you should try to save to pursue that goal. Remember, your ultimate goal is to save as much money as possible for retirement regardless of what any calculator might suggest.

4. Contribute more. Could you save another \$10 or \$20 each pay period? Here's motivation to actually do it: Contributing an extra \$20 each week to your plan could provide you with an additional \$130,237 after 30 years, assuming 8% annual investment returns.³ At the very least, try to contribute at least enough to receive the full amount of your employer's matching contribution (if offered). It's also a good idea to increase contributions annually, such as after a pay raise.

5. Meet with an advisor. A financial professional can help you determine a strategy – and help you stick to it. Retirement will likely be one of the biggest expenses in your life, so it's important to maintain an accurate price estimate and financial plan. Make it a priority to calculate your savings goal at least once a year.

IRS Announces 2014 Retirement Plans Account Limits

The Internal Revenue Service has announced retirement plan contribution limits for the 2014 tax year. The annual contribution limit for employees who participate in 401(k), 403(b), and most 457 plans remain the same as 2013, as well as the catch-up contribution limits for participants aged 50 and older in those types of plans. For traditional and Roth IRAs, the contribution limit is the same as in 2013, as well as the catch-up contribution limits for IRA accountholders aged 50 or older.

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 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	\$5,500

¹Source: Employee Benefit Research Institute, *2013 Retirement Confidence Survey*, March 2013.

²Source: Social Security Administration, *Period Life Table* (2007, latest data available).

³This example is hypothetical and for illustrative purposes only. Your results will vary. Investment returns cannot be guaranteed.

© 2013 S&P Capital IQ Financial Communications. All rights reserved.

MUTUAL of OMAHA'S CONTRIBUTIONSSM

For informational purposes only. Should not be construed as legal or investment advice, a promise of benefit or guarantee of investment performance. Please consult a qualified professional for advice specific to your situation before making financial decisions.