



STADION

Professional Account Management for Participants

In the quest to build a nest egg, participants are faced with the challenging reality of making investment decisions. In the absence of a financial advisor, many participants rely on peers, family members or their employers for help.

While plan sponsors may want to help participants, they are limited by fiduciary concerns. That's why Mutual of Omaha offers Stadion, a retirement plan feature designed to help participants achieve their retirement goals through professional account management, while providing fiduciary protection.

PROFESSIONAL ACCOUNT MANAGEMENT

Through Stadion, participants have access to professional account management and ongoing monitoring from a team of experienced financial professionals. A registered investment advisor makes investment decisions on the participant's behalf and provides ongoing retirement account management consistent with the participant's age and risk tolerance.

ACTIVE INVESTING ON AN INDIVIDUAL BASIS

Stadion allows plan participants to leave the investment decisions to the experts. As an "active" manager, Stadion actively invests and manages a participant's contributions based on their age, risk tolerance and current market conditions.

INVESTMENT STRATEGIES FOR RISK-CONSCIOUS INVESTORS

The Stadion investment philosophy centers on a tactical asset allocation strategy that has a goal of participating in gains when stock market conditions are good, and reducing exposure to the stock market when they're not. This approach can make equity investing more tolerable for risk-conscious investors by helping to reduce the volatility of their portfolios.

FIDUCIARY PROTECTION FOR PLAN SPONSORS

As a Qualified Default Investment Alternative (QDIA),* Stadion can provide additional fiduciary protection available under ERISA. Only certain types of investment services qualify as a QDIA, including managed accounts, target-date funds or balanced funds. Selecting a QDIA helps assure plan sponsors that their plan's default investment complies with ERISA requirements.

Stadion's unique approach to managing individual accounts protects assets by reducing equity exposure during declining markets. This means that the investment decision responsibility rests safely with Stadion's team of financial professionals, not with the plan sponsor.

STADION WARRANTY

To earn a plan sponsor's full confidence, Stadion backs its QDIA with a written warranty.* Unlike many providers, Stadion agrees to indemnify the plan sponsor as the plan fiduciary (covering associated costs) if the plan fails to meet certain requirements.

*Not available on all plans.

CONTRIBUTIONS INVESTED IN MANAGED PORTFOLIOS

When participants are defaulted into Stadion, their contributions are invested in one of five age-based portfolios. As a participant moves closer to retirement, Stadion automatically shifts the account to increasingly conservative portfolios. All five are actively managed to achieve a balance of growth and safety, whether the financial markets are up or down.

Each portfolio maintains modest expense ratios so participants can enjoy professional investment management for nearly the same fees they would pay to manage their own accounts.

SIGN UP FOR STADION TODAY

Learn more about how Stadion can give participants access to the investment help they need and help protect plan sponsors from potential liability. Contact your Mutual of Omaha representative for more information.

ABOUT STADION

Stadion is an independent registered investment advisory firm that offers professional management of retirement plan accounts. Learn more about the services Stadion offers at stadionmoney.com.

	GROWTH	MODERATE GROWTH	BALANCED	CONSERVATIVE	CAPITAL PRESERVATION
Portfolio Description	<p>For ages: 49 years old and younger</p> <p>This allocation is designed for younger investors with a relatively long time horizon and whose primary objective is capital appreciation. Although Stadion strives to reduce the volatility in all client accounts this allocation has the greatest potential for large market ups and downs in exchange for the potential for higher returns.</p>	<p>For ages: 50-59</p> <p>This allocation is designed for investors with a relatively long time horizon. This allocation's primary objective is growth, but is designed to protect a portion of the portfolio during periods of market decline.</p>	<p>For ages: 60-64</p> <p>This allocation is designed for investors who have a shorter time horizon to retirement yet still have the desire for some growth. This allocation's primary objective is to balance a desire for return with safety measures. This allocation will be focused on minimizing risk and maximizing capital preservation during periods of market decline while maintaining the capacity for growth during periods of market gain.</p>	<p>For ages: 65-70</p> <p>This allocation is designed for investors in need of their retirement assets now or in just a few years. This allocation is designed for stability with an approach to minimize exposure to high risk investments without fully limiting the opportunity for growth.</p>	<p>For ages: 70 and older</p> <p>This approach will utilize income and other stable value investments to minimize exposure to market risk. However, it will also have a portion of the portfolio that can invest in equities when the market is favorable.</p>
INVESTMENT MANAGEMENT FEES					
Weighted Average Fund Expense*	0.41	0.42	0.39	0.34	0.29
Managed Account Expense**	0.75	0.75	0.75	0.75	0.75
TOTAL	1.16	1.17	1.14	1.09	1.04

* As of 12/31/09. Subject to change.

** Fees reflect QDIA option pricing, which isn't available on all plans. Guaranteed daily compound interest rates are reduced for all investment and administrative expenses. Therefore, the Guaranteed Account is not included in the calculation of the Weighted Average Fund Expense. The Weighted Average Fund Expense doesn't include administrative fees.

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Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09 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 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.

Stadion Money Management, Inc. is an independent registered advisory firm and is neither an affiliate nor a subsidiary of Mutual of Omaha Insurance Company. Actively managed accounts are included only in plans that offer an IMA as an option. A separate agreement is required. Refer to separate agreement for further information. Past performance is no guarantee of future results. Additional fees may apply.

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