



## A Winning Team

### Retirement plan solutions for bank clients

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In today's business climate, helping your employees and commercial clients remain financially sound and secure goes far beyond traditional banking services – and it often includes providing guidance on employee retirement plans. While retirement plans offer many benefits for you, your clients and their employees, choosing the right solutions – with the optimal mix of investments and services – can be challenging.

That's where Retirement Marketing Solutions (RMS) can help. We're a national wholesaling organization that specializes in retirement products. We offer a wide range of affordable retirement solutions to banks and businesses of all shapes and sizes. And because we understand the needs unique to the banking industry, we've brought together two powerful industry leaders – **EPIC Advisors and Mutual of Omaha** – to package effective retirement solutions specifically designed for you and your clients.

# Product Highlights

## EPIC Advisors

EPIC is the award-winning recordkeeper for more than 1,000 plans, primarily within the banking industry. Since 1993, EPIC has developed the reputation and expertise banks depend on to deliver a wide range of administrative services for retirement plans. With \$3.5 billion in assets under administration, EPIC knows firsthand the wealth of opportunities banks have through retirement offerings. Through their relationship with Mutual of Omaha, EPIC brings a well-designed solution to the table that expands beyond their trusted administrative capabilities.

- Focused on providing a broad range of retirement services to banks since 1993
- Owned by NBT Bancorp, and subject to bank and SEC audits, also following FFIEC and Gramm-Leach-Bliley regulations
- Recordkeeper for more than 1,000 plans with \$3.5 billion in assets
- Recognized by PLANSPONSOR magazine for providing best-in-class services to participants and plan sponsors<sup>1</sup>
- Personalized service, including plan design, private labeling and more
- Experienced in converting blocks of retirement plans

## Mutual of Omaha

Mutual of Omaha is one of the most respected names in insurance and financial services. Through its subsidiaries, United of Omaha Life Insurance Company and Companion Life Insurance Company, Mutual has one of the fastest growing 401(k) products in the industry.<sup>2</sup> Institutional funds from a wide range of leading money managers, a unique three-tiered approach to fiduciary support, and actively managed account options for participants add up to a solid, attractive solution. In fact, their retirement product design reflects the kind of prudent business philosophy that has helped them maintain their financial strength, stability and high industry ratings during one of the worst economic crises our country has experienced.

- More than 50 investment options from more than 25 leading fund managers
- Provides fund selection on behalf of banks looking to outsource that function
- Mutual fund universe available for inclusion of additional funds
- Self-directed brokerage accounts available
- Fiduciary services at the product, plan and participant levels
  - Product-level oversight provided by Callan Associates, Inc.
  - Plan-level guidance provided by Mesirow Financial
  - Participant-level confidence through individually managed account options, including Stadion
- Lifestyle portfolios with an 11-year track record

## RMS

With 50 seasoned retirement wholesalers across the country, RMS seeks out the kinds of solutions that don't exist elsewhere. Recognizing the changing retirement landscape and its effect on banks and their clients, RMS has brought together a full range of product and service solutions for trust departments and bank brokerage services. Whether you're looking to enhance fiduciary services, reduce costs, outsource plan administration, generate new revenue or strengthen customer loyalty, we believe we've assembled the right team to help you do all that, and more.

- Experts at designing cost-effective solutions for clients
- Partners with elite group of providers that have high client retention rates, solid financial ratings and proven product performance
- National network of seasoned retirement wholesalers that average more than 20 years of industry experience
- Provides a level of sales support that goes above and beyond

<sup>1</sup> PLANSPONSOR, 2006 – 2008 Defined Contribution Surveys

<sup>2</sup> Mutual of Omaha's 2005 – 2007 increase in assets under management 36.6%. Industry 2005 – 2007 increase: 20.4%. Source: Spectrum Group Retirement 2008 Market Insights (Corporate DC Growth)

## Joe Reese

Bank Channel Manager

Retirement Marketing Solutions, Inc.

150 State St., Suite 200 • Rochester, NY 14614

585.727.5520 • [jreese@rms401k.com](mailto:jreese@rms401k.com)

## Corporate Headquarters

Retirement Marketing Solutions, Inc.

9140 W. Dodge Rd., Suite 380 • Omaha, NE 68114

866.949.6191 • [rms401k.com](http://rms401k.com)

## National Sales Office

Retirement Marketing Solutions, Inc.

5475 Rings Rd., Suite 110 • Dublin, OH 43017

866.761.7900 • [rms401k.com](http://rms401k.com)

Retirement Marketing Solutions, Inc. (RMS) is a national wholesaling organization that specializes in retirement products. With seasoned retirement experts located across the U.S., RMS provides sales support, proposal generation, education, enrollment support and ongoing services to independent brokers and advisors. RMS works diligently to develop relationships with select providers to secure quality products and competitive pricing arrangements on behalf of those who sell the products.

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.