

> Today's Small Sacrifices May Help You Meet Your Retirement Goals

Working toward your retirement isn't easy; many other expenses – some unexpected, some discretionary – compete for your savings dollars. Would you be willing to forego one "luxury" item per workday for the sake of your retirement nest egg? You'll be amazed at how much you could save.

If you invested \$25 per month (approximately \$1 a day) in your retirement savings plan instead of the break room vending machine, you could grow your savings by \$4,081 in ten years.*

GET RETIREMENT RIGHT®

What's A Dollar A Day Worth?

Consider Mark and Susan, two employees who are equal in almost every way. Same age. Same salary. Same job title. What's the difference? Mark socks away 6 percent of his annual income while Susan contributes only 5 percent. While that 1 percent may not seem like much now – less than a dollar a day – by the time they retire, Mark will have \$28,009** more than Susan.

	Susan	Mark
Current Age	35	35
Annual Salary	\$30,000	\$30,000
401(k) Deferral	5%	6%
Total Assets at Age 67	\$140,044**	\$168,053**

*Assumes an investment of \$25 a month for ten years with an annual investment return of 6%. This is a hypothetical example and does not represent actual clients. Your actual results will vary.

**For illustration purposes only. Illustrations assume an annual investment return of 6 percent with money deposited at the beginning of the month.

Boost Your Nest Egg Today

Can you find a luxury item you can sacrifice to free up a dollar a day? That single dollar can go a long way toward your future security. Consider how you can increase your retirement savings deferral today.

Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09, 902-GAQC-09(CT), 902-GAQC-09(OR), 903-GAQC-14, 903-GAQC-14 OR, 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) or 903-GAQC-14 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.

Prior to selecting investment options for your retirement account, you should carefully consider the investment objectives, risks, fees and expenses of each option carefully. For this and other important information, you should review your enrollment materials or the participant website. Read this information carefully.