



What's Derailing Your Retirement Savings?



RISING EXPENSES

In today's world of \$3 a gallon gas, \$6 lattes and \$30 haircuts, it's hard to imagine saving any extra money for your retirement. However, cutting costs in areas you may not have thought about before could save you thousands in the long run.

If a lifestyle change like riding a bike to work, bringing coffee from home or going to a discount salon doesn't appeal to you, there are other ways to save money that can have a dramatic impact on your savings and increase your quality of life.

TAKE A CLOSER LOOK

Begin by taking a close look at your average week. Try to identify the routine expenses that cost you money, but may not benefit you the way they once did. For example, do you make multiple trips to the grocery store? Withdraw cash from out-of-network ATMs? Really read those magazines you subscribe to? Consider if these activities are worth the money you're spending every month to maintain. If not, stop spending and redirect the money into your retirement account.

YOU CAN DO IT

With a lighter expense load, you can relieve the short-term stress caused by too many financial obligations. Plus, you can feel confident that you're taking positive steps toward your financial future.

IT ALL ADDS UP

Transactions on out-of-network ATMs can cost you up to \$2.50 each time. Two of these fees a week for 25 years translates to \$14,680* in lost retirement savings. If you avoided those fees and put the money into your savings plan, imagine what it could pay for in retirement:

- Several trips to visit out-of-state grandkids
- Multiple years of car insurance
- Utilities and cable bills for a few years

GET RETIREMENT RIGHT*

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

For informational purposes only. Should not be construed as legal or investment advice, a promise of benefit or guarantee of investment performance.