



> Boost Your Balance

THREE EASY WAYS TO INCREASE YOUR 401(K) CONTRIBUTION

Contributions are the driving force in your retirement savings. Every dollar you put away today will likely be worth much more than a dollar you put away 10 or 20 years from now because it has time to grow.

Increasing your 401(k) contributions – even by a small amount – can make a big difference in your retirement savings. Plus, pretax contributions allow you to save more, while deferring taxes on your current income.

CONSIDER THESE THREE EASY WAYS TO BOOST YOUR BALANCE AND MOVE A STEP CLOSER TO FINANCIAL SECURITY IN YOUR RETIREMENT:

- 1** **Split your raise/bonus with your retirement fund.** That way, you pay yourself before you're tempted to spend it, plus you won't see a decrease in your take home pay even though you increase your 401(k) contribution.
- 2** **Learn from last year's tax return.** If you got a tax refund last year, your withholding is too high. Make a change so you're paying less in taxes and put that money in your 401(k) so it starts working for you right away.
- 3** **Maximize your company match.** If your employer offers a matching contribution, make sure you're contributing enough to get all of it. It's free money, so don't leave it on the table.

STILL NOT CONVINCED? KEEP READING...

Let's say you earn \$30,000 annually with a bi-weekly salary of \$1,154 before any deductions. You decide to contribute **3%** of your salary (**\$34.62** per paycheck) to your 401(k). After 30 years, your total savings would be **\$75,741.19*** Not bad, right?

But check out what happens if you increase your contribution **6%** (**\$69.24** per paycheck) – your total savings would be **\$151,482.37*** Even a small change can make a big difference in the long run. And thanks to the ability to defer current income taxes, you doubled your contribution, but only reduced your take home pay by \$25.96.

TOTAL SAVINGS	3% CONTRIBUTION	6% CONTRIBUTION
5 years	\$5,253.68	\$10,507.36
10 years	\$12,342.96	\$24,685.91
20 years	\$34,817.75	\$69,635.49
30 years	\$75,741.19	\$151,482.37

SO HOW DO YOU INCREASE YOUR 401(K) CONTRIBUTION?

Choose from these three easy options:

- Log on to www.getretirementright.com
- Call a Mutual of Omaha Service Representative at 888-917-7191
- Contact your company's HR/Benefits Administrator

*Assumed 6 percent growth rate. The above illustration is hypothetical and for educational purposes only. Your actual results will vary.

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Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09, 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, 3300 Mutual of Omaha Plaza, 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)). 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.