



Get on the Path to a Comfortable Retirement

MOST WORKERS SAVE TOO LITTLE

Nearly half of all workers saving for retirement have less than \$25,000 in savings. Even more troubling: 40 percent of surveyed Americans are not saving for retirement at all. Are you in one of these two groups?

If so, take a moment and imagine your retirement years. Do you see yourself as a world-traveler, or an avid gardener? Regardless of your plans for retirement, one thing is certain: If your retirement is going to be comfortable, you need to take steps now.

Source: EBRI Retirement Income Research, 2007

THE POWER OF A RETIREMENT PLAN

Thanks to your company's retirement plan, you can be on the path to fulfilling your retirement dreams – right now. It's easy to get started.

1. Enroll in your retirement plan
2. Set your deferral percentage at least high enough to qualify for the full employer match
3. Aim to build a nest egg that will replace at least 75 percent of your earnings (see chart for general savings guidelines)
4. Select investments from a variety of asset classes to help safeguard against market downturns

Savings Goal to Replace 75% of Income in Retirement

Retirement Savings Goal		
Age	Annual Salary	Amount Needed at Retirement
25	\$20,000	\$198,439
	\$40,000	\$601,304
	\$60,000	\$1,120,853
	\$80,000	\$1,682,991
35	\$20,000	\$144,120
	\$40,000	\$436,711
	\$60,000	\$814,044
	\$80,000	\$1,222,310
45	\$20,000	\$104,671
	\$40,000	\$317,171
	\$60,000	\$591,218
	\$80,000	\$887,729
55	\$20,000	\$76,019
	\$40,000	\$230,352
	\$60,000	\$429,385
	\$80,000	\$644,733

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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.