

Today's **Small Sacrifices** *Can Lead to* Tomorrow's **Security**

Achieving financial security in 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 \$1 per day in your retirement savings plan instead of the break room vending machine, you could grow your savings by \$4,604 in ten years.*



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 six percent of his annual income while Susan contributes only five percent. While that one percent may not seem like much now – less than a dollar a day – by the time they retire, Mark will have \$44,645** 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	\$223,223**	\$267,868**

*Assumes an investment of \$25 per month for ten years.

**Illustrations assume 8% nominal growth per year 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.

GET RETIREMENT RIGHT®

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.