

One Percent *Can Make a* Big Difference

If you think you can't afford to contribute one percent more to your retirement plan, think again. You may be able to save an extra \$100 a month just by eating in more often.

If you're like the average American, you may spend \$2,000 or more a year dining out. Expenses like these can eat up your budget and make it difficult to save enough for retirement. A home-cooked meal once a week can help add thousands to your nest egg.



Weekly Food Cost Savings: \$25			
	6% Return	8% Return	10% Return
10 Years	\$17,842	\$19,951	\$22,376
20 Years	\$50,305	\$64,236	\$82,951
30 Years	\$109,367	\$162,532	\$246,927

SMALL STEPS TO A BIGGER RETIREMENT FUND

It takes a keen eye to spot the small ways you can free up extra money to grow your retirement savings. Consider other ways you can cut expenses in exchange for a one percent contribution boost.

Keep in mind that there are ways other than expense cutting to afford one percent more in savings. The next time you get a cash bonus or pay increase, allocate a portion to your retirement plan.

Contact your benefits manager today to find out how to increase your deferral percentage.

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.