December 2009 Issue

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Ready, Aim, Retire.

Helping You Stay Ahead

To say that the recession hasn't been kind to the retirement market is an understatement. But in a year when many retirement plan providers have experienced a drop in sales, RMS has seen a 13 percent increase with Mutual of Omaha's product. What's our secret to success? The answer is simple – it's you.

Your hard work and dedication over the past year has been incredible. The increase in proposal and sales activity during a particularly tumultuous market climate has enabled us to continue offering the most robust line-up of products and services available in the industry. So this year, instead of asking you to make a New Year's resolution to sell more, we're making one to you. In 2010, we will continue supporting you and your sales efforts to help you significantly grow your business.

Our Pledge to You

To facilitate your sales efforts we will:

- Offer flexible pricing and commissions to help you close more sales
- Make the buying decision easier for your clients by providing a side-by-side competitive analysis of each product option
- Create and deliver personalized proposals for each case
- Help you with finalist presentations*
- Provide expert plan design consulting to help you customize plans to fit the unique needs of each client
- Give you more confidence in each client interaction by bringing our years of technical expertise to the table

To increase client satisfaction we will:

- Provide personal conversion and installation support, including completing all necessary paperwork
- Offer customized enrollment materials and conduct enrollment meetings*
- Help participants have a better chance at reaching their goals through Stadion's managed account services
- Help plan sponsors with the investment selection and ongoing fund monitoring process
- Provide quarterly fund performance reports and customized annual plan reviews

Again, thank you for your outstanding efforts in 2009. We look forward to helping your business to further soar in 2010.

* Applicable on plans with $1 million or more in assets.

Lack of Investment Policy Statements Can Create Opportunities

Nearly a third of retirement plan sponsors don't have an investment policy statement (IPS).[1] And if one is in place, it's often outdated or not followed. In times of heightened scrutiny and increased litigation, this can expose plan sponsors to unnecessary risk. It can also open new doors for you.

Recommended, but Not Required

Although ERISA doesn't specifically require an IPS, regulations state that having one is consistent with meeting fiduciary responsibilities. And it can protect fiduciaries from litigation risk, by providing evidence that a prudent process was followed in selecting and monitoring investments.

An investment policy statement (IPS) is a document that:

- Outlines plan policies, procedures and fiduciary responsibilities
- Explains the overriding plan objectives, such as enabling participants to maximize returns with prudent and appropriate levels of risk
- Describes how the plan selects various options, reviews them periodically and replaces them if necessary

Knock, Knock – It's Free

Everyone likes to get something for free, including plan sponsors. Offering a complimentary review of a plan's current IPS can be a great conversation starter. You'll be amazed by the number of plan sponsors who either don't know what an IPS is, or who can't remember the last time they looked at theirs.

Here's what an IPS should include:

1. Overview/Statement of Purpose
2. Statement of Objectives
3. Plan Fiduciary Duties and Responsibilities
4. Investment Options Selection Process
5. Investment Monitoring Policy
6. Other Pertinent Guidelines and Policies

View a sample IPS

Once you've identified the lack of an effective IPS – and you've explained the benefits of having one – let your prospective clients know how you can help. Offer to not only assist in developing and implementing an IPS for their plan, but also let them know how Mutual of Omaha's 401(k) product is designed to help with selecting, monitoring and replacing their investments as needed.

Document, Review, Document, Review

Simply having an IPS isn't enough, however. ERISA experts advise that it's just as important for plan sponsors to ensure their IPS is followed and reviewed regularly. As an additional value-added service, offer to help conduct regular, formal review meetings and document the minutes from those meetings. Your clients will appreciate it and you may just be helping them to avoid future problems.

Note: Providing advice to plan sponsors may result in fiduciary status with respect to such plan.

1 *PLANSPONSOR* Magazine, Defined Contribution Survey, 2008

Polish Your Presentation Skills

Ever wonder why some presenters seem to simply deliver information while others inspire action? An article in *BusinessWeek* magazine [1] examined the tricks of the trade Steve Jobs, co-founder and chief executive officer of Apple Inc., uses to engage and motivate global audiences.

Top 10 Elements to Include in Your Presentations

According to the article, Jobs uses a 10-part framework to sell the sizzle with the steak:

1. **Set the theme.**
2. **Demonstrate enthusiasm.**
3. **Provide an outline.**
4. **Make numbers meaningful.**
5. **Try for an unforgettable moment.**
6. **Create visual slides.**
7. **Give 'em a show.**
8. **Don't sweat the small stuff.**
9. **Sell the benefit.**
10. **Rehearse, rehearse, rehearse.**

Giving persuasive client presentations is one of the most important aspects of sales. As the retirement market continues to become more competitive, the difference between delivering a good presentation and a great one can have a big impact on your bottom line. So take some time to sharpen your speaking skills and polish your presentations. It truly can help to set you apart from the competition and win more sales.

Along with following these presentation tips, RMS can help you develop and conduct finalist sales presentations to more eloquently inspire your prospects to want to do business with you.[2]

1 *BusinessWeek*, "Deliver a Presentation Like Steve Jobs," January 2008

2 Applicable on plans with $1 million or more in assets.

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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.

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