



Ready, Aim, Retire.

Lower Wrap Fees With Managed Account Option

Mutual of Omaha recently announced pricing changes that will result in lower wrap fees for plans that select the Stadion managed account option as their Qualified Default Investment Alternative (QDIA). These changes will eliminate the wrap fee for any plan with \$1 million or more in transferred assets.

More Flexibility Available for Trail Commissions

The new pricing structure eliminates issues with broker-dealers regarding solicitor compensation paid by Stadion, which no longer will be offered after December 1, 2009. In lieu of the Stadion compensation, Mutual of Omaha will offer brokers more flexibility to increase trail commission as a result of the 15-20 basis point decrease in wrap fees. (Existing Stadion plans will be "grandfathered" and if applicable, solicitor compensation still will be paid on those plans.)

QDIAs Offer Fiduciary Protection

The Stadion managed account option qualifies as a QDIA, which enables Stadion to provide the highest level of fiduciary protection available under ERISA.** Stadion's unique approach to managing individual accounts protects assets by reducing equity exposure during declining markets. This means that the investment decision responsibility rests with Stadion's team of financial professionals.

For more information about the Stadion managed account option available in Mutual of Omaha's retirement products, view the attached [product flyer](#).

* Stadion's account management fees will remain unchanged at 0.75% for QDIA. Commission charges still apply.

** Not available with all plans.

Knowledge is Power

The retirement plan market is constantly evolving and changing, and our goal is to keep you in the loop. You can turn to RMS and The Arrow for timely updates and industry information that can help you grow your business.

Below are snapshots of two recent newsworthy reports that have appeared in trade publications, offering opportunities to strengthen relationships with existing clients and land new ones.

Plan Sponsors More Likely to Change Advisors than Recordkeepers

Employee Benefit News, September 2009

According to a recent survey, plan sponsors aren't thinking about changing recordkeepers right now. But that doesn't mean they don't know the importance of a top-quality advisor. It also doesn't mean they are particularly satisfied with their current advisor, which can mean big opportunities for you.

In September, Employee Benefit News reported that while 401(k) plan sponsors continued to show no appetite to change their recordkeeper, their awareness of the need for an experienced advisor remained quite high. Of the 3,000 plan sponsors surveyed, 80 percent responded that they use an independent financial adviser, up from 75 percent last year. And while only 2.21 percent indicated they were thinking of changing their recordkeeper or actively searching for a new one, almost 11 percent indicated they were likely to change their advisor.

This increasing hunger for high-quality advisor guidance may help you open doors with prospective clients. When approaching new plan sponsors, take the time to ask them about the level of service they're receiving from their current broker. Don't be afraid to remind them of the added value you can bring to the table, giving them peace of mind as well as superior service that extends to their participants.

Americans Don't Understand Their Workplace Retirement Plans

Insurance Insider News, September 2009

According to a recent report, 34 percent of Americans have little or no understanding of their retirement plan and 74 percent have less than a complete understanding. Employees said they had a better understanding of other benefits such as medical coverage and life insurance – which indicates that now more than ever participants need your help.

When asked what would help them understand benefits the most, 36 percent said simple materials, and 22 percent said one-on-one support.

For that one-on-one support, 19 percent of plan participants said they look to their employer and 15 percent seek the help of financial advisors. Other key influencers were spouses (13 percent), immediate family (12 percent), the Internet (9 percent), and program providers (7 percent).

The employer was the top influencer for Baby Boomers and Gen Xers while Generation Y (ages 18-29) was most likely to be influenced by their immediate family.

The study suggests that you have an opportunity to make the greatest impact by focusing on Baby Boomers, as they're eager to learn more about their plans and are nearing retirement age. Since many rely on their employers for information, strengthening your relationships with plan sponsors is a great way to start. While there may not be many immediate results, your efforts will be rewarded as this group begins to retire. If you have an established relationship with them, they'll look to you for advice and guidance regarding their nest eggs.

2010 Contribution Limits Set

Contribution limits to employer-sponsored plans remain level in 2010, according to the Internal Revenue Service.

Pension Plan Limits	2010	2009	2008
Elective Deferrals	\$16,500	\$16,500	\$15,500
Annual Contribution Limit	\$49,000	\$49,000	\$46,000
Catch-up Contributions	\$5,500	\$5,500	\$5,000



Corporate Headquarters
Retirement Marketing Solutions, Inc.
9140 W. Dodge Rd., Suite 380
Omaha, NE 68114
866.949.6191
rms401k.com

National Sales Office
Retirement Marketing Solutions, Inc.
5475 Rings Rd., Suite 110
Dublin, OH 43017
866.761.7900
rms401k.com

Retirement Marketing Solutions, Inc. (RMS) is a national wholesaling organization that specializes in retirement products. With seasoned retirement experts located across the U.S., RMS provides sales support, proposal generation, education, enrollment support and ongoing services to independent brokers and advisors. RMS works diligently to develop relationships with select providers to secure quality products and competitive pricing arrangements on behalf of those who sell the products.

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.

For producer use only. Not for use with the general public or any plan sponsor. A Mutual of Omaha Company.