



Ready, Aim, Retire.

Licensing Requirements for 401(k) Products

Did you know that most states require specific licenses to solicit an unregistered group variable annuity contract, such as Mutual of Omaha's 401(k) product?

The required licenses may include:

- Life
- Variable life and annuity
- Both

Because Mutual's 401(k) product is an unregistered group variable annuity, producers are required to follow the licensing requirements of each state in which they solicit that product. If you're uncertain which licenses your state(s) requires, please refer to the [attached PDF](#) or contact the [Department of Insurance](#) in your state. You also may check with your broker-dealer or e-mail Mutual's [compliance team](#).

SAVE Act Aimed to Encourage Retirement Savings

On March 3, Congressman Ron Kind (D-WI) introduced H.R. 4742, the SAVE Act to the House of Representatives. The bill proposes modification of certain requirements with respect to employer-established IRAs in an effort to encourage retirement savings.

This bill would:

- Provide several incentives to encourage small employers to sponsor a retirement plan
- Require annuity illustration disclosure to plan participants
- Make it easier for employers to offer SIMPLE IRAs
- Establish a voluntary Auto IRA system

We are following the progress of this bill, and will keep you informed of any developments in future issues of *The Arrow*.

SAVE Act Aimed to Encourage Retirement Savings

The new season of *Mutual of Omaha's Wild Kingdom* kicked off April 4 on Animal Planet. This Sunday, April 11, is the premiere of "The Last Lioness," followed by four additional all-new weekly specials through May 9. Each episode will take you to the world's most untamed settings, telling exciting stories of nature's wildest animals and environments. *Mutual of Omaha's Wild Kingdom* airs Sundays at 7 p.m. ET/PT.

But the excitement doesn't stop there. There are three more ways to experience Wild Kingdom:

- [WildKingdom.com](#) is filled with exciting interactive features, games and activities
- [Facebook](#) members can become "fans" of Wild Kingdom and will enjoy updates, photo albums and discussion boards
- Watch full episodes on [YouTube.com/wildkingdomtv](#)

Feel free to share the *Wild Kingdom* message with your clients.

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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.

A Mutual of Omaha Company.

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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