



Ready, Aim, Retire.

A Pension Benefit within a 401(k) Plan

Offer your clients a way to provide participants with guaranteed retirement income – without the added obligations and administrative costs associated with a defined benefit plan.

The Lifetime Guaranteed Income Account is a new kind of investment option within Mutual of Omaha's retirement products. It's designed to turn employer and employee contributions into guaranteed retirement income that participants can't outlive.

How it works:

- Plan sponsors and participants make the same contributions they normally would make to their 401(k) plans
- Those contributions are invested in the Lifetime Guaranteed Income Account (LGIA) and used to buy units of guaranteed retirement income
- Upon retirement, participants receive guaranteed benefit payments for the rest of their lives

The Lifetime Guaranteed Income Account is underwritten and guaranteed by United of Omaha Life Insurance Company, a Mutual of Omaha subsidiary. This means that United of Omaha – rather than the plan sponsor – assumes the mortality and interest rate risk. And unlike a defined benefit plan, there are no minimum funding requirements or actuarial expenses associated with the Lifetime Guaranteed Income Account.

For more information, refer to Mutual of Omaha's new [Lifetime Guaranteed Income Account flyer](#).

State filings are under way. [Click here](#) for the most current list of state approvals.

Increase Your Visibility with Individual Participants

Did you know that all Mutual of Omaha plans with \$2 million or more in transferred assets are eligible to receive a customizable, participant vanity Web site at no additional charge? In addition to the plan sponsor's name and logo, your name and contact information are prominently displayed on the home page, reminding participants that you're there to help with all their financial planning needs.

[Click here](#) to view a sample vanity site.

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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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