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LGIA Benefit Calculator Now Available

A new online benefit calculator lets participants project how much annual retirement income their current balance and future contributions to Mutual of Omaha's [Lifetime Guaranteed Income Account](#) (LGIA) will provide. [Go to calculator](#).

Impact of Health Care Reform on Retirement Products and Services Appears Minimal

Mutual of Omaha recently completed an analysis of the new health care reform bill as it affects retirement products and services. While there are still many unknowns, the initial impact appears to be minimal. Non-qualified annuities are the only retirement products Mutual offers that are directly affected by the bill.

Analysis of Annuities Provisions

Beginning in 2013, high-income individuals (\$200,000 filing single returns, \$250,000 filing joint returns) are subject to a 3.8 percent tax on unearned income. The tax is based on the lesser of total net investment income or the amount by which income exceeds the threshold. Investment income would include income from interest, annuities, dividends, royalties, rents and capital gains that are not derived in the ordinary course of a trade or business. Distributions from tax-qualified plans are exempt.

We will continue to provide updates as more details emerge on how the reform measures will affect our industry.

Aha Moments Tour

Mutual of Omaha is taking their latest sponsorship on the road with the launch of the new [aha moments](#) tour. Beginning May 4 in Oklahoma City, Mutual of Omaha's custom AirStream trailer will visit 25 cities in a quest to capture America's aha moments. Invite your clients and their participants to stop by and share their stories - perhaps they'll be the faces of future commercials. (You're welcome to record your own aha moment, too.) Visit mutualofomaha.com/aha for a complete schedule and to learn more about the tour.

Back on the Fortune 500

After a two-year hiatus, Mutual of Omaha returned to the Fortune 500* with a 117-place jump. [Omaha World-Herald, "Mutual returns to Fortune 500."](#)

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* Fortune magazine, April 2010



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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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