

## **Mutual of Omaha Investor Services, Inc.**

### **Revenue Sharing Disclosure**

Mutual of Omaha Investor Services, Inc. (“MOIS”) is registered as a broker-dealer with FINRA and as an investment adviser with the SEC. MOIS offers a wide variety of products and services including, but not limited to mutual funds, annuities, and advisory services and has entered into arrangements with a select number of product sponsor companies, referred to as revenue sharing arrangements. Depending on the product sponsor, these revenue sharing arrangements may vary and although MOIS aims to put the interest of its clients ahead of its own or those of its officers, directors, or representatives; these arrangements could affect the judgment of MOIS or its affiliated persons when recommending investment products. Because these situations present a conflict of interest that may affect the judgment of our affiliated persons, MOIS believes it is important that you are aware of our revenue sharing arrangements when you and your registered representative or investment advisor representative (“Representative”) evaluate your investment options.

#### *Mutual Fund Revenue Sharing*

MOIS offers many mutual fund investment choices for sale to investors and these funds are sponsored by various companies. Mutual fund sponsor companies that have revenue sharing arrangements with MOIS will generally have greater access to our Representatives through marketing activities, training, and other educational presentations. In addition to sales commissions paid in connection with sales of mutual funds, including money market funds, these product sponsor companies make payments to MOIS to participate in the revenue sharing program. These payments can originate from the sponsor company’s distributor, its investment advisor, and/or other related entities and are not deducted from fund assets or customer accounts. MOIS Representatives do not receive additional compensation in connection with sales of certain mutual funds compared to other mutual funds.

While the revenue sharing agreements with each sponsor company may vary, each fund family may pay up to 10 basis points (0.10%) of the gross amount of new sales, as well as up to 5 basis points (0.05%) annually of the assets held at each fund family. In addition, sponsor companies may make payments to MOIS to support and participate in various promotional activities, including but not limited to: sales meetings, conferences and seminars held in the ordinary course of business. MOIS may receive a flat fee for such services. Sponsor companies may also reimburse Representatives for expenses incurred in conjunction with sales and marketing efforts, provided the expenses are reasonable, are adequately documented, and are not preconditioned on the achievement of a sales target.

The following mutual fund companies participate in the MOIS revenue sharing program:

- Pioneer Funds
- Pacific Life

Securities and advisory services offered through Mutual of Omaha Investor Services, Inc., Member FINRA /SIPC.

As always, you should read the applicable product prospectus carefully before investing and understand the fees and expenses associated with your mutual fund investments.

#### *Third-Party Money Manager Revenue Sharing*

MOIS offers advisory services through unaffiliated third-party money managers offering asset management and other investment advisory services. MOIS and/or its Representatives may receive reimbursements, marketing and distribution allowances, or other compensation directly from third party asset manager program sponsors (collectively “Third Party Money Managers”) for the costs of marketing, distribution, business and client development, and/or educational enhancement incurred by MOIS and/or the investment advisor representative relating to the promotion or sale of the Third Party Money Manager’s products or services. MOIS investment advisor representatives may receive asset-based fees in their capacity as an investment advisor or solicitor, as well as reimbursements or marketing allowances for marketing expenses incurred by the investment advisor representative. A Third Party Money Manager may pay MOIS additional compensation for marketing expenses, distribution allowances, or other compensation of up to 4 basis points (0.04% of new assets under management) and up to 5 basis points (0.05% annually for current assets under management).

The following Third Party Money Managers participate in the MOIS revenue sharing program:

- AssetMark, Inc.
- Brinker Capital, Inc.

Investors should reference the MOIS Form ADV Part 2A and the Third Party Money Manager Form ADV Part 2A for details regarding the fees and expenses associated with their investments.

#### *Insurance Carrier Revenue Sharing*

MOIS offers many variable annuity and variable life products for sale to investors through various insurance companies. Insurance companies that have revenue sharing arrangements with MOIS will generally have greater access to our representatives through marketing activities, training, and other educational presentations. In addition to sales commissions paid in connection with sales of variable annuity and variable life products, these insurance companies make payments to MOIS to participate in the revenue sharing program. These payments are not deducted from fund assets or customer accounts and MOIS Representatives do not receive additional compensation in connection with sales of certain variable insurance products versus others.

While the revenue sharing agreements with each insurance company may vary, an insurance company may pay up to 20 basis points (0.20%) of the gross amount of variable annuity or variable universal life sales. Providers of variable insurance products also make payments to MOIS or its affiliates to support and participate in marketing and educational efforts, such as conferences and seminars.

The following insurance companies participate in the MOIS revenue sharing program:

Securities and advisory services offered through Mutual of Omaha Investor Services, Inc., Member FINRA /SIPC.

- AXA Equitable Life Insurance Company
- Pacific Life Insurance Company
- Transamerica Life Insurance Company

As always, you should read the applicable product prospectus carefully before investing and understand the fees and expenses associated with your variable insurance product investments.

#### *Other Compensation and Reimbursements*

From time to time, product sponsor companies may invite MOIS Representatives and/or clients to training and educational meetings, conferences, and seminars. In connection with these events, product sponsor companies may reimburse MOIS or Representatives for the expenses incurred. If you attend training or educational meetings with your Representatives and an affiliate of a product sponsor company is in attendance, you should assume that the product sponsor company paid or reimbursed MOIS or Representatives for some or all of the cost of the meeting.

The method of calculation and the amount paid by each company may vary and is subject to change at any time. These payments are in addition to commissions, 12b-1 fees, and any other fees and expenses usually disclosed in a product or fund prospectus fee table or statement of additional information.

MOIS has an arrangement with Pershing, LLC based on the number of assets held in custody with Pershing, LLC. At the end of each quarter, if MOIS does not meet a minimum revenue amount with Pershing, LLC, MOIS is charged a specified fee as agreed upon with Pershing, LLC. This presents a conflict of interest for MOIS to recommend investments with Pershing, LLC rather than other investments that may be more appropriate.

It should be noted that MOIS Representatives are not paid any portion of the revenue received by MOIS, and they do not receive any additional fee incentives to sell particular products. In addition, most revenue sharing payments received by MOIS from product sponsor companies are used to support educational and other developmental programs for MOIS Representatives and designed to enhance the level of service you receive. You may ask your Representative how he or she will be compensated in connection with any mutual fund, third-party money manager, or variable insurance product and how that compensation may compare with compensation from other mutual fund, third-party money manager, or variable insurance product.