

The investment manager of this fund, State Street Global Advisors (SSGA), has provided notice that State Street Bank and Trust Company (SSBT) will be transferring its U.S. institutional investment management business to State Street Global Advisors Trust Company (SSGA Trust Company), a Massachusetts non-depository trust company. As stated in the following pages, transferring their investment management business to this new trust company is related to State Street's obligations under the Dodd-Frank Act, and is not intended to impact in any way their services, product offerings, teams, strategy, operations, processes, infrastructure or any other aspect of their business. As part of this transition, SSGA is required to provide notice of this change to clients. Those required disclosures are included on the following pages. By continuing to offer investment funds in the plan managed by SSGA, you are consenting to the change. Please reach out to your Financial Advisor or Mutual of Omaha Relationship Manager should you have any questions.

December 8, 2016

Barry F.X. Smith
Senior Managing Director
Head of SSGA Americas
Institutional Client Group

State Street Financial Center
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Boston, MA 02111
USA

ssga.com

Dear Valued Clients and Consultants,

As you may be aware, under the obligations of the Dodd-Frank Act, State Street and ten other US and non-US banks designated as global systemically important financial institutions are required to maintain a robust recovery and resolution plan.

As part of our planning efforts, State Street has determined that its asset management business, State Street Global Advisors (SSGA), should be conducted through dedicated and distinct legal entities. As a result, we have established SSGA Trust Company, a non-depository trust company into which SSGA's US institutional investment management business will be transferred. This trust company is a wholly-owned subsidiary of State Street Bank and Trust Company (SSBT), the entity with which you are currently contracted. The establishment of this dedicated trust company will simplify the firm's legal structure, satisfying certain requirements under Dodd-Frank and make our US institutional business more consistent with the rest of SSGA's global operations and with other asset managers affiliated with large banks.

In connection with this transition, **we will be requesting your consent to assign your written contracts with SSBT to SSGA Trust Company.**

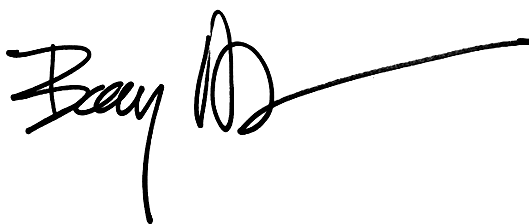
It is important to note that this initiative will not change the fact that we are affiliated with State Street. **In addition, this will not impact our services, product offerings, teams, strategy, operations, processes, infrastructure, or any other aspect of our business.** The new trust company will be supported by the same people, resources, systems and technology that exist today. We expect

no disruption to any aspect of the services you currently receive from SSGA, and the restructuring will not impact our obligations to you. These changes solely relate to the legal structure of our firm and compliance with the Dodd-Frank Act. SSGA will continue to be your trusted investment management partner. Further, SSGA Trust Company will have an initial capitalization in excess of \$550 million. While this is less than SSBT, we believe it is appropriate for the operations of SSGA Trust Company and is consistent with many other institutional asset management firms.

Please [click here](#) to find a detailed Q&A, which provides additional information on this initiative.

Our goal is to make the transition as seamless as possible for our clients. We are grateful for your involvement in this effort, and look forward to providing our full assistance and support in this process. Please do not hesitate to contact your Relationship Manager with any questions or email us at trustconsent@ssga.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Tracy", followed by a long horizontal flourish.

To unsubscribe from emails from State Street Global Advisors, please reply to this email.

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