

Investment Summary

Fund	Category	Initial Incep Date	Total Returns through 06-30-22						Morningstar Return Statistics			
			TR% YTD 06-30-22	3-Mo	1-Yr	Annualized			Return	Risk	Morningstar Rating	Investment Fee
						3-Yr	5-Yr	10-Yr				
U.S. Equity												
Stock Market Index Fund (SSGA)	Large Blend	12-30-77	-19.97	-16.11	-10.64	10.57	11.28	12.93	+Avg	Avg	★★★★	0.01
Vanguard® FTSE Social Index Fund	Large Blend	02-28-19	-23.99	-17.84	-15.12	10.24	11.49	13.96	High	+Avg	★★★★	0.14
Franklin Growth Fund	Large Growth	03-30-48	-26.48	-18.40	-19.57	8.52	10.98	12.91	Avg	-Avg	★★★★	0.42
Growth Stock Index Fund (SSGA)	Large Growth	04-29-94	-28.07	-20.91	-18.78	12.57	14.25	14.76	High	Avg	★★★★★	0.02
Harbor Capital Appreciation Fund	Large Growth	12-29-87	-35.59	-25.46	-32.06	8.24	12.14	13.69	+Avg	High	★★★	0.59
JPMorgan Large Cap Growth Fund	Large Growth	02-28-92	-26.73	-18.40	-20.29	13.88	16.85	15.50	High	+Avg	★★★★★	0.44
MFS® Growth Fund	Large Growth	04-01-05	-29.30	-19.36	-22.59	7.69	12.46	13.98	+Avg	-Avg	★★★★	0.47
T Rowe Price Growth Stock Portfolio	Large Growth	04-11-50	-35.26	-25.65	-33.10	3.74	8.20	12.22	Avg	+Avg	★★	0.43
Vanguard® U.S. Growth Fund	Large Growth	12-31-68	-38.17	-27.19	-37.59	5.77	10.71	13.08	Avg	+Avg	★★★	0.28
JPMorgan Equity Income Fund	Large Value	07-02-87	-8.71	-8.93	-1.62	9.18	9.94	11.78	+Avg	-Avg	★★★★★	0.47
MFS Value Fund	Large Value	01-02-96	-13.14	-9.88	-5.03	7.51	7.42	11.10	+Avg	-Avg	★★★★	0.43
Value Stock Index Fund (SSGA)	Large Value	04-29-94	-12.89	-12.22	-6.84	6.92	7.20	10.52	Avg	Avg	★★★	0.02
Vanguard® Equity-Income Fund	Large Value	08-13-01	-7.31	-8.36	0.51	9.42	9.56	11.56	+Avg	-Avg	★★★★★	0.19
Vanguard® Windsor II Fund	Large Value	06-24-85	-17.13	-13.87	-10.13	10.81	9.43	11.22	+Avg	Avg	★★★★	0.26
Boston Trust Midcap Fund	Mid-Cap Blend	09-24-07	-17.00	-12.69	-7.25	6.45	9.05	10.76	Avg	-Avg	★★★★	0.75
Mid Cap Stock Index Fund (SSGA)	Mid-Cap Blend	10-01-97	-19.57	-15.43	-14.67	6.81	6.98	10.86	+Avg	+Avg	★★★	0.04
Carillon Eagle Mid Cap Growth Fund	Mid-Cap Growth	12-28-09	-27.12	-18.67	-24.61	6.64	10.16	12.93	+Avg	Avg	★★★★	0.53
MFS® Mid Cap Growth Fund	Mid-Cap Growth	04-01-05	-30.20	-17.35	-24.40	4.73	10.71	12.86	+Avg	-Avg	★★★★★	0.65
Vanguard® Mid-Cap Growth Index Fund	Mid-Cap Growth	09-27-11	-30.90	-21.19	-25.42	5.88	8.88	11.28	Avg	Avg	★★★	0.07
William Blair Small-Mid Cap Growth I Fund	Mid-Cap Growth	12-29-03	-28.48	-21.01	-28.18	2.61	7.85	12.05	Avg	Avg	★★★	0.95
American Century Mid Cap Value Fund	Mid-Cap Value	07-26-13	-7.93	-10.20	-1.82	8.53	7.08	11.41	+Avg	Low	★★★★★	0.63
John Hancock Disciplined Value Mid Cap Fund	Mid-Cap Value	06-02-97	-14.10	-13.71	-8.99	7.83	6.85	11.78	+Avg	Avg	★★★★★	0.76
MFS® Mid Cap Value Fund	Mid-Cap Value	08-31-01	-14.62	-12.40	-6.13	8.47	7.80	11.30	+Avg	-Avg	★★★★★	0.68
Vanguard® Mid-Cap Value Index Fund	Mid-Cap Value	09-27-11	-13.02	-13.05	-6.05	7.17	6.88	11.19	+Avg	-Avg	★★★★	0.07
Goldman Sachs Small Cap Value Fund	Small Blend	10-22-92	-17.88	-15.18	-13.24	3.80	4.22	9.16	Avg	+Avg	★★★	0.86
Small Cap Stock Index Fund (SSGA)	Small Blend	09-30-96	-23.37	-17.20	-25.12	4.16	5.18	9.48	Avg	Avg	★★★	0.02
ClearBridge Small Cap Growth Fund	Small Growth	07-01-98	-32.01	-20.65	-32.23	4.63	10.13	11.37	+Avg	+Avg	★★★	0.78
Nationwide Geneva Small Cap Growth Fund	Small Growth	06-12-09	-25.09	-12.99	-22.12	5.30	9.14	12.04	+Avg	-Avg	★★★★★	0.71
Small Cap Growth Stock Index Fund (SSGA)	Small Growth	09-30-09	-29.55	-19.24	-33.60	1.21	4.64	9.17	-Avg	Avg	★★	0.05
Small Company Fund (Wellington)	Small Growth	11-28-97	-25.58	-18.97	-23.34	6.76	8.05	12.16	+Avg	+Avg	★★★★	0.63
AB Discovery Value Fund	Small Value	03-29-01	-19.71	-15.33	-13.98	5.88	5.07	9.78	Avg	Avg	★★★★	0.75
Boston Partners Small Cap Value Fund II	Small Value	06-28-98	-14.22	-12.18	-13.44	6.38	4.75	9.32	Avg	Avg	★★★	0.99
Franklin Small Cap Value Fund	Small Value	08-03-96	-17.30	-14.78	-13.87	7.41	6.15	9.85	+Avg	-Avg	★★★★	0.58
Small Cap Value Stock Index Fund (SSGA)	Small Value	09-30-09	-17.37	-15.33	-16.38	6.23	4.94	9.05	Avg	Avg	★★★	0.05
International Equity												
Allspring Emerging Markets Equity Fund	Diversified Emerging Mkts	09-06-94	-18.91	-11.09	-33.52	-1.02	0.89	2.52	Avg	Avg	★★★	1.03
Emerging Markets Index Fund (SSGA)	Diversified Emerging Mkts	09-30-03	-17.63	-10.51	-25.35	0.45	2.03	2.88	Avg	Avg	★★★	0.07
DFA World ex US Core Equity Portfolio	Foreign Large Blend	03-06-08	-16.73	-13.01	-16.84	3.14	2.75	—	+Avg	+Avg	★★★	0.36
International Developed Countries Fund	Foreign Large Blend	11-28-97	-16.76	-10.72	-16.04	2.85	3.62	5.92	+Avg	+Avg	★★★★	0.84
International Stock Index Fund (SSGA)	Foreign Large Blend	10-29-93	-19.39	-13.87	-17.67	1.26	2.42	5.63	+Avg	Avg	★★★★	0.04
American Funds EuroPacific Growth Fund®	Foreign Large Growth	05-01-09	-25.10	-14.65	-27.68	1.50	3.10	6.31	Avg	Avg	★★★	0.46
MFS International Growth Fund	Foreign Large Growth	10-24-95	-19.38	-12.23	-17.98	3.26	5.59	6.96	+Avg	Low	★★★★	0.68
Vanguard® International Growth Fund	Foreign Large Growth	08-13-01	-31.60	-18.13	-36.18	6.32	7.51	9.17	High	High	★★★★	0.33
Causeway International Value Fund	Foreign Large Value	10-26-01	-14.09	-9.23	-14.12	2.43	1.64	4.90	Avg	High	★★★	0.85
Hartford Schroders International Multi-Cap Value Fund	Foreign Large Value	02-28-19	-12.58	-11.54	-13.05	2.12	1.66	5.31	+Avg	Avg	★★★★	0.76
Vanguard® International Value Fund	Foreign Large Value	05-16-83	-15.90	-11.38	-17.40	2.05	2.66	5.36	+Avg	Avg	★★★★	0.35
Directions 5 - Aggressive	Global Large-Stock Blend	11-28-97	-19.22	-14.18	-16.07	6.05	6.63	9.05	Avg	+Avg	★★★	0.42
Vanguard® Global Equity Fund	Global Large-Stock Blend	08-14-95	-23.03	-15.28	-22.42	5.17	6.81	9.60	+Avg	+Avg	★★★★	0.45
Invesco Oppenheimer Global Fund	Global Large-Stock Growth	12-22-69	-31.77	-18.73	-29.29	3.07	5.53	9.47	Avg	+Avg	★★★	0.58

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			TR% YTD 06-30-22	3-Mo	1-Yr	Annualized 3-Yr	5-Yr	10-Yr	Return	Risk	Morningstar Rating	Investment Fee
Sector Equity												
Cohen & Steers Institutional Realty Shares	Real Estate	02-14-00	-18.54	-13.39	-4.49	7.47	8.28	9.04	High	-Avg	★★★★★	0.65
Allocation												
Directions 1 - Conservative	Allocation--15% to 30% Equity	11-28-97	-6.99	-4.97	-3.74	3.74	4.09	4.07	High	Low	★★★★★	0.21
Directions 2 - Moderately Conservative	Allocation--30% to 50% Equity	11-28-97	-13.80	-8.80	-10.93	3.00	4.09	4.98	+Avg	-Avg	★★★★	0.15
T. Rowe Price Spectrum Conservative Allocation Fund	Allocation--30% to 50% Equity	07-29-94	-13.47	-9.20	-12.19	2.63	4.00	5.60	+Avg	Avg	★★★★	0.46
Directions 3 - Moderate	Allocation--50% to 70% Equity	11-28-97	-16.04	-10.99	-12.84	4.29	5.23	6.78	Avg	Avg	★★★	0.23
T. Rowe Price Spectrum Moderate Allocation Fund	Allocation--50% to 70% Equity	07-29-94	-16.95	-11.79	-14.99	3.60	5.15	7.30	Avg	Avg	★★★	0.58
Directions 4 - Moderately Aggressive	Allocation--70% to 85% Equity	11-28-97	-17.20	-12.17	-13.74	5.39	6.25	7.94	Avg	Avg	★★★	0.31
T. Rowe Price Spectrum Moderate Growth Allocation Fund	Allocation--70% to 85% Equity	07-29-94	-19.79	-14.07	-17.28	4.54	6.19	8.84	+Avg	Avg	★★★★	0.63
PIMCO All Asset Fund	Tactical Allocation	07-31-02	-12.13	-10.19	-9.85	4.50	4.55	4.40	Avg	Avg	★★★★	1.19
American Funds 2010 Target Date Retirement Fund®	Target-Date 2000-2010	07-13-09	-9.86	-6.85	-6.61	3.91	4.53	5.85	High	Avg	★★★★★	0.30
American Funds 2015 Target Date Retirement Fund®	Target-Date 2015	07-13-09	-11.07	-7.76	-7.62	4.08	4.78	6.39	High	Avg	★★★★★	0.30
GlidePath Retirement 2015	Target-Date 2015	09-04-07	-10.98	-8.00	-7.02	5.01	5.84	7.48	High	+Avg	★★★★★	0.38
American Funds 2020 Target Date Retirement Fund®	Target-Date 2020	07-13-09	-11.94	-8.36	-8.42	4.41	5.20	7.10	High	-Avg	★★★★★	0.31
GlidePath Retirement 2020	Target-Date 2020	09-04-07	-11.96	-9.08	-7.41	5.96	6.55	8.26	High	High	★★★★★	0.38
State Street Retirement Right in 2020	Target-Date 2020	04-01-22	—	—	—	—	—	—	—	—	—	0.07
American Funds 2025 Target Date Retirement Fund®	Target-Date 2025	07-13-09	-13.73	-9.42	-9.98	4.86	5.79	8.11	High	-Avg	★★★★★	0.33
GlidePath Retirement 2025	Target-Date 2025	09-04-07	-13.27	-10.16	-8.54	6.68	7.11	8.92	High	High	★★★★★	0.37
State Street Retirement Right in 2025	Target-Date 2025	04-01-22	—	—	—	—	—	—	—	—	—	0.07
American Funds 2030 Target Date Retirement Fund®	Target-Date 2030	07-13-09	-15.72	-10.83	-11.66	5.46	6.52	8.94	High	-Avg	★★★★★	0.35
GlidePath Retirement 2030	Target-Date 2030	09-04-07	-14.65	-11.26	-9.86	7.01	7.41	9.39	High	+Avg	★★★★★	0.38
State Street Retirement Right in 2030	Target-Date 2030	04-04-22	—	—	—	—	—	—	—	—	—	0.07
American Funds 2035 Target Date Retirement Fund®	Target-Date 2035	07-13-09	-18.04	-12.56	-13.60	6.34	7.39	9.60	High	Avg	★★★★★	0.37
GlidePath Retirement 2035	Target-Date 2035	09-04-07	-15.74	-12.18	-11.06	7.24	7.60	9.65	High	+Avg	★★★★★	0.38
State Street Retirement Right in 2035	Target-Date 2035	04-04-22	—	—	—	—	—	—	—	—	—	0.07
American Funds 2040 Target Date Retirement Fund®	Target-Date 2040	07-27-09	-19.74	-13.83	-15.23	6.48	7.60	9.81	High	Avg	★★★★★	0.38
GlidePath Retirement 2040	Target-Date 2040	09-04-07	-16.50	-12.78	-11.81	7.46	7.76	9.77	High	Avg	★★★★★	0.38
State Street Retirement Right in 2040	Target-Date 2040	04-04-22	—	—	—	—	—	—	—	—	—	0.07
American Funds 2045 Target Date Retirement Fund®	Target-Date 2045	07-13-09	-20.43	-14.33	-15.92	6.43	7.64	9.88	High	-Avg	★★★★★	0.39
GlidePath Retirement 2045	Target-Date 2045	09-04-07	-17.26	-13.35	-12.79	7.35	7.71	9.76	High	Avg	★★★★★	0.39
State Street Retirement Right in 2045	Target-Date 2045	04-04-22	—	—	—	—	—	—	—	—	—	0.07
American Funds 2050 Target Date Retirement Fund®	Target-Date 2050	07-13-09	-21.15	-14.76	-16.74	6.25	7.59	9.85	High	-Avg	★★★★★	0.39
GlidePath Retirement 2050	Target-Date 2050	10-15-09	-17.50	-13.53	-13.04	7.29	7.66	9.74	High	Avg	★★★★★	0.38
State Street Retirement Right in 2050	Target-Date 2050	04-04-22	—	—	—	—	—	—	—	—	—	0.07
American Funds 2055 Target Date Retirement Fund®	Target-Date 2055	02-01-10	-21.74	-15.10	-17.43	5.99	7.41	9.76	High	-Avg	★★★★★	0.39
GlidePath Retirement 2055	Target-Date 2055	10-15-09	-17.51	-13.50	-13.07	7.30	7.68	9.76	High	Avg	★★★★★	0.38
State Street Retirement Right in 2055	Target-Date 2055	04-04-22	—	—	—	—	—	—	—	—	—	0.07
American Funds 2060 Target Date Retirement Fund®	Target-Date 2060	03-27-15	-21.87	-15.18	-17.60	5.89	7.35	—	+Avg	-Avg	★★★★★	0.40
GlidePath Retirement 2060	Target-Date 2060	06-14-13	-17.52	-13.53	-13.09	7.35	7.71	—	High	-Avg	★★★★★	0.38

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			TR% YTD 06-30-22	3-Mo	1-Yr	Annualized			Return	Risk	Morningstar Rating	
						3-Yr	5-Yr	10-Yr				
State Street Retirement Right in 2060	Target-Date 2060	04-04-22	—	—	—	—	—	—	—	—	—	0.07
American Funds 2065 Target Date Retirement Fund®	Target-Date 2065+	01-31-20	-21.93	-15.20	-17.66	—	—	—	—	—	—	0.40
GlidePath Retirement 2065	Target-Date 2065+	09-27-19	-17.44	-13.47	-13.11	—	—	—	—	—	—	0.38
State Street Retirement Right in 2065	Target-Date 2065+	04-04-22	—	—	—	—	—	—	—	—	—	0.07
GlidePath Retirement Income	Target-Date Retirement	09-04-07	-10.30	-7.28	-6.86	4.10	5.02	6.64	High	+Avg	★★★★★	0.37
State Street Retirement Right Retirement	Target-Date Retirement	04-01-22	—	—	—	—	—	—	—	—	—	0.07
Taxable Bond												
AB Global Bond Fund	Global Bond-USD Hedged	10-28-07	-10.14	-5.18	-10.03	-1.77	0.29	1.94	Avg	Avg	★★★	0.40
BlackRock High Yield Bond Portfolio	High Yield Bond	11-19-98	-13.63	-10.07	-12.24	0.54	2.38	4.74	High	Avg	★★★★★	0.51
TIPS Index Fund (SSGA)	Inflation-Protected Bond	07-31-00	-8.95	-6.10	-5.18	2.98	3.16	1.68	+Avg	Avg	★★★★	0.04
Bond Index Fund (SSGA)	Intermediate Core Bond	01-01-97	-11.10	-5.06	-10.97	-0.72	1.08	1.68	+Avg	+Avg	★★★★	0.03
BlackRock Total Return Fund	Intermediate Core-Plus Bond	12-07-01	-11.67	-5.55	-11.61	-0.58	1.13	2.57	+Avg	Avg	★★★★	0.37
Metropolitan West Total Return Bond Fund	Intermediate Core-Plus Bond	03-31-97	-11.64	-5.71	-11.58	-0.76	1.04	2.26	+Avg	-Avg	★★★★	0.36
Stable Value												
Guaranteed Account	Stable Value	12-31-91	2.34	2.11	3.03	1.98	1.70	1.56	—	—	—	0.00
Lifetime Guaranteed Income Account	Stable Value	12-31-91	0.42	0.30	0.89	0.92	0.86	0.88	—	—	—	0.00

Disclosure

Investment options are subaccounts in an insurance company separate account maintained by United of Omaha Life Insurance Company for contracts issued in all states except New York, and by Companion Life Insurance Company for contracts issued in New York, that invests in the underlying mutual fund/collective trust investments or is managed by the specified investment manager. All funds may not be available as an investment option in a plan.

The performance data given represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, so that an investor's units when redeemed may be worth more or less than the original investment. Fund portfolio statistics change over time. The fund is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

Performance

Total return reflects performance without adjusting for product charges and administrative fees, but is adjusted to reflect the investment fee. If adjusted, product charges and administrative fees would reduce the performance quoted.

Total Return

Expressed in percentage terms, Morningstar's calculation of total return is determined by taking the change in price, reinvesting, if applicable, all income and capital gains distributions during the period, and dividing by the starting price.

Morningstar Return

The Morningstar Return rates a fund's performance relative to other managed products in its Morningstar Category. It is an assessment of a product's excess return over a risk-free rate (the return of the 90-day Treasury Bill) in comparison with the products in its Morningstar category. In each Morningstar category, the top 10% of products earn a High Morningstar Return (High), the next 22.5% Above Average (+ Avg), the middle 35% Average (Avg), the next 22.5% Below Average (- Avg), and the bottom 10% Low (Low). Morningstar Return is measured for up to three time periods (three, five, and 10 years). These separate measures are then weighted and averaged to produce an overall measure for the product. Products with less than three years of performance history are not rated.

Morningstar Risk

Morningstar Risk evaluates a fund's downside volatility relative to that of other products in its Morningstar Category. It is an assessment of the variations in monthly returns, with an emphasis on downside variations, in comparison with the products in its Morningstar category. In each Morningstar category, the 10% of products with the lowest measured risk are described as Low Risk (Low), the next 22.5% Below Average (-Avg), the middle 35% Average (Avg), the next 22.5% Above Average (+ Avg), and the top 10% High (High). Morningstar Risk is measured for up to three time periods (three, five, and 10 years). These separate measures are then weighted and averaged to produce an overall measure for the product. Products with less than three years of performance history are not rated.

Morningstar Rating™

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

Investment Fee

The investment fee represents the total operating expense ratio assessed by the Fund including any investment fee assessed by United of Omaha (or Companion Life Insurance) and is subject to change. The investment fee does not include administrative fees. The investment fee and administrative fee charged to a plan will reduce the investment return of the Fund as set forth in the group annuity contract.

Investment Risk

Target Date Funds: The investor should note that target date funds that share the same target retirement date may have different investment strategies and risks. Target date funds do not guarantee participants will have sufficient retirement income at the target retirement date. Target date funds include risk that investors can lose money. Investors should make sure before investing that the target date fund fits their financial situation and risk tolerance, and should monitor their investment on an ongoing basis.

Foreign Securities Funds/Emerging Markets Funds: The investor should note that funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

Small Cap Funds: The investor should note that funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and

are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Mid Cap Funds: The investor should note that funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

Large Cap Funds: Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.

Bond Funds: A bond fund's yield, share price and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices will fall when interest rates rise and vice versa. Although they have higher return potential, high yield bonds are also subject to greater risk, including the risk of default, compared to higher-rated securities.

Risk-Based Portfolios: The performance of risk-based portfolios is dependent on the performance of their underlying funds, and will assume the risks associated with these funds. The risks will vary according to each portfolio's asset allocation, and the risk level assigned to each portfolio is intended to reflect the relative short-term price volatility among the funds in each. Investment return and principal value of security investments will fluctuate. The value at the time of redemption may be more or less than the original cost. Past performance is no guarantee of future results. Diversification does not ensure a profit or protect against loss in a declining market.

Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09, 903-GAQC-14, 903-GAQC-14 FL, 903-GAQC-14 MN, 903-GAQC-14 OR, 903-GAQC-14 TX, or state equivalent) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company, Omaha, NE 68175 is licensed nationwide except in New York. Companion Life Insurance Company, Melville, NY 11747 is licensed in New York and 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. Specific features of the Lifetime Guaranteed Income Account vary by state. Restrictions apply. The Lifetime Guaranteed Income Account is not available in Nevada or New York. Neither United of Omaha Life Insurance Company, Companion Life

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Insurance Company, nor their representatives or affiliates offers investment advice in connection with the contract. In addition, United of Omaha Life Insurance Company, Companion Life Insurance Company, their representatives and affiliates are not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity.

Group variable annuities are long-term investment vehicles designed to accumulate money on a tax-deferred basis for retirement purposes. Distributions may be subject to ordinary income tax and, if taken prior to age 59½, a 10 percent federal tax penalty may apply. Investing in a group variable annuity involves risk, including possible loss of principal.

Employers and Plan Participants: Prior to selecting investment options you should consider the investment objectives, risks, fees and expenses of each option carefully. For this and other important information, plan sponsors should review the fee disclosure document or the plan sponsor website. Participants should review enrollment materials or the participant website. Read this information carefully.

For informational purposes only. Should not be construed as legal or investment advice, a promise of benefit or guarantee of investment performance.

The performance data quoted represents past performance which does not guarantee future results. Current performance may be lower or higher than those shown. The investment return and principal value will change with market conditions, so when redeemed, you may have a gain or loss.

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