

LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF JUNE 30, 2026

OF THE CONDITION AND AFFAIRS OF THE

MUTUAL OF OMAHA INSURANCE COMPANY

NAIC Group Code 0261 0261 NAIC Company Code 71412 Employer's ID Number 47-0246511
(Current) (Prior)

Organized under the Laws of Nebraska, State of Domicile or Port of Entry NE

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized 03/05/1909 Commenced Business 01/10/1910

Statutory Home Office Mutual of Omaha Plaza, Omaha, NE, US 68175
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 3300 Mutual of Omaha Plaza
(Street and Number)

Omaha, NE, US 68175 402-342-7600
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 3300 Mutual of Omaha Plaza, Omaha, NE, US 68175
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 3300 Mutual of Omaha Plaza
(Street and Number)

Omaha, NE, US 68175 402-342-7600
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.mutualofomaha.com

Statutory Statement Contact Amanda R. Hawkins, 402-351-2402
(Name) (Area Code) (Telephone Number)

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(E-mail Address) (FAX Number)

OFFICERS

Chief Executive Officer James Todd Blackledge Treasurer Brody Jason Merrill
Corporate Secretary Terrance Shawn DeWald Actuary Benjamin Roger Grohmann

OTHER

Timothy Scott Ault, President-Workplace Solutions # Ryan Matthew Comins, Chief Investment Officer Nancy Louise Crawford, General Counsel
Elizabeth Ann Mazzotta, Chief Human Resources Officer # Brody Jason Merrill, Chief Financial Officer Stacy Ann Scholtz, Chief Operating Officer #

DIRECTORS OR TRUSTEES

Timothy Scott Ault # James Todd Blackledge Ryan Matthew Comins #
Brody Jason Merrill # Stacy Ann Scholtz #

State of Nebraska SS
County of Douglas

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

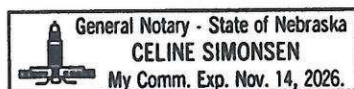
James T. Blackledge
James T. Blackledge
Chief Executive Officer

Terrance S. DeWald
Terrance S. DeWald
Corporate Secretary

Brody J. Merrill
Brody J. Merrill
Treasurer

Subscribed and sworn to before me this 7th day of August, 2026
Celine Simonsen

a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....



STATEMENT AS OF JUNE 30, 2026 OF THE MUTUAL OF OMAHA INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 – 2)	
1. Bonds	5,616,901,812	0	5,616,901,812	5,653,188,179
2. Stocks:				
2.1 Preferred stocks	18,126,727	0	18,126,727	18,214,375
2.2 Common stocks	3,812,953,519	48,313,506	3,764,640,014	3,630,575,114
3. Mortgage loans on real estate:				
3.1 First liens	317,115,539	0	317,115,539	330,743,585
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$461,027,484 encumbrances)	118,883,110	0	118,883,110	115,702,238
4.2 Properties held for the production of income (less \$0 encumbrances)	4,817,886	0	4,817,886	4,830,553
4.3 Properties held for sale (less \$0 encumbrances)	230,041	0	230,041	2,010,565
5. Cash (\$ 12,722,480), cash equivalents (\$7) and short-term investments (\$ 23,000,000)	35,722,487	0	35,722,487	89,406,153
6. Contract loans (including \$0 premium notes)	0	0	0	0
7. Derivatives	4,922,458	0	4,922,458	2,581,159
8. Other invested assets	476,674,064	3,237,953	473,436,111	488,387,978
9. Receivables for securities	24,687,739	0	24,687,739	334,021
10. Securities lending reinvested collateral assets	283,593,356	0	283,593,356	344,641,319
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	10,714,628,739	51,551,458	10,663,077,281	10,680,615,240
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	58,373,916	0	58,373,916	58,358,915
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	239,884,176	618,872	239,265,304	244,053,262
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	0	0	0	0
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	7,084,653	0	7,084,653	4,957,786
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	1,749,311	0	1,749,311	861,039
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	21,404,059	0	21,404,059	42,827,039
18.2 Net deferred tax asset	300,062,493	208,533,069	91,529,424	96,789,789
19. Guaranty funds receivable or on deposit	4,125,980	0	4,125,980	4,381,791
20. Electronic data processing equipment and software	118,529,981	106,737,771	11,792,210	14,513,755
21. Furniture and equipment, including health care delivery assets (\$0)	15,638,058	15,638,058	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	254,744,638	0	254,744,638	249,455,270
24. Health care (\$0) and other amounts receivable	19,174	19,174	0	0
25. Aggregate write-ins for other than invested assets	1,020,585,429	190,096,390	830,489,039	777,837,261
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	12,756,830,608	573,194,792	12,183,635,816	12,174,651,147
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	12,756,830,608	573,194,792	12,183,635,816	12,174,651,147
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Life insurance cash value	779,253,856	0	779,253,856	737,260,300
2502. Net negative (disallowed) IMR	29,482,963	0	29,482,963	16,483,562
2503. Other miscellaneous assets	60,353,637	47,244,448	13,109,189	12,779,769
2598. Summary of remaining write-ins for Line 25 from overflow page	151,494,972	142,851,942	8,643,030	11,313,629
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,020,585,429	190,096,390	830,489,039	777,837,261

STATEMENT AS OF JUNE 30, 2026 OF THE MUTUAL OF OMAHA INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$0 less \$0 included in Line 6.3 (including \$0 Modco Reserve)	0	0
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	5,643,254,534	5,482,585,181
3. Liability for deposit-type contracts (including \$0 Modco Reserve).....	0	0
4. Contract claims:		
4.1 Life	0	0
4.2 Accident and health	811,422,938	812,885,565
5. Policyholders' dividends/refunds to members \$2,951 and coupons \$0 due and unpaid	2,951	6,188
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$0 Modco)	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco) ...	0	0
6.3 Coupons and similar benefits (including \$0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$41,487,685 accident and health premiums	41,487,685	49,422,681
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$504,352 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	504,352	504,352
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0 ceded	0	0
9.4 Interest Maintenance Reserve	0	0
10. Commissions to agents due or accrued-life and annuity contracts \$0 , accident and health \$3,473,688 and deposit-type contract funds \$0	3,473,688	5,909,166
11. Commissions and expense allowances payable on reinsurance assumed	38,541,342	48,485,199
12. General expenses due or accrued	215,535,472	214,780,746
13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	11,755,270	17,136,551
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	0	51,768,361
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by reporting entity as agent or trustee	135,151,192	118,095,479
18. Amounts held for agents' account, including \$3,898,304 agents' credit balances	50,979,016	49,853,265
19. Remittances and items not allocated	16,103,894	5,950,149
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	148,918,306	216,544,198
22. Borrowed money \$0 and interest thereon \$11,548,013	11,548,013	153,275,038
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	248,397,339	173,449,984
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	7,115,161	7,601,451
24.05 Drafts outstanding	10,131,001	8,797,139
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	2,461,506	3,623,921
24.09 Payable for securities	740,305	0
24.10 Payable for securities lending	283,593,356	344,641,319
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	58,076,889	52,872,719
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	7,739,194,209	7,818,188,652
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	7,739,194,209	7,818,188,652
29. Common capital stock	10,000,000	0
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	711,817,996	711,689,026
33. Gross paid in and contributed surplus	0	0
34. Aggregate write-ins for special surplus funds	29,482,963	16,483,562
35. Unassigned funds (surplus)	3,693,140,647	3,628,289,906
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$0)	0	0
36.20 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	4,434,441,607	4,356,462,494
38. Totals of Lines 29, 30 and 37	4,444,441,607	4,356,462,494
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	12,183,635,816	12,174,651,147
DETAILS OF WRITE-INS		
2501. Miscellaneous liabilities	32,799,690	34,027,868
2502. Deferred gain on affiliate exchanges	13,937,199	14,724,851
2503. Cash collateral received	11,340,000	4,120,000
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	58,076,889	52,872,719
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. Net negative (disallowed) IMR	29,482,963	16,483,562
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	29,482,963	16,483,562

STATEMENT AS OF JUNE 30, 2026 OF THE MUTUAL OF OMAHA INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	2,372,867,533	2,181,988,321	4,474,315,539
2. Considerations for supplementary contracts with life contingencies	0	0	0
3. Net investment income	124,278,505	122,056,281	400,822,935
4. Amortization of Interest Maintenance Reserve (IMR)	(47,336)	67,876	238,168
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0
6. Commissions and expense allowances on reinsurance ceded	16,178,190	15,409,842	30,694,659
7. Reserve adjustments on reinsurance ceded	0	0	0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0
8.3 Aggregate write-ins for miscellaneous income	48,318,444	46,914,923	96,337,132
9. Totals (Lines 1 to 8.3)	2,561,595,336	2,366,437,243	5,002,408,433
10. Death benefits	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0
12. Annuity benefits	0	0	0
13. Disability benefits and benefits under accident and health contracts	1,811,785,181	1,745,814,836	3,551,993,895
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0
15. Surrender benefits and withdrawals for life contracts	0	0	0
16. Group conversions	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	10,955	3,152	7,708
18. Payments on supplementary contracts with life contingencies	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	160,669,353	175,123,160	369,780,820
20. Totals (Lines 10 to 19)	1,972,465,489	1,920,941,149	3,921,782,422
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	128,130,946	123,394,341	260,686,862
22. Commissions and expense allowances on reinsurance assumed	207,072,988	211,179,334	432,346,999
23. General insurance expenses and fraternal expenses	141,888,860	132,733,078	290,071,538
24. Insurance taxes, licenses and fees, excluding federal income taxes	27,790,865	25,052,964	50,771,339
25. Increase in loading on deferred and uncollected premiums	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0
27. Aggregate write-ins for deductions	(132,429)	521,750	1,200,669
28. Totals (Lines 20 to 27)	2,477,216,719	2,413,822,615	4,956,859,830
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	84,378,618	(47,385,372)	45,548,603
30. Dividends to policyholders and refunds to members	2,669	9,522	15,220
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	84,375,948	(47,394,893)	45,533,383
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(949,592)	18,008	(39,118,788)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	85,325,540	(47,412,901)	84,652,171
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 4,920,287 (excluding taxes of \$ (3,468,117) transferred to the IMR)	10,935,267	20,579,164	(30,238,955)
35. Net income (Line 33 plus Line 34)	96,260,807	(26,833,738)	54,413,216
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	4,356,462,494	4,148,107,831	4,148,107,831
37. Net income (Line 35)	96,260,807	(26,833,738)	54,413,216
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 1,266,047	150,276,132	287,338,523	229,954,880
39. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
40. Change in net deferred income tax	1,266,789	16,571,011	10,858,602
41. Change in nonadmitted assets	(84,846,642)	(28,489,710)	(55,501,932)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0	0
44. Change in asset valuation reserve	(74,947,355)	(75,698,404)	(9,843,703)
45. Change in treasury stock	0	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0	0
48. Change in surplus notes	128,970	120,300	246,637
49. Cumulative effect of changes in accounting principles	0	0	0
50. Capital changes:			
50.1 Paid in	0	0	0
50.2 Transferred from surplus (stock dividend)	10,000,000	0	0
50.3 Transferred to surplus	0	0	0
51. Surplus adjustment:			
51.1 Paid in	0	0	0
51.2 Transferred to capital (stock dividend)	(10,000,000)	0	0
51.3 Transferred from capital	0	0	0
51.4 Change in surplus as a result of reinsurance	0	0	0
52. Dividends to stockholders	0	0	0
53. Aggregate write-ins for gains and losses in surplus	(159,589)	(8,109,309)	(21,773,037)
54. Net change in capital and surplus for the year (Lines 37 through 53)	87,979,112	164,898,673	208,354,663
55. Capital and surplus, as of statement date (Lines 36 + 54)	4,444,441,607	4,313,006,504	4,356,462,494
DETAILS OF WRITE-INS			
08.301. Increase in accrued life insurance cash value	41,993,557	31,992,389	69,558,309
08.302. Other miscellaneous income	6,324,887	14,922,534	26,778,822
08.303.	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	48,318,444	46,914,923	96,337,132
2701. Fines and penalties	78,076	19,359	17,279
2702. Other deductions	(210,504)	502,391	1,183,390
2703.	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	(132,429)	521,750	1,200,669
5301. Unrealized gain/loss - deferred gain on affiliate exchanges	787,652	(338,545)	7,062,050
5302. Income tax benefit (cost) of consolidated return	(947,241)	25,993,164	4,546,588
5303. Minimum pension liability adjustment	0	0	(2,084,090)
5398. Summary of remaining write-ins for Line 53 from overflow page	0	(33,763,928)	(31,297,584)
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	(159,589)	(8,109,309)	(21,773,037)

STATEMENT AS OF JUNE 30, 2026 OF THE MUTUAL OF OMAHA INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	2,369,379,074	2,176,375,727	4,454,556,857
2. Net investment income	120,343,864	115,694,439	394,286,991
3. Miscellaneous income	21,656,508	32,013,832	59,905,929
4. Total (Lines 1 to 3)	2,511,379,447	2,324,083,998	4,908,749,777
5. Benefit and loss related payments	1,815,385,629	1,707,451,812	3,479,152,541
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	580,233,116	606,436,308	1,037,775,436
8. Dividends paid to policyholders	5,906	6,601	12,537
9. Federal and foreign income taxes paid (recovered) net of \$ 34,929,619 tax on capital gains (losses)	31,795,200	(27,143,630)	(84,489,258)
10. Total (Lines 5 through 9)	2,427,419,852	2,286,751,091	4,432,451,256
11. Net cash from operations (Line 4 minus Line 10)	83,959,595	37,332,908	476,298,522
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	510,121,876	339,874,690	796,373,102
12.2 Stocks	30,523,192	46,395,929	60,625,814
12.3 Mortgage loans	13,673,676	162,006,482	167,857,731
12.4 Real estate	14,678,939	0	0
12.5 Other invested assets	24,532,652	32,427,412	162,397,903
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(559)	(727)	(2,302)
12.7 Miscellaneous proceeds	996,505	16,852,757	844,881
12.8 Total investment proceeds (Lines 12.1 to 12.7)	594,526,279	597,556,544	1,188,097,129
13. Cost of investments acquired (long-term only):			
13.1 Bonds	486,590,510	356,894,026	1,111,985,345
13.2 Stocks	37,465,127	135,424,380	152,234,212
13.3 Mortgage loans	45,629	3,724,138	8,724,138
13.4 Real estate	3,720,148	21,207,728	56,995,472
13.5 Other invested assets	9,938,258	19,497,330	46,847,631
13.6 Miscellaneous applications	24,353,718	9,895,801	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	562,113,391	546,643,403	1,376,786,800
14. Net increase/(decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	32,412,889	50,913,141	(188,689,670)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	128,970	120,300	246,637
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	(141,500,000)	(213,692,200)	(324,192,200)
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	(28,685,119)	(5,085,736)	(41,322,040)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(170,056,149)	(218,657,636)	(365,267,604)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) ..	(53,683,666)	(130,411,588)	(77,658,752)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	89,406,153	167,064,905	167,064,905
19.2 End of period (Line 18 plus Line 19.1)	35,722,487	36,653,318	89,406,153

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Change in securities lending	61,047,964	79,042,411	138,840,943
20.0002. Bonds disposed and acquired	6,751,286	4,977,178	5,494,743
20.0003. Unassigned surplus transfer to common stock due to reorganization	10,000,000	0	0
20.0004. Capital contribution through payable to subsidiary	6,000,000	0	0
20.0005. Stocks disposed and acquired	5,058,513	93,565,219	95,733,355
20.0006. Schedule D bond transfer to other invested assets	0	57,699,710	57,699,710

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

Note 1 Summary of Significant Accounting Policies and Going Concern

Within these notes to the financial statements, the following abbreviations are used for company and affiliate names, if applicable.

Legal Name	Abbreviation	Legal Name	Abbreviation
Mutual of Omaha Insurance Company	("the Company")	Omaha Supplemental Insurance Company	("Omaha Supplemental")
Mutual of Omaha Holding Company	("MHC")	Turner Park North, LLC	("Turner Park")
Mutual of Omaha Financial Group, Inc.	("IHC")	United of Omaha Life Insurance Company	("United of Omaha")
Mutual of Omaha Insurance Company	("Mutual of Omaha")	Boston Financial Opportunity Zone Fund I LP	("Boston Fund")
East Campus Realty, LLC	("East Campus")	Cloverlay Sports Assets SPV L.P.	("Cloverlay")
EMLT M1 LLC	("EMLT M1")	Companion Life Insurance Company	("Companion")
Enrollment Alliance, LLC	("Enrollment Alliance, LLC")	EMLT U1 LLC	("EMLT U1")
Mutual DMLT Holdings, LLC	("Mutual DMLT Trust")	Fulcrum Growth Partners III, L.L.C.	("Fulcrum")
Mutual of Omaha Holdings, Inc.	("Mutual of Omaha Holdings")	LCN NA Fund IV-D, LP	("LCN")
Mutual of Omaha Investor Services, Inc.	("Mutual of Omaha Investor Services")	Medicare Advantage Insurance Company of Omaha	("Medicare Advantage Company")
Mutual of Omaha Marketing Corporation	("MOMCO")	MGG Rated Debt Feeder Fund LP	("MGG Fund")
Omaha Insurance Company	("Omaha Insurance")	MHEG OZ Fund 1, LP	("MHEG Fund")
Mutual of Omaha Strategic Alliance, LLC	("MOSAL")	Mutual of Omaha Opportunities Fund, L.P.	("MOOF Fund")
Omaha Financial Holdings, Inc.	("OFHI")	Mutual of Omaha Structured Settlement Company	("Mutual Structured Settlement")
MOST Mortgage, LLC	("MOST Mortgage")	Omaha Reinsurance Company	("Omaha Re")
Mutual of Omaha Mortgage Servicing, Inc.	("MMSI")	United DMLT Holdings, LLC	("United DMLT Trust")
Mutual of Omaha Mortgage, Inc.	("Mutual of Omaha Mortgage")	United World Life Insurance Company	("United World")
Omaha Health Insurance Company	("Omaha Health")		

A. Accounting Practices

The Company has prepared the accompanying statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Nebraska Department of Insurance ("NDOI"). The state of Nebraska has adopted the National Association of Insurance Commissioners' ("NAIC") statutory accounting principles ("NAIC SAP") as the basis of its statutory accounting practices. The Director of the NDOI has the right to permit other specific practices that may deviate from NAIC SAP. The Company does not utilize any permitted practices and there are not any prescribed practices applicable.

The following is a reconciliation of the Company's net income (loss) and capital and surplus between the practices prescribed or permitted by the NDOI and NAIC SAP as of and for the period ended June 30 and December 31:

	SSAP #	F/S Page	F/S Line #	2026	2025
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 96,260,807	\$ 54,413,216
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				—	—
(3) State Permitted Practices that are an increase/ (decrease) from NAIC SAP:				—	—
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 96,260,807</u>	<u>\$ 54,413,216</u>
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 4,444,441,607	\$ 4,356,462,494
(6) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				—	—
(7) State Permitted Practices that are an increase/ (decrease) from NAIC SAP:				—	—
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 4,444,441,607</u>	<u>\$ 4,356,462,494</u>

B. Use of Estimates in the Preparation of the Financial Statements

No Change

C. Accounting Policy

The Company used the following accounting policies:

- (1) No Change
- (2) Bonds are stated at amortized cost using the effective yield method, except for certain bonds with an NAIC designation of 6, which are stated at lower of amortized cost or fair value. Exchange Traded Funds, eligible for bond reporting by the NAIC Securities Valuation Office ("SVO Identified Funds-ETFs"), captured within the scope of Statement of Statutory Accounting Principles ("SSAP") No. 26, Bonds ("SSAP No. 26"), are stated at fair value and classified as bonds
- (3) - (5) No Change
- (6) Premiums and discounts on asset-backed securities are amortized using the prospective or retrospective method based on anticipated prepayments from the date of purchase. Changes in estimated cash flows due to changes in estimated prepayments are accounted for using the prospective method for impaired securities and securities valued based on an index, and the retrospective method for all other securities.
- (7) Effective April 1, 2026, the Company completed a reorganization into a mutual insurance company holding structure. As part of the reorganization, the Company converted from a mutual insurance company to a stock company, MHC was formed as the ultimate parent holding company, and IHC was formed as the intermediate holding company. There were no other changes to the organizational structure resulting from the reorganization.
- (8) No Change
- (9) Derivatives generally include bonds fowards, swaps-foreign exchange. When derivative financial instruments meet specific criteria, they may be designated as accounting hedges and accounted for on an amortized cost basis in a manner consistent with the item hedged. Derivative financial instruments that are not designated as accounting hedges are accounted for on a fair value basis with changes recorded in net unrealized capital gains (losses), a component of unassigned surplus, and nonadmitted. Interest on swaps-foreign exchange is included in net investment income.

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

(10) - (13) No Change

D. Going Concern

Management’s evaluation of all known and reasonably knowable conditions and events for the Company, as of June 30, 2026, has concluded there are no substantial doubts about the entity’s ability to continue as a going concern, or meet its obligations within one year of the financial statement’s issuance date.

Note 2 Accounting Changes and Corrections of Errors

No Change

Note 3 Business Combinations and Goodwill

No Change

Note 4 Discontinued Operations

Not Applicable

Note 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

No Material Change

B. Debt Restructuring

No Material Change

C. Reverse Mortgages

Not Applicable

D. Asset-Backed Securities

- (1) Prepayment assumptions for asset-backed securities are based on information obtained from brokers or internal estimates based on original term sheets, offer memoranda, historical performance, or other forecasts.
- (2) Securities with a recognized other-than-temporary impairment ("OTTI") due to intent to sell, inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis:
- Not Applicable
- (3) Securities with a recognized OTTI due to present value of cash flows expected to be collected is less than the amortized cost basis of the security:
- Not Applicable
- (4) All impaired asset-backed securities (fair value is less than amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains) were as follows:

- a) The aggregate amount of unrealized losses:
- | | | |
|------------------------|----|------------|
| 1. Less than 12 months | \$ | 6,908,908 |
| 2. 12 months or longer | | 47,335,982 |
- b) The aggregate related fair value of securities with unrealized losses:
- | | | |
|------------------------|----|-------------|
| 1. Less than 12 months | \$ | 236,329,482 |
| 2. 12 months or longer | | 375,109,592 |
- (5) If the Company does not have the intent to sell and has the ability to retain the asset-backed security until recovery, OTTI is recognized when the present value of future cash flows discounted at the security’s effective interest rate is less than the amortized cost basis as of the balance sheet date.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1) - (2) No Change

(3) Collateral Received

a. Aggregate Amount Collateral Received

1. Securities lending

(a) Open

(b) 30 days or less

(c) 31 to 60 days

(d) 61 to 90 days

(e) Greater than 90 days

(f) Subtotal (a+b+c+d+e)

(g) Securities received

(h) Total collateral received (f+g)

Fair Value	
\$	—
	111,845,635
	13,460,247
	4,447,808
	153,966,425
\$	283,720,114
	—
\$	283,720,114

2. Not Applicable

b. The fair value of collateral and of the portion of collateral that it has sold or replighted \$283,720,114.

c. No Change

(4) Securities Lending Transactions Administered by an Affiliated Agent

Not Applicable

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

1. Securities lending

	Amortized Cost	Fair Value
(a) Open	\$ —	\$ —
(b) 30 days or less	111,843,184	111,845,635
(c) 31 to 60 days	13,459,226	13,460,247
(d) 61 to 90 days	4,447,724	4,447,808
(e) 91 to 120 days	21,422,056	21,428,357
(f) 121 to 180 days	11,964,487	11,955,180
(g) 181 to 365 days	54,121,547	54,156,495
(h) 1 to 2 years	54,136,783	54,227,415
(i) 2 to 3 years	11,198,770	11,199,945
(j) Greater than 3 years	999,578	999,032
(k) Subtotal (Sum of a through j)	\$ 283,593,356	\$ 283,720,114
(l) Securities received	—	—
(m) Total collateral reinvested (k+l)	<u>\$ 283,593,356</u>	<u>\$ 283,720,114</u>

2. Not Applicable

- b. The Company has securities of \$283,720,114 at fair value in response to the possible \$280,135,305 that could be called within one day's notice. Excess liquidity at the enterprise level would be used to fulfill any remaining obligation due to the Company's lending/repurchase counterparties.

(6) Collateral Accepted that is not Permitted to Sell or Repledge

Not Applicable

(7) Collateral for securities lending transactions that extend beyond one year from the reporting date

Description of Collateral	Amount
ELEVATION CLO CLO	\$ 5,000,000
HYUNDAI CAPITAL AMERICA CORP FLOATER	4,580,000
Marble Point CLO XXI Ltd. CLO	4,000,000
SKANDINAVISKA E BANKEN CORP FRGN FLOATER	4,000,000
Park Avenue Institutional Advi CLO	4,000,000
REDDING RIDGE CLO CLO	3,500,000
ARES XLIV CLO CLO	3,000,000
WESTPAC BANKING CORP CORP FRGN FLOATER	3,000,000
CIFC FDG 2021-VII CLO	3,000,000
COMMONWEALTH BANK OF AUSTRALIA CORP FRGN FLOATER	2,600,000
NATIONAL AUSTRALIA BK SUB NT CORP FRGN FLOATER	2,500,000
BMW US CAP CORP LLC CORP FLOATER	2,500,000
NORDEA BANK ABP CORP FRGN FLOATER	2,500,000
TRINITAS CLO LTD CLO	2,496,238
JUNIPER VY PK CLO	2,351,161
BATTALION CLO 18 CLO	2,000,000
Beechwood Park CLO CLO	1,851,370
CARVAL CLO CLO	1,785,347
TOYOTA MOTOR CREDIT CORP CORP FLOATER	1,600,000
TOYOTA MOTOR CREDIT CORP CORP FLOATER	1,500,000
JAMESTOWN CLO XV LTD CLO	1,500,000
SIEMENS FUNDING BV CORP FRGN FLOATER	1,300,000
COOPERAT RABOBANK UA/NY CORP FRGN FLOATER	1,251,508
CATERPILLAR FINANCIAL SERVICES CORP FLOATER	1,000,000
TRINITAS CLO XVI LTD / TRINITA CLO	1,000,000
Battalion CLO LTD CLO	999,578
VOYA CLO CLO	579,927
MARSH & MCLENNAN COS INC CORP FLOATER	540,000
DAIMLER TRUCKS FINANCE NORTH A CORP FLOATER	400,000
Total collateral extending beyond one year of the reporting date	\$ 66,335,131

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

- (1) The Company has repurchase agreements whereby unrelated parties, primarily major brokerage firms, borrow securities from the Company. The Company requires a minimum of 95% of the fair value of the securities loaned at the outset of the contract as collateral. The Company continues to retain control over and receive interest on loaned securities, and accordingly, the repurchase agreement securities continue to be reported as bonds. Cash collateral received is invested in cash equivalents and securities, and the Company records a corresponding liability for the collateral which is included in payable for securities lending on the statutory financial statements. The Company had no outstanding balances under repurchase agreements as of June 30, 2026.

Repurchase Transactions - Cash Taker - Overview of Secured Borrowing Transactions

(2) - (11) Not Applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not Applicable

H. Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable

J. Real Estate

No Material Change

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

- K. Investments in Tax Credit Structures ("Tax Credit Investments")
- No Material Change
- L. Restricted Assets
- (1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Collateral held under security lending agreements	283,593,356	—	—	—	283,593,356	344,641,319	(61,047,964)
c. Subject to repurchase agreements	—	—	—	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—
g. Placed under option contracts	—	—	—	—	—	—	—
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—
i. FHLB capital stock	669,600	—	—	—	669,600	662,200	7,400
j. On deposit with states	3,529,823	—	—	—	3,529,823	3,552,186	(22,363)
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—
l. Pledged collateral to FHLB (including assets backing funding agreements)	954,922,383	—	—	—	954,922,383	956,259,700	(1,337,316)
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—
n. Other restricted assets	5,000	—	—	—	5,000	5,000	—
o. Collateral assets received and on balance sheet	—	—	—	—	—	—	—
p. Assets held under modco reinsurance agreements	—	—	—	—	—	—	—
q. Assets held under funds withheld reinsurance agreements	—	—	—	—	—	—	—
r. Total restricted assets (Sum of a through q)	\$ 1,242,720,161	\$ —	\$ —	\$ —	\$ 1,242,720,161	\$ 1,305,120,405	\$ (62,400,243)

Restricted Asset Category	Current Year						
	8	9	Percentage		12	13	14
			10	11	Amount Reported in General interrogatories	Difference from Note and GI	GI Ref
			Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)			
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	0.000 %	0.000 %	XXX	XXX	XXX
b. Collateral held under security lending agreements	—	283,593,356	2.223 %	2.328 %	283,593,356	—	25.04+25.05
c. Subject to repurchase agreements	—	—	0.000 %	0.000 %	—	—	26.21
d. Subject to reverse repurchase agreements	—	—	0.000 %	0.000 %	—	—	26.22
e. Subject to dollar repurchase agreements	—	—	0.000 %	0.000 %	—	—	26.23
f. Subject to dollar reverse repurchase agreements	—	—	0.000 %	0.000 %	—	—	26.24
g. Placed under option contracts	—	—	0.000 %	0.000 %	—	—	26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	0.000 %	0.000 %	—	—	26.26
i. FHLB capital stock	—	669,600	0.005 %	0.005 %	669,600	—	26.27
j. On deposit with states	—	3,529,823	0.028 %	0.029 %	—	3,529,823	26.28
k. On deposit with other regulatory bodies	—	—	0.000 %	0.000 %	—	—	26.29
l. Pledged collateral to FHLB (including assets backing funding agreements)	—	954,922,383	7.486 %	7.838 %	954,922,383	—	26.31
m. Pledged as collateral not captured in other categories	—	—	0.000 %	0.000 %	—	—	26.30
n. Other restricted assets	—	5,000	0.000 %	0.000 %	5,000	—	26.32
o. Collateral assets received and on balance sheet	—	—	0.000 %	0.000 %	XXX	XXX	XXX
p. Assets held under modco reinsurance agreements	—	—	0.000 %	0.000 %	XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements	—	—	0.000 %	0.000 %	XXX	XXX	XXX
r. Total restricted assets (Sum of a through g)	\$ —	\$ 1,242,720,161	9.742 %	10.200 %	XXX	XXX	XXX

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

Reporting entities shall explain the differences between amounts reported in Note 5L(1) and the general interrogatories. This shall include all instances in which an amount is reported in column 13 above.

GI Reference	Difference between Note and GI (Per Column 13 above)	Explanation
25.04+25.025	\$ —	
26.21	—	
26.22	—	
26.23	—	
26.24	—	
26.25	—	
26.26	—	
26.27	—	
26.28	3,529,823	Per NAIC guidance, amounts reported as On Deposit with States should not be included in the response to General Interrogatory 11.2 in the quarterly statement, which pertains to assets "loaned, placed under option agreement, or otherwise made available for use by another person." However, these amounts should be included in the response to General Interrogatory 26.28 in the annual statement, which addresses assets "not exclusively under the control of the reporting entity." As a result, a difference between Note 5L(1) and the amounts reported in the General Interrogatories is expected within the quarterly statements.
26.29	—	
26.31	—	
26.3	—	
26.32	—	

- (2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance (excluding Modco/ FWH) and Derivatives, Are Reported in the Aggregate)

Not Applicable

- (3) Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance (excluding Modco/FWH) and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/ A)	G/A Supporting S/ A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/ A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Non-admitted) Restricted to Total	Admitted Restricted to Total Admitted Assets
Cash on deposit for DMLT asset	\$ 5,000	\$ —	\$ —	\$ —	5,000	\$ 5,000	\$ —	\$ 5,000	0.000%	0.000%
Total (c)	\$ 5,000	\$ —	\$ —	\$ —	5,000	\$ 5,000	\$ —	\$ 5,000	XXX	XXX

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

(4) Collateral Received and Assets Held under Modco/Funds Withheld (FWH) Reinsurance Agreements Reflected as Assets Within the Reporting Entity's Financial Statements

Assets	1 Book/Adjusted Carrying Value (BACV) Collateral ***	2 Modco ****	3 BACV FWH *****	4 Fair Value Collateral	5 Fair Value Modco	6 Fair Value FWH	7 % of BACV to Total Assets (Admitted and Nonadmitted) *	8 % of BACV to Total Admitted Assets **
General account:								
a. Cash, cash equivalents and short-term investments	\$ 11,340,000	\$ —	\$ —	\$ 11,340,000	\$ —	\$ —	0.089 %	0.093 %
b. Schedule D, Part 1, Section 1	—	—	—	—	—	—	0.000 %	0.000 %
c. Schedule D, Part 1, Section 2	—	—	—	—	—	—	0.000 %	0.000 %
d. Schedule D, Part 2, Section 1	—	—	—	—	—	—	0.000 %	0.000 %
e. Schedule D, Part 2, Section 2	—	—	—	—	—	—	0.000 %	0.000 %
f. Schedule B	—	—	—	—	—	—	0.000 %	0.000 %
g. Schedule A	—	—	—	—	—	—	0.000 %	0.000 %
h. Schedule BA, Part 1	—	—	—	—	—	—	0.000 %	0.000 %
i. Schedule DL, Part 1	283,593,356	—	—	283,720,114	—	—	2.223 %	2.328 %
j. Other	—	—	—	—	—	—	0.000 %	0.000 %
k. Total collateral assets (a+b+c+d+e+f+g+h+i+j)	\$ 294,933,356	\$ —	\$ —	\$ 295,060,114	\$ —	\$ —	2.312 %	2.421 %
l. Percentage to Total FWH Assets (including Modco)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Separate Account:								
m.Cash, Cash Equivalents and Short-term Investments	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	0.000 %	0.000 %
n. Schedule D, Part 1, Section 1	—	—	—	—	—	—	0.000 %	0.000 %
o. Schedule D, Part 1, Section 2	—	—	—	—	—	—	0.000 %	0.000 %
p. Schedule D, Part 2, Section 1	—	—	—	—	—	—	0.000 %	0.000 %
q. Schedule D, Part 2, Section 2	—	—	—	—	—	—	0.000 %	0.000 %
r. Schedule B	—	—	—	—	—	—	0.000 %	0.000 %
s. Schedule A	—	—	—	—	—	—	0.000 %	0.000 %
t. Schedule BA, Part 1	—	—	—	—	—	—	0.000 %	0.000 %
u. Schedule DL, Part 1	—	—	—	—	—	—	0.000 %	0.000 %
v. Other	—	—	—	—	—	—	0.000 %	0.000 %
w. Total collateral assets (l+m+n+o+p+q+r+s+t+u+v)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	0.000 %	0.000 %
x. Percentage to Total FWH Assets (including Modco)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

* k = Column 1 divided by Asset Page, Line 26 (Column 1)
w = Column 1 divided by Asset Page, Line 27 (Column 1)
** k = Column 1 divided by Asset Page, Line 26 (Column 3)
w = Column 1 divided by Asset Page, Line 27 (Column 3)
*** k (Collateral BACV) should equal Note 5L(1) Column 1, Line o.
w (Collateral BACV) should equal Note 5L(1) Column 2, Line o.
**** k (Modco BACV) should equal Note 5L(1) Column 1, Line p.
w (Modco BACV) should equal Note 5L(1) Column 2, Line p.
***** k (FWH BACV) should equal Note 5L(1) Column 1, Line q.
w (FWH BACV) should equal Note 5L(1) Column 2, Line q.

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

	9	10	11	12	13	14	15
Assets	Book/Adjusted Carrying Value (BACV)						
	FWH Including Modco	Related Party Code					
		1	2	3	4	5	6
General account:							
a. Cash, cash equivalents and short-term investments	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Schedule D, Part 1, Section 1	—	—	—	—	—	—	—
c. Schedule D, Part 1, Section 2	—	—	—	—	—	—	—
d. Schedule D, Part 2, Section 1	—	—	—	—	—	—	—
e. Schedule D, Part 2, Section 2	—	—	—	—	—	—	—
f. Schedule B	—	—	—	—	—	—	—
g. Schedule A	—	—	—	—	—	—	—
h. Schedule BA, Part 1	—	—	—	—	—	—	—
i. Schedule DL, Part 1	—	—	—	—	—	—	—
j. Other	—	—	—	—	—	—	—
k. Total collateral assets (a+b+c+d+e+f+g+h+i+j)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
l. Percentage to Total FWH Assets (including Modco)	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %
Separate Account:							
m.Cash, Cash Equivalents and Short-term Investments	—	—	—	—	—	—	—
n. Schedule D, Part 1, Section 1	—	—	—	—	—	—	—
o. Schedule D, Part 1, Section 2	—	—	—	—	—	—	—
p. Schedule D, Part 2, Section 1	—	—	—	—	—	—	—
q. Schedule D, Part 2, Section 2	—	—	—	—	—	—	—
r. Schedule B	—	—	—	—	—	—	—
s. Schedule A	—	—	—	—	—	—	—
t. Schedule BA, Part 1	—	—	—	—	—	—	—
u. Schedule DL, Part 1	—	—	—	—	—	—	—
v. Other	—	—	—	—	—	—	—
w. Total collateral assets (l+m+n+o+p+q+r+s+t+u+v)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
x. Percentage to Total FWH Assets (including Modco)	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %

	1	2
	Amount	% of Liability to Total Liabilities *
y. Recognized obligation to return collateral asset (general account)	\$ 294,933,356	3.811%
z. Recognized obligation to return collateral asset (separate account)	\$ —	0.000%
aa. Recognized Obligation for Modco assets (General Account)	\$ —	0.000%
bb. Recognized Obligation for Modco assets (Separate Account)	\$ —	0.000%
cc. Recognized Obligation FWH (excluding Modco) assets (General Account)	\$ —	0.000%
dd. Recognized Obligation FWH (excluding Modco) assets (Separate Account)	\$ —	0.000%

*y + aa + cc = Column 1 divided by Liability Page, Line 26 (Column1)

z + bb + dd = Column 1 divided by Liability Page, Line 27 (Column 1)

(5) Disclose whether any of the assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements have been pledged for another purpose specific to the insurance reporting entity (not for the benefit of the reinsurer).

Not Applicable

M. Working Capital Finance Investments

Not Applicable

N. Offsetting and Netting of Assets and Liabilities

Not Applicable

O. 5GI Securities

No Material Change

P. Short Sales

Not Applicable

Q. Prepayment Penalty and Acceleration Fees

No Material Change

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

R.	Reporting Entity's Share of Cash Pool by Asset Type
	Not Applicable
S.	Aggregate Collateral Loans by Qualifying Investment Collateral
	Not Applicable
Note 6 Joint Ventures, Partnerships and Limited Liability Companies	
	No Material Change
Note 7 Investment Income	
	No Material Change
Note 8 Derivative Instruments	
A.	Derivatives under SSAP No. 86, Derivatives
(1)	Market risk, credit risk and cash requirements of the derivative The Company is exposed to market risk and credit risk in connection with its derivative instruments. Market risk represents the potential for changes in the estimated fair value of derivatives due to changes in the market, including interest rates, foreign exchange rates, and equity prices. Derivatives are primarily utilized for hedging purposes; however, such activities may not fully offset the related market risk associated with the hedged assets or liabilities. Credit risk represents the risk that the counterparty will fail to perform in accordance with the terms of the contracts. The Company manages credit risk through established counterparty guidelines and, where applicable, collateral arrangements. The Company is exposed to credit-related losses if a counterparty fails to perform under its financial instruments; however, the potential accounting loss is limited to the fair value of those derivative contracts in a net gain position. These risks arise from changes in the fair value of the underlying instruments and are mitigated by transacting with creditworthy, investment grade counterparties in jurisdictions where close-out netting is expected to be enforceable. Additionally, the Company establishes and monitors exposure limits and enters into International Swaps and Derivatives Association ("ISDA") Master Agreements with Credit Support Annexes ("CSA") and bilateral cross-collateralization provisions. These agreements allow contracts in gain positions to be offset against contracts in loss positions and may require the pledging or acceptance of acceptable collateral (cash or securities) when net loss positions meet or exceed specified thresholds or as required by applicable law. The Company may also be required to pledge initial margin or certain new over-the-counter ("OTC") bilateral derivative transactions to third-party custodians. See Schedule DB Part D for details of the Company's pledged collateral and counterparty exposure.
(2)	Objectives for using derivatives, description of the strategies and the identification of hedge type The Company uses derivative instruments to hedge interest rate risk, foreign currency risk, and equity risk to improve the matching of its assets and liabilities. The derivatives used for such purposes include bond forwards and foreign currency interest rate swaps. The Company uses bond forward contracts to hedge variability in the purchase price of future asset purchases arising from long-duration liabilities as part of an asset liability management ("ALM") instrument to mitigate the future purchase price of an asset. The bond forwards are classified as forecasted cash flow hedges that receive hedge accounting treatment. The Company uses foreign exchange interest rate swaps to mitigate foreign currency risk on debt issuances that are payable in a currency other than U.S. dollars. Under these foreign currency interest rate swap agreements, the Company makes fixed interest payments at specified intervals denominated in a specified foreign currency and receives fixed interest payments denominated in US dollars at fixed rates. These are part of an ALM instrument to mitigate currency risk. The foreign currency interest rate swaps are classified as foreign currency cash flow hedges that receive hedge accounting treatment.
(3)	Accounting policies for recognizing, or reasons for not recognizing, and measuring the derivatives used, when recognized and where those financial results are reported. The Company enters into bond forwards to hedge the variability of the purchase price of acquiring a future asset. The Company designates these as forecasted cash flow hedging transactions and therefore any difference between acquisition cost and fair market value is not recorded on the balance sheet in accordance with SSAP 86. At the time of disposition, any realized gains (losses) are deferred and used to adjust the basis of the purchased bond. IMR and AVR are not applicable on the bond forwards. If the bond (asset purchased) is disposed of prior to maturity date, any realized gains (losses) are subject to IMR treatment. If hedge accounting is discontinued because the future purchase is no longer probable, the bond forward will be carried at its estimated fair value with changes in estimated fair value reported in change in net unrealized capital gains (losses). The Company enters into foreign currency interest rate swaps to convert cash flows from foreign currency-denominated bonds into U.S. dollars at predetermined exchange rates. At inception, these swaps are designated as foreign currency cash flow hedges in accordance with SSAP 86 to offset the risk of variability in the hedged cash flows. Upon execution of the swap, the Company exchanges U.S dollars with the counterparty for the specified foreign currency at the predetermined exchange rate. For swaps that do not qualify for hedge accounting, changes in estimated fair value are recognized as unrealized gains (losses) in unassigned surplus. Upon termination of a hedging relationship, any deferred gains or losses will be recognized immediately in the Summary of Operations in a manner consistent with the hedged item, and, when applicable, is subject to IMR treatment.
(4)	Derivative contracts with financing premium Not Applicable
(5)	Derivatives excluded from the assessment of hedge effectiveness During 2026, no net gains or losses were recognized in unrealized gains (losses) for components of derivative instruments excluded from the assessment of hedge effectiveness.
(6)	Derivative gains (losses) resulting from derivatives that have ceased to qualify for hedge accounting Not Applicable
(7)	Accounting policy for cash flows associated with derivative instruments Accounting policy for cash flows associated with derivative financial instruments that are designated as accounting hedges are accounted for in the statement of cash flow in a manner consistent with the hedged item. Derivative financial instruments that are not designated as accounting hedges are accounted for within net unrealized capital gains and losses in the statement of cash flow.
(8)	Derivatives accounted for as cash flow hedges of a forecasted transaction a. The maximum length of time the Company is hedging its exposure to the variability in future cash flows for forecasted transactions excluding those forecasted transactions related to the payment of variable interest on existing financial instruments. As of June 30, 2026, the Company is hedging its exposure to the variability in future cash flows for forecasted transactions, excluding those forecasted transactions related to the payment of variable interest on existing financial instruments, through the year 2030. b. The amount of gains (losses) classified in unrealized gains (losses) related to cash flow hedges that have been discontinued because it was no longer probable that the original forecasted transactions would occur by the end of the originally specified time period or within 2 months of that date. During 2026, the Company did not discontinue any cash flow hedges as a result of the forecasted transaction no longer being probable of occurring.
(9)	Derivative contracts with non-discounted premium costs and aggregate fair value of derivative instruments with financing premiums Not Applicable

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

(10) Fair value hedges excluded components

Not Applicable

B. Derivatives under SSAP No. 108, Derivative Hedging Variable Annuity Guarantees

Not Applicable

Note 9 Income Taxes

No Material Change

Note 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is a life, accident and health insurance company, domiciled in the State of Nebraska, and is a wholly owned subsidiary of IHC, which is a wholly owned subsidiary of MHC.

B. The Company had the following transactions with affiliates:

2026						
Date	Return of Capital Received (Paid)	Purchase	Capital Contribution Received (Paid)	Dividend Received (Paid) /Income	Affiliate	Description of Assets
February 9, 2026	60,926	—	—	—	MOSAL	Cash
March 31, 2026	8,200,000	—	—	—	East Campus	Cash
April 3, 2026	—		(5,000,000)		Mutual of Omaha Holdings	Cash
June 12, 2026	—		(3,000,000)		Mutual of Omaha Holdings	Cash
June 30, 2026	—		(6,000,000) *		Mutual of Omaha Holdings	Cash

*As of June 30, 2026, the Company accrued a \$6,000,000 capital contribution to MOMCO that was paid with cash on July 10, 2026.

On January 6, 2026, the NDOI issued an order approving the Plan of Reorganization. On March 6, 2026, the Plan of Reorganization was approved by 88% of the eligible members of Mutual of Omaha voting in person or by proxy at a meeting of Mutual of Omaha’s members, in satisfaction of the requirement set forth in the Nebraska Mutual Insurance Holding Company Act that the reorganization be approved by at least two-thirds of the eligible members. Effective April 1, 2026, the Company’s articles of incorporation were amended and restated for purposes of reorganizing from a mutual insurance company to a stock insurance company and MHC and IHC articles of incorporation and bylaws became effective. The Company issued 100% of the issued and outstanding common stock to MHC, and MHC subsequently contributed all such shares to IHC in exchange for all the issued and outstanding common stock of IHC. Refer to Schedule Y for the current organizational chart and a listing of affiliated entities.

2025						
Date	Return of Capital Received (Paid)	Purchase	Capital Contribution Received (Paid)	Dividend Received (Paid) /Income	Affiliate	Description of Assets
January 13, 2025	—	—	(10,000,000)	—	Mutual of Omaha Holdings	Cash
June 16, 2025	2,533,445 *	—	—	—	Mutual of Omaha Medicare Advantage Company	Cash
June 24, 2025	15,000,000	—	—	—	MOSAL	Cash
June 30, 2025	—	—	(70,000,000)	—	Omaha Health	Cash
August 11, 2025	—	—	(9,500,000)	—	Mutual of Omaha Holdings	Cash
September 3, 2025	23,600,000	—	—	—	East Campus	Cash
December 16, 2025	1,450,000	—	—	—	MOSAL	Cash
December 23, 2025	—	—	(2,000,000)	—	Omaha Supplemental	Cash

*Final distribution from Mutual of Omaha Medicare Advantage Company upon entity dissolution.

C. No Material Change

D. The Company has the following borrowing agreements available to affiliates as of June 30, 2026, which are substantially similar to the agreements held in the prior year, unless otherwise noted.

Borrowing Company	Date Issued	Maturity Date	Type of Borrowing	Interest Rates	Maximum Borrowing	Amount Outstanding
United of Omaha	03/20/2026	03/19/2027	(a)	3.74%-3.76%	\$ 250,000,000	\$ —
Omaha Insurance	10/03/2025	10/02/2026	(a)	3.72%-3.74%	30,000,000	—
Omaha Supplemental	07/18/2025	07/17/2026	(b)	3.72%-3.74%	30,000,000	—
Omaha Re	09/19/2025	09/18/2026	(b)	3.72%-3.74%	30,000,000	—
Companion	11/14/2025	11/13/2026	(a)	3.72%-3.74%	23,000,000	—
United World	03/20/2026	03/19/2027	(a)	3.74%-3.76%	30,000,000	—
East Campus	11/18/2025	11/17/2026	(b)	3.72%-3.74%	5,000,000	—
MMSI	02/17/2026	02/16/2027	(b)	4.13%-4.31%	50,000,000	23,000,000

(a) Bilateral unsecured revolving credit note
(b) Unsecured demand revolving credit note

The Company had no other material changes to Note 10D.

E. - G. No Change

H. The Company does not own shares of an upstream affiliate either directly or indirectly through its subsidiaries.

I. - O. No Material Change

Note 11 Debt

A. Capital Notes and All Other Debt

The Company and United of Omaha have been authorized by their Boards of Directors to obtain extensions of credit under their agreements with the Federal Home Loan Bank (“FHLB”). As of June 30, 2026, the Company has no long-term outstanding borrowings from the FHLB and no short-term outstanding borrowings from the FHLB. The Company paid interest of \$35,881 as of June 30, 2026 related to these FHLB credit agreements.

Effective December 29, 2022, the Company entered into an amendment to its senior unsecured five-year credit facility to extend the maturity date of the facility to December 29, 2027. The facility includes letter-of-credit and short-term sub-facilities that allow for an aggregate maximum borrowing of \$300,000,000. The Company may elect to increase the commitment at any time in an amount not to exceed \$100,000,000. There were no outstanding borrowings under this agreement as of June 30, 2026.

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NOTES TO FINANCIAL STATEMENTS

Effective June 9, 2025, the Company entered into an amendment to its \$550,000,000 senior unsecured credit agreement for the purpose of funding the new home office building. The agreement is inclusive of two tranches, Tranche A in the amount of \$450,000,000 with a maturity date of September 17, 2030, and Tranche B in the amount of \$100,000,000 with a maturity date of September 17, 2026. The Company may elect to increase the Tranche A commitment at any time in an amount not to exceed \$50,000,000. The Company paid \$9,980,996 in interest expense as of June 30, 2026 related to this agreement. There were \$444,800,000 outstanding borrowings under this agreement as of June 30, 2026.

The Company has the following borrowing agreements available from affiliates as of June 30, 2026, which are substantially similar to the agreements held in the prior year, unless otherwise noted.

Lending Company	Date Credit Issued	Maturity Date	Type of Borrowing	Interest Rates	Maximum Borrowing	Amount Outstanding	Interest Paid
United of Omaha	03/20/2026	03/19/2027	(a)	3.74%-3.76%	\$ 500,000,000	\$ —	\$ 275,943
Omaha Insurance	10/03/2025	10/02/2026	(a)	3.72%-3.74%	30,000,000	—	383,340
Companion	11/14/2025	11/13/2026	(a)	3.72%-3.74%	23,000,000	—	245,969
United World	03/20/2026	03/19/2027	(a)	3.74%-3.76%	20,000,000	—	243,933

(a) Bilateral unsecured revolving credit note

B. Federal Home Loan Bank ("FHLB") Agreements

(1) The Company is a member of the FHLB of Topeka. The Company has an agreement with the FHLB under which the Company pledges FHLB approved collateral in return for extensions of credit. It is part of the Company's strategy to utilize these funds for operations or other long-term projects. Balances outstanding under this agreement are included in borrowed money. The Company holds FHLB stock as part of the borrowing agreement, which is included in common stocks.

(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current year			
(a) Membership stock - class A	\$ 500,000	\$ 500,000	\$ —
(b) Membership stock - class B	—	—	—
(c) Activity stock	—	—	—
(d) Excess stock	169,600	169,600	—
(e) Aggregate total (a+b+c+d)	<u>\$ 669,600</u>	<u>\$ 669,600</u>	<u>\$ —</u>
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 701,606,847	XXX	XXX
2. Prior year-end			
(a) Membership stock - class A	\$ 500,000	\$ 500,000	\$ —
(b) Membership stock - class B	—	—	—
(c) Activity stock	—	—	—
(d) Excess stock	162,200	162,200	—
(e) Aggregate total (a+b+c+d)	<u>\$ 662,200</u>	<u>\$ 662,200</u>	<u>\$ —</u>
(f) Actual or estimated borrowing capacity as determined by the insurer	\$ 690,715,752	XXX	XXX
11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)			
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)			

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership stock						
1. Class A	\$ 500,000	\$ 500,000	\$ —	\$ —	\$ —	\$ —
2. Class B	—	—	—	—	—	—
11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)						
11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)						

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current year total general and separate accounts total collateral pledged (Lines 2+3)	\$ 857,669,466	\$ 954,922,383	\$ —
2. Current year general account total collateral pledged	857,669,466	954,922,383	—
3. Current year separate accounts total collateral pledged	—	—	—
4. Prior year-end total general and separate accounts total collateral pledged	869,399,154	956,259,700	—
11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)			
11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)			
11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)			
11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)			

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NOTES TO FINANCIAL STATEMENTS

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts maximum collateral pledged (Lines 2+3)	\$ 893,752,221	\$ 960,203,313	\$ —
2. Current year general account maximum collateral pledged	893,752,221	960,203,313	—
3. Current year separate accounts maximum collateral pledged	—	—	—
4. Prior year-end total general and separate accounts maximum collateral pledged	983,715,633	1,078,264,832	46,700,000

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current year				
(a) Debt	\$ —	\$ —	\$ —	XXX
(b) Funding agreements	—	—	—	—
(c) Other	—	—	—	XXX
(d) Aggregate total (a+b+c)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
2. Prior year-end				
(a) Debt	\$ —	\$ —	\$ —	XXX
(b) Funding agreements	—	—	—	—
(c) Other	—	—	—	XXX
(d) Aggregate total (a+b+c)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	\$ 74,365,300	\$ 74,365,300	\$ —
2. Funding agreements	—	—	—
3. Other	—	—	—
4. Aggregate total (1+2+3)	<u>\$ 74,365,300</u>	<u>\$ 74,365,300</u>	<u>\$ —</u>

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding agreements	No
3. Other	No

C. Unused Commitments and Lines of Credit for Financing Arrangements:

- (1) The Company has entered into certain senior unsecured borrowing arrangements disclosed above in Note11A. As of June 30, 2026, the Company paid a total of \$173,923 commitment fees under these arrangements. Compliance with the requirements of the applicable borrowing arrangements are reported to lenders on a quarterly basis. As of June 30, 2026, the Company has complied with the requirements of these borrowing agreements.
- (2) As of June 30, 2026, the Company paid no commitment fees related to unused lines of credit. The Company has no lines of credit that support commercial paper borrowing arrangements or similar borrowing arrangements.

	Unused Commitments Current Year	Unused Lines Of Credit Current Year	Unused Commitments Prior Year	Unused Lines Of Credit Prior Year
Short-Term (contracts terminating in 12 months or less)	\$ 96,000	\$ 573,000,000	\$ 22,096,000	\$ 431,500,000
Long-Term (contracts terminating in more than 12 months)	405,104,000	701,606,847	491,104,000	690,715,752
Total	<u>\$ 405,200,000</u>	<u>\$ 1,274,606,847</u>	<u>\$ 513,200,000</u>	<u>\$ 1,122,215,752</u>

Note 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined-Benefit Plan

- (1) - (3) No Material Change
- (4) Components of net periodic benefit cost as of the period ended June 30, 2026 and December 31, 2025:

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2026	2025	2026	2025	2026	2025
a. Service cost	\$ 532,475	\$ 1,438,603	\$ 1,187	\$ 2,954	\$ —	\$ —
b. Interest cost	25,854,468	53,322,472	426,065	969,381	—	—
c. Expected return on plan assets	(24,200,344)	(48,351,390)	(14,673)	(57,543)	—	—
d. Transition asset or obligation	—	—	—	—	—	—
e. Gains and losses	286,362	503,720	—	—	—	—
f. Prior service cost or credit	—	—	—	(717,843)	—	—
g. Gain or loss recognized due to a settlement or curtailment	—	—	—	—	—	—
h. Total net periodic benefit cost	<u>\$ 2,472,961</u>	<u>\$ 6,913,405</u>	<u>\$ 412,579</u>	<u>\$ 196,949</u>	<u>\$ —</u>	<u>\$ —</u>

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

(5) - (17) No Material Change

B. - I. No Material Change

Note 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. The Company has 1,000,000 shares of \$10 par value common stock authorized, issued, and outstanding.
- B. The Company does not have any preferred stock authorized or outstanding.
- C. Regulatory restrictions limit the amount of dividends available for distribution without prior approval of the Director of the NDOI. As of June 30, 2026, the maximum dividend allowed is \$435,646,249.
- D. No Change
- E. Within the limitations of Note 13C above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. - M. No Material Change

Note 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

- (1) As of June 30, 2026, the Company has commitments for additional investments in:

Limited partnership investments	\$ 234,668,374
Bonds	4,687,622
Total contingent liabilities:	<u>\$ 239,355,996</u>

- (2) - (3) No Material Change

B. - F. No Material Change

Note 15 Leases

No Material Change

Note 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

- (1) The table below summarizes the face amount of the Company's financial instruments with off-balance sheet risk.

	ASSETS		LIABILITIES	
	2026	2025	2026	2025
a. Swaps	\$ 7,785,130	\$ —	\$ 394,273,000	\$ —
b. Futures	—	—	—	—
c. Options	—	—	—	—
d. Total (a+b+c)	<u>\$ 7,785,130</u>	<u>\$ —</u>	<u>\$ 394,273,000</u>	<u>\$ —</u>

See Schedule DB of the Company's annual statement for additional details.

- (2) Refer to Note 8A (1), (2), and (3) for a description of the credit risk, market risk, cash requirements, and related accounting policies of these financial instruments.
- (3) Refer to Note 8A (1) and Schedule DB Part D for details of the Company's counterparty exposure and related potential accounting loss if any party failed to perform to the terms of the ISDA Master Agreement with Credit Support Annexes.
- (4) Refer to Note 8A (1) and Schedule DB Part D for details of the Company's policy governing derivative use and collateral requirements outlined within the terms of ISDA Master Agreements with Credit Support Annexes.

Note 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not Applicable

B. Transfer and Servicing of Financial Assets

- (1) The Company has securities lending agreements whereby unrelated parties, primarily large brokerage firms, borrow securities from the Company. The Company requires a minimum of 102% of the fair value of the domestic securities, loaned at the outset of the contract as collateral. The Company continues to retain control over and receive interest on loaned securities, and accordingly, the loaned securities continue to be reported as bonds. The securities loaned are on open terms and can be returned to the Company on the next business day requiring a return of the collateral. Collateral received is invested in accordance with a separate, risk-averse investment policy comprised of cash equivalents and securities, and the Company records a corresponding liability for the collateral which is included in payable for securities lending on the statutory financial statements. The Company cannot access the collateral unless the borrower fails to deliver loaned securities. To further minimize the credit risks related to this securities lending program, the Company regularly monitors the financial condition of counterparties to these agreements and also receives an indemnification from the financial intermediary who structures the transactions.

The Company had securities with a fair value of \$268,703,597 on loan for security lending as of June 30, 2026. The Company was liable for cash collateral of \$283,593,356 for security lending as of June 30, 2026. The Company does not hold any security collateral as of June 30, 2026, which is not reflected in the accompanying financial statements. Of the collateral received, the Company has \$66,335,131 in collateral for securities lending that extends beyond one year from June 30, 2026.

- (2) Servicing Assets and Servicing Liabilities

Not Applicable

- (3) Servicing Assets and Servicing Liabilities Subsequently Measured at Fair Value

Not Applicable

- (4) Securitizations, Asset-Backed Financing Arrangements and Similar Transfers Accounted for as Sales When the Transferor has Continuing Involvement With the Transferred Financial Assets

Not Applicable

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

(5) The transfers of financial assets accounted for as secured borrowings as of June 30, 2026 and December 31, 2025, were as follows:

	2026	2025
Assets:		
Cash	\$ 9,100,034	\$ 17,450,701
Cash equivalents	107,460,084	141,327,568
Short-term	13,832,193	16,821,762
Long-term	153,201,045	169,041,288
Total securities lending cash collateral	<u>\$ 283,593,356</u>	<u>\$ 344,641,319</u>
Liabilities:		
Payable for securities lending	<u>\$ 283,593,356</u>	<u>\$ 344,641,319</u>

The Company cannot access the cash collateral unless the borrower fails to deliver the loaned securities.

(6) - (7) Not Applicable

C. Wash Sales

Not Applicable

Note 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

No Material Change

Note 19 Direct Premium Written/Produced by Managing General Agents/Third-Party Administrators

No Material Change

Note 20 Fair Value Measurements

A. Assets and Liabilities Reported at Fair Value or Net Asset Value ("NAV")

Financial assets and liabilities have been categorized into a three-level fair value hierarchy, based on the priority of the inputs to the respective valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to valuation. The input levels are as follows:

Level 1 — Fair value is based on unadjusted quoted prices in active markets that are accessible to the Company for identical assets or liabilities. These generally provide the most reliable evidence and are used to measure fair value whenever available.

Level 2 — Fair value is based on significant inputs that are observable for the asset or liability, either directly or indirectly, through corroboration with observable market data. Level 2 inputs include quoted market prices in active markets for similar assets and liabilities, quoted market prices in markets that are not active for identical or similar assets or liabilities, and other market observable inputs. Valuations are generally obtained from third-party pricing services for identical or comparable assets or liabilities and validated or determined through use of valuation methodologies using observable market inputs.

Level 3 — Fair value is based on significant unobservable inputs for the asset or liability. These inputs reflect assumptions about what market participants would use in pricing the asset or liability. Prices are determined using valuation methodologies such as option pricing models, discounted cash flow models, and other similar techniques. Fair value for certain investment in qualifying investment funds is approximated by using the fund's NAV per share.

(1) Fair Value Measurements at Reporting Date

Description for Each Class of Asset or Liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Preferred stocks					
Industrial and miscellaneous	\$ —	\$ 4,529,160	\$ —	\$ —	\$ 4,529,160
Total preferred stocks	—	4,529,160	—	—	4,529,160
Common stocks					
Industrial and miscellaneous	—	669,600	—	25,671,698	26,341,298
Common stock exchange traded funds	87,725,222	—	—	—	87,725,222
Total common stocks	87,725,222	669,600	—	25,671,698	114,066,520
Other invested assets					
Other invested assets - capital notes	—	5,344,411	—	—	5,344,411
Other Invested Assets - debt securities that lack meaningful cash flows	—	—	81,078	—	81,078
Total other invested assets	—	5,344,411	81,078	—	5,425,489
Bonds					
Issuer credit obligations	3,200,384	—	764,745	—	3,965,129
Total bonds	3,200,384	—	764,745	—	3,965,129
Securities lending cash collateral	283,593,356	—	—	—	283,593,356
Total assets at fair value/NAV	\$ 374,518,962	\$ 10,543,171	\$ 845,823	\$ 25,671,698	\$ 411,579,654

Description for Each Class of Asset or Liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Payable for Securities Lending	\$ 283,593,356	\$ —	\$ —	\$ —	\$ 283,593,356
Derivative cash collateral	11,340,000	—	—	—	11,340,000
Total liabilities at fair value	\$ 294,933,356	\$ —	\$ —	\$ —	\$ 294,933,356

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

(2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy

Description	Beginning Balance at 01/01/2026	Transfers into Level 3	Transfers out Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 06/30/2026
a. Assets										
Other invested assets - debt securities that lack meaningful cash flows	\$ 72,938	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 8,140	\$ 81,078
Issuer credit obligations	195,320	1,049,717 (a)	—	(480,521)	(14,406)	—	—	—	14,635	764,745
Total assets	\$ 268,258	\$ 1,049,717	\$ —	\$ (480,521)	\$ (14,406)	\$ —	\$ —	\$ —	\$ 22,775	\$ 845,823

(a) Transferred from level 2 to level 3 because of lack of observable market data due to decrease in market activity for these securities. The reporting entity's policy is to recognize transfers in and out as of the actual date of the event or change in circumstances that caused the transfer.

(3) Policy on Transfers into and out of Level 3

Assets and liabilities are transferred into or out of Level 3 when a significant input can no longer be corroborated or can be corroborated with market observable data and are assumed to occur at the beginning of the period. This occurs when market activity decreases or increases related to certain securities and transparency to the underlying inputs is no longer available or can be observed with current pricing.

(4) Inputs and Techniques Used for Level 2 and Level 3 Fair Values

Level 2 Measurements

Preferred Stocks — These securities are principally valued using the market approach. The valuation of these securities is based principally on observable inputs including quoted prices in markets that are not considered active.

Common Stocks — These FHLB capital stocks are only redeemable at par, so the fair value is presumed to be par.

Other Invested Assets - Capital Notes —Fair values are based on evaluated prices received from third-party providers. The evaluated prices are based on analytical evaluations using models and comparables.

Level 3 Measurements

Other Invested Assets - Debt Securities that Lack Meaningful Cash Flows — For other invested assets - debt securities that lack meaningful cash flows for which market values are not readily available, fair values are estimated by the Company using projected future cash flows, current market rates, credit quality, and maturity date.

Issuer credit obligations — These securities are principally valued using the market and income approaches with significant adjustments that utilize unobservable inputs or cannot be derived principally from, or corroborated by, observable market data, including additional significant spread adjustments to reflect industry trends or specific credit-related issues. Valuations may be based on independent non-binding broker quotations. Generally, below investment grade privately placed or distressed securities included in this level are valued using discounted cash flow methodologies which rely upon significant, unobservable inputs and inputs that cannot be derived principally from, or corroborated by, observable market data.

(5) Fair Value Disclosures for Derivative Assets and Liabilities

Not Applicable

B. Other Fair Value Disclosures

Not Applicable

C. Presented below are the aggregate fair value or NAV and admitted values for all financial instruments.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets:							
Issuer credit obligations	\$ 4,130,374,734	\$ 4,613,643,861	\$ 3,200,384	\$ 3,987,557,192	\$ 139,617,158	\$ —	\$ —
Asset-backed securities	955,486,621	1,003,257,951	—	856,689,857	98,796,764	—	—
Cash and cash equivalents	12,722,487	12,722,487	12,722,487	—	—	—	—
Preferred stocks	17,808,621	18,126,727	—	11,514,266	—	—	6,294,355
Common stocks - unaffiliated	114,066,520	114,066,520	87,725,222	669,600	—	25,671,698	—
Mortgage loans	290,785,130	317,115,539	—	—	290,785,130	—	—
Other invested assets-surplus notes	75,684,943	87,301,121	—	75,684,943	—	—	—
Other invested assets-capital notes	37,392,781	37,843,536	—	37,392,781	—	—	—
Other invested assets - debt securities that lack meaningful cash flows	731,984	81,078	—	—	731,984	—	—
Short-term investments	23,000,000	23,000,000	—	23,000,000	—	—	—
Securities lending cash collateral	283,720,114	283,593,356	283,720,114	—	—	—	—
Derivative assets	8,601,047	4,922,458	—	8,601,047	—	—	—
Liabilities:							
Borrowings	13,267	13,267	—	13,267	—	—	—
Real estate encumbrance	461,027,484	461,027,484	—	461,027,484	—	—	—
Payable for securities lending	283,720,114	283,593,356	283,720,114	—	—	—	—
Derivative cash collateral	11,340,000	11,340,000	11,340,000	—	—	—	—
Derivative liabilities	4,686,830	2,461,506	—	4,686,830	—	—	—

The following methods and assumptions were used by the Company in estimating its fair value disclosures for financial instruments:

Issuer Credit Obligations and Asset-Backed Securities ("Bonds") — Fair values for bonds are based on quoted market prices, where available. For bonds for which market values are not readily available, fair values were estimated by the Company using projected future cash flows, current market rates, credit quality, and maturity date.

Cash and Cash Equivalents — The carrying value for cash and other cash equivalents approximates fair value.

Preferred Stocks — Fair values for preferred stocks are based on market value, where available. For preferred stocks for which market values are not available, fair values were estimated by the Company using projected future cash flows, current market rates, credit quality, and maturity date.

Common Stocks - Unaffiliated — These securities are principally valued using the market approach. The valuation of these securities is based principally on observable inputs including quoted prices in active markets.

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NOTES TO FINANCIAL STATEMENTS

Mortgage Loans — Fair values for mortgage loans are estimated by discounting expected future cash flows using current interest rates for similar loans with similar credit risk.

Other Invested Assets - Surplus Notes and Capital Notes — Fair values are based on evaluated prices received from third-party providers. The evaluated prices are based on analytical evaluations using models and comparables.

Other Invested Assets - Debt Securities that Lack Meaningful Cash Flows — For other invested assets-debt securities that lack meaningful cash flows for which market values are not readily available, fair values are estimated by the Company using projected future cash flows, current market rates, credit quality, and maturity date.

Short-term Investments — Fair values for short-term investments includes public bonds and short-term revolvers. The public bonds are valued using a discounted cash flow methodology using standard market observable inputs, and inputs derived from, or corroborated by, market observable data, including the market yield curve, duration, call provisions, observable prices, and spreads for similar publicly traded issues that incorporate the credit quality and industry sector of the issuer. The carrying value of short-term unsecured revolving credit notes approximates fair value and is included within Level 2 due to the internal nature and with no public market.

Securities Lending Cash Collateral and Payable for Securities Lending — Comprised of U.S. Direct Obligation/Full Faith and Credit Exempt money market instruments, commercial paper, cash, and all highly-liquid debt securities purchased with an original maturity of less than three months. The money market instruments are valued using unadjusted quoted prices in active markets that are accessible for identical assets and are primarily classified as Level 1. If public quotations are not available for commercial paper or debt securities, because of the highly-liquid nature of these assets, the carrying value may be used to approximate fair value.

Derivative Assets and Derivative Liabilities — These derivative instruments are principally valued using an income approach. The valuation of these instruments is based on present value techniques and option pricing models, which utilize significant observable market inputs including underlying equity prices, implied volatility, interest rate yield curves, spot and forward foreign exchange rates, cross-currency basis spreads, and repurchase rates.

Borrowings and Real Estate Encumbrance — Fair values of long-term FHLB borrowings are estimated by discounting expected future cash flows using current interest rates for debt with comparable terms and included in Level 2. Fair values of short-term FHLB borrowings and other borrowings approximates carrying value and thus is included in Level 1. The carrying value of short-term unsecured revolving credit notes approximates fair value and are included within Level 2 due to the internal nature and with no public market. Fair values of other borrowings, including real estate encumbrances, are deemed to be the same as the carrying value.

Derivative Cash Collateral — Comprised of U.S. Direct Obligation/Full Faith and Credit Exempt money market instruments, commercial paper, cash, and all highly-liquid debt securities. The money market instruments are valued using unadjusted quoted prices in active markets that are accessible for identical assets and are primarily classified as Level 1. If public quotations are not available for commercial paper or debt securities, because of the highly-liquid nature of these assets, the carrying value may be used to approximate fair value.

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Preferred stocks	\$ 6,294,355			It is not practicable to measure the fair value in certain private preferred stock.

E. The Company has one investment measured using the NAV as a practical expedient pursuant to SSAP No. 100, Fair Value. The investment's NAV per share is \$3,757. Lion Industrial Trust makes real estate value added investments in the industrial sector. If there is a liquidation of the underlying assets, the period of time for assets to be liquidated will be longer than a year. The Company has no unfunded commitments related to the investment. An investor may redeem assets on a quarterly basis with a 90 day notice period. No other significant restrictions exist on the ability to sell investment at the measurement date.

Note 21 Other Items

A. - I. No Material Change

J. Reporting Net Negative (Disallowed) IMR

As of June 30, 2026, the Company's net negative (disallowed) IMR admitted was \$29,482,963, less than 10% of the Company's adjusted general account capital and surplus as of March 31, 2026 and the Company's unadjusted general account capital and surplus as of June 30, 2026. The net negative (disallowed) IMR admitted was the result of fixed income investment losses that comply with the Company's investment management policies, was not compelled by liquidity pressures, and did not include any realized losses from derivative terminations.

1. Net Negative (Disallowed) IMR

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
\$ 29,482,963	\$ 29,482,963	\$ —	\$ —

* Line 1 General Account should equal Interest Maintenance Reserve exhibit Line 6.

** Line 1 Insulated and Non-Insulated Separate Accounts should equal the total reported in Interest Maintenance Reserve exhibit Line 6 for each type of separate account (insulated / non-insulated).

2. Negative (Disallowed) IMR Admitted

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
\$ 29,482,963	\$ 29,482,963	\$ —	\$ —

* Line 2 General Account should equal Assets Page write-in for Line 25 for Admitted Disallowed IMR.

** Line 2 Insulated and Non-Insulated Separate Account should equal the total reported in Assets Page write-in for Line 15 for Admitted Disallowed IMR for each type of separate account (insulated / non-insulated).

3. Calculated Adjusted Capital and Surplus

	Total
a. Prior Period General account capital and surplus	\$ 4,380,588,885
From Prior Period SAP Financials	
b. Net positive goodwill (admitted)	211,730
c. EDP Equipment & Operating System Software (admitted)	13,088,386
d. Net DTAs (admitted)	78,807,473
e. Net Negative (disallowed) IMR (admitted)	21,598,821
f. Adjusted Capital & Surplus (a-(b+c+d+e))	\$ 4,266,882,475

STATEMENT AS OF JUNE 30, 2026 OF THE Mutual of Omaha Insurance Company

NOTES TO FINANCIAL STATEMENTS

4.	Percentage of Adjusted Capital and Surplus	
	Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	Total
		0.69%
5.	Allocated Gains/Losses to IMR from Derivatives	
	Not Applicable	

Note 22 Events Subsequent

The Company has evaluated events subsequent to June 30, 2026 through August 7, 2026, the date these statutory financial statements were available to be issued and has determined there are no material subsequent events requiring adjustment to or disclosure in the statutory financial statements.

Note 23 Reinsurance

No Change

Note 24 Retrospectively Rated Contracts and Contracts Subject to Redetermination

A .- C. No Material Change

D. No Change

E. Risk Sharing Provisions of the Affordable Care Act

(1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions?

Yes () No (X)

(2) - (3) Not Applicable

Note 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Accident and health claim reserves as of December 31, 2025 were \$1,534,321,635. As of June 30, 2026, \$727,689,267 has been paid for accident and health claim incurred losses and loss adjustment expenses attributable to insured events of prior years. Accident and health claim reserves remaining for prior years are now \$798,796,293 as a result of re-estimation of unpaid claims and claim adjustment expenses. The resulting favorable incurred claims amount for the prior year, \$7,836,076, does not include the impact of aging on the liability estimates for claims not yet due.

B. The Company did not have any significant changes in methodologies or assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

Note 26 Intercompany Pooling Arrangements

Not Applicable

Note 27 Structured Settlements

Not Applicable

Note 28 Health Care Receivables

The Company does not have pharmaceutical rebates receivables or risk sharing receivables.

Note 29 Participating Policies

Not Applicable

Note 30 Premium Deficiency Reserves

No Material Change

Note 31 Reserves for Life Contracts and Annuity Contracts

Not Applicable

Note 32 Analysis of Annuity Actuarial Reserve and Deposit Type Contract Liabilities by Withdrawal Characteristics

Not Applicable

Note 33 Analysis of Life Actuarial Reserve by Withdrawal Characteristics

Not Applicable

Note 34 Premium & Annuity Considerations Deferred and Uncollected

Not Applicable

Note 35 Separate Accounts

Not Applicable

Note 36 Loss/Claim Adjustment Expenses

No Material Change