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

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2026

OF THE CONDITION AND AFFAIRS OF THE

MUTUAL OF OMAHA INSURANCE COMPANY

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

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 (Street and Number), Omaha, NE, US 68175 (City or Town, State, Country and Zip Code)

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

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

Mail Address 3300 Mutual of Omaha Plaza (Street and Number or P.O. Box), Omaha, NE, US 68175 (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 (City or Town, State, Country and Zip Code), 402-342-7600 (Area Code) (Telephone Number)

Internet Website Address www.mutualofomaha.com

Statutory Statement Contact Katelynn Mayes (Name), 402-351-3001 (Area Code) (Telephone Number)

Katelynn.Mayes@mutualofomaha.com (E-mail Address), 402-351-3595 (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
Earl Joe Dudley Jr., Chief Human Resources Officer #	Brody Jason Merrill, Chief Financial Officer	Stacy Ann Scholtz, Chief Operating Officer #
Chetan Dhruv Kandhari, Chief Information Officer #		

DIRECTORS OR TRUSTEES

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

State of Nebraska
County of Douglas SS

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	Terrance S. DeWald	Brody J. Merrill
Chief Executive Officer	Corporate Secretary	Treasurer

Subscribed and sworn to before me this 6th day of November, 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.....

General Notary - State of Nebraska
CELINE SIMONSEN
My Comm. Exp. Nov. 14, 2026.

ASSETS

		Current Statement Date			4
		1	2	3	December 31
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Prior Year Net Admitted Assets
1.	Bonds	5,680,691,268	0	5,680,691,268	5,653,188,179
2.	Stocks:				
	2.1 Preferred stocks	11,425,561	0	11,425,561	18,214,375
	2.2 Common stocks	4,073,531,352	3,300,860	4,070,230,492	3,630,575,114
3.	Mortgage loans on real estate:				
	3.1 First liens	311,400,632	0	311,400,632	330,743,585
	3.2 Other than first liens	0	0	0	0
4.	Real estate:				
	4.1 Properties occupied by the company (less $ 401,102,994 encumbrances)	215,840,005	0	215,840,005	115,702,238
	4.2 Properties held for the production of income (less $ 0 encumbrances)	4,811,553	0	4,811,553	4,830,553
	4.3 Properties held for sale (less $ 0 encumbrances)	230,041	0	230,041	2,010,565
5.	Cash ($ 84,611,088), cash equivalents ($ 7) and short-term investments ($ 20,000,000)	104,611,096	0	104,611,096	89,406,153
6.	Contract loans (including $ 0 premium notes)	0	0	0	0
7.	Derivatives	5,789,167	0	5,789,167	2,581,159
8.	Other invested assets	458,616,882	3,652,064	454,964,818	488,387,978
9.	Receivables for securities	2,345,644	0	2,345,644	334,021
10.	Securities lending reinvested collateral assets	278,167,533	0	278,167,533	344,641,319
11.	Aggregate write-ins for invested assets	20,630,000	0	20,630,000	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	11,168,090,735	6,952,925	11,161,137,810	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	61,316,069	0	61,316,069	58,358,915
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	247,066,175	562,324	246,503,851	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	5,489,531	0	5,489,531	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	1,679,612	0	1,679,612	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	53,167,193	0	53,167,193	42,827,039
18.2	Net deferred tax asset	303,831,662	202,315,262	101,516,400	96,789,789
19.	Guaranty funds receivable or on deposit	3,817,050	0	3,817,050	4,381,791
20.	Electronic data processing equipment and software	141,660,813	120,776,516	20,884,296	14,513,755
21.	Furniture and equipment, including health care delivery assets ($ 0)	17,303,089	17,303,089	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	252,845,098	0	252,845,098	249,455,270
24.	Health care ($ 0) and other amounts receivable	293,564	293,564	0	0
25.	Aggregate write-ins for other than invested assets	1,020,838,141	181,698,796	839,139,345	777,837,261
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	13,277,398,732	529,902,476	12,747,496,255	12,174,651,147
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28.	Total (Lines 26 and 27)	13,277,398,732	529,902,476	12,747,496,255	12,174,651,147
	DETAILS OF WRITE-INS				
1101.	Cash collateral receivable	20,630,000	0	20,630,000	0
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)	20,630,000	0	20,630,000	0
2501.	Life insurance cash value	776,298,556	0	776,298,556	737,260,300
2502.	Net negative (disallowed) IMR	42,909,993	0	42,909,993	16,483,562
2503.	Other miscellaneous assets	57,146,477	45,858,721	11,287,756	12,779,769
2598.	Summary of remaining write-ins for Line 25 from overflow page	144,483,115	135,840,075	8,643,040	11,313,629
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,020,838,141	181,698,796	839,139,345	777,837,261

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)	5,758,736,840	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	816,524,884	812,885,565
5.	Policyholders' dividends/refunds to members $ 2,813 and coupons $ 0 due and unpaid	2,813	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 $ 38,654,249 accident and health premiums	38,654,249	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 $ 522,927 accident and health experience rating refunds of which $ 0 is for medical loss ratio rebate per the Public Health Service Act	522,927	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 $ 4,540,895 and deposit-type contract funds $ 0	4,540,895	5,909,166
11.	Commissions and expense allowances payable on reinsurance assumed	40,885,865	48,485,199
12.	General expenses due or accrued	230,366,760	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	13,426,375	17,136,551
15.1	Current federal and foreign income taxes, including $ (3,124,692) on realized capital gains (losses)	23,764,053	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	139,213,448	118,095,479
18.	Amounts held for agents' account, including $ 4,748,033 agents' credit balances	51,537,110	49,853,265
19.	Remittances and items not allocated	15,259,747	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	220,380,513	216,544,198
22.	Borrowed money $ 0 and interest thereon $ 14,214,534	14,214,534	153,275,038
23.	Dividends to stockholders declared and unpaid	0	0
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve	259,195,399	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	80,194	7,601,451
	24.05 Drafts outstanding	7,451,473	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	2,317,763	3,623,921
	24.09 Payable for securities	39,085,455	0
	24.10 Payable for securities lending	278,167,533	344,641,319
	24.11 Capital notes $ 0 and interest thereon $ 0	0	0
25.	Aggregate write-ins for liabilities	53,040,480	52,872,719
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	8,007,369,310	7,818,188,652
27.	From Separate Accounts Statement	0	0
28.	Total liabilities (Lines 26 and 27)	8,007,369,310	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	711,884,927	711,689,026
33.	Gross paid in and contributed surplus	0	0
34.	Aggregate write-ins for special surplus funds	42,909,993	16,483,562
35.	Unassigned funds (surplus)	3,975,332,025	3,628,289,906
36.	Less treasury stock, at cost:		
	36.1 0 shares common (value included in Line 29 $ 0)	0	0
	36.2 0 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)	4,730,126,945	4,356,462,494
38.	Totals of Lines 29, 30 and 37	4,740,126,945	4,356,462,494
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	12,747,496,255	12,174,651,147
	DETAILS OF WRITE-INS		
2501.	Miscellaneous liabilities	36,489,877	34,027,868
2502.	Deferred gain on affiliate exchanges	13,870,603	14,724,851
2503.	Cash collateral liability	2,680,000	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)	53,040,480	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	42,909,993	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)	42,909,993	16,483,562

SUMMARY OF OPERATIONS

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1.	Premiums and annuity considerations for life and accident and health contracts	3,626,065,439	3,321,606,399	4,474,315,539
2.	Considerations for supplementary contracts with life contingencies	0	0	0
3.	Net investment income	186,601,654	182,670,710	400,822,935
4.	Amortization of Interest Maintenance Reserve (IMR)	(160,380)	123,348	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	23,687,841	23,289,681	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	48,888,807	81,281,576	96,337,132
9.	Totals (Lines 1 to 8.3)	3,885,083,360	3,608,971,714	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	2,749,358,189	2,647,487,068	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	11,514	4,845	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	276,151,694	273,692,663	369,780,820
20.	Totals (Lines 10 to 19)	3,025,521,398	2,921,184,576	3,921,782,422
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	197,369,713	190,391,196	260,686,862
22.	Commissions and expense allowances on reinsurance assumed	315,252,644	318,170,895	432,346,999
23.	General insurance expenses and fraternal expenses	217,220,638	208,701,548	290,071,538
24.	Insurance taxes, licenses and fees, excluding federal income taxes	42,018,326	38,463,531	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	186,389	936,775	1,200,669
28.	Totals (Lines 20 to 27)	3,797,569,109	3,677,848,520	4,956,859,830
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	87,514,252	(68,876,807)	45,548,603
30.	Dividends to policyholders and refunds to members	5,483	12,127	15,220
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	87,508,769	(68,888,934)	45,533,383
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	969,266	(5,026,577)	(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)	86,539,503	(63,862,357)	84,652,171
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $ 5,394,859 (excluding taxes of $ (7,067,381) transferred to the IMR)	9,012,209	7,934,374	(30,238,955)
35.	Net income (Line 33 plus Line 34)	95,551,712	(55,927,983)	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)	95,551,712	(55,927,983)	54,413,216
38.	Change in net unrealized capital gains (losses) less capital gains tax of $ 598,938	407,671,289	375,309,323	229,954,880
39.	Change in net unrealized foreign exchange capital gain (loss)	0	0	0
40.	Change in net deferred income tax	4,368,849	21,281,889	10,858,602
41.	Change in nonadmitted assets	(41,554,327)	(34,150,654)	(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	(85,745,415)	(98,505,748)	(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	195,901	182,733	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	3,176,443	6,241,441	(21,773,037)
54.	Net change in capital and surplus for the year (Lines 37 through 53)	383,664,451	214,431,000	208,354,663
55.	Capital and surplus, as of statement date (Lines 36 + 54)	4,740,126,945	4,362,538,831	4,356,462,494
	DETAILS OF WRITE-INS			
08.301.	Increase in accrued life insurance cash value	39,038,256	62,736,135	69,558,309
08.302.	Other miscellaneous income	9,850,551	18,545,441	26,778,822
08.303.				
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)	48,888,807	81,281,576	96,337,132
2701.	Other deductions	143,285	919,497	1,183,390
2702.	Fines and penalties	43,104	17,278	17,279
2703.				
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)	186,389	936,775	1,200,669
5301.	Income tax benefit (cost) of consolidated return	2,322,194	33,501,763	4,546,588
5302.	Unrealized gain/loss - deferred gain on affiliate exchanges	854,249	6,503,606	7,062,050
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)	3,176,443	6,241,441	(21,773,037)

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	3,612,580,120	3,308,775,528	4,454,556,857
2.	Net investment income	179,233,318	175,338,729	394,286,991
3.	Miscellaneous income	32,859,042	44,227,809	59,905,929
4.	Total (Lines 1 to 3)	3,824,672,479	3,528,342,065	4,908,749,777
5.	Benefit and loss related payments	2,746,262,164	2,585,413,178	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	756,193,520	818,759,183	1,037,775,436
8.	Dividends paid to policyholders	8,857	9,932	12,537
9.	Federal and foreign income taxes paid (recovered) net of $ 37,740,985 tax on capital gains (losses)	35,319,012	(73,243,052)	(84,489,258)
10.	Total (Lines 5 through 9)	3,537,783,553	3,330,939,240	4,432,451,256
11.	Net cash from operations (Line 4 minus Line 10)	286,888,926	197,402,826	476,298,522
	Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:			
	12.1 Bonds	748,739,011	595,637,049	796,373,102
	12.2 Stocks	41,139,022	54,327,824	60,625,814
	12.3 Mortgage loans	19,388,582	164,875,085	167,857,731
	12.4 Real estate	14,678,939	0	0
	12.5 Other invested assets	44,247,605	65,558,581	162,397,903
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(202)	(2,364)	(2,302)
	12.7 Miscellaneous proceeds	39,348,207	1,677,876	844,881
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	907,541,164	882,074,050	1,188,097,129
13.	Cost of investments acquired (long-term only):			
	13.1 Bonds	802,465,959	599,986,332	1,111,985,345
	13.2 Stocks	52,602,691	147,358,408	152,234,212
	13.3 Mortgage loans	45,629	3,724,138	8,724,138
	13.4 Real estate	101,017,937	22,212,402	56,995,472
	13.5 Other invested assets	12,854,264	32,008,263	46,847,631
	13.6 Miscellaneous applications	22,641,623	0	0
	13.7 Total investments acquired (Lines 13.1 to 13.6)	991,628,102	805,289,542	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)	(84,086,938)	76,784,507	(188,689,670)
	Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):			
	16.1 Surplus notes, capital notes	195,901	182,732	246,637
	16.2 Capital and paid in surplus, less treasury stock	0	0	0
	16.3 Borrowed funds	(141,500,000)	(404,767,200)	(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)	(46,292,946)	(9,549,260)	(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)	(187,597,045)	(414,133,728)	(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)	15,204,943	(139,946,395)	(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)	104,611,096	27,118,511	89,406,153

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

20.0001.	Change in securities lending	66,473,786	149,817,134	138,840,943
20.0002.	Stocks disposed and acquired	12,570,213	93,697,285	95,733,355
20.0003.	Bonds disposed and acquired	6,751,286	4,996,743	5,494,743
20.0004.	Unassigned surplus transfer to common stock due to reorganization	10,000,000	0	0
20.0005.	Schedule D preferred stock conversion disposed to Schedule D common stock acquired	6,294,355	0	0
20.0006.	Bond basis adjusted for deferred gain on hedged derivative	6,552	0	0
20.0007.	Schedule D bond transfer to other invested assets	0	57,699,710	57,699,710

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 September 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	$ 95,551,712	$ 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	$ 95,551,712	$ 54,413,216
SURPLUS						
(5)	State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	$ 4,740,126,945	$ 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	$ 4,740,126,945	$ 4,356,462,494

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 bond forwards and 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 and bond forwards is included in net investment income.

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 September 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	$	42,434,274
2. 12 months or longer		67,655,724
b) The aggregate related fair value of securities with unrealized losses:		
1. Less than 12 months	$	517,663,733
2. 12 months or longer		351,382,460

(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	Fair Value
(a) Open	$ —
(b) 30 days or less	110,188,868
(c) 31 to 60 days	4,129,900
(d) 61 to 90 days	7,075,666
(e) Greater than 90 days	156,833,987
(f) Subtotal (a+b+c+d+e)	$ 278,228,422
(g) Securities received	—
(h) Total collateral received (f+g)	$ 278,228,422

2. Not Applicable

b. The fair value of collateral and of the portion of collateral that it has sold or repledged $278,228,422.

c. No Change

(4) Securities Lending Transactions Administered by an Affiliated Agent

Not Applicable

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

1. Securities lending	Amortized Cost	Fair Value
(a) Open	$ —	$ —
(b) 30 days or less	110,188,591	110,188,868
(c) 31 to 60 days	4,130,855	4,129,900
(d) 61 to 90 days	7,078,373	7,075,666
(e) 91 to 120 days	17,084,266	17,088,987
(f) 121 to 180 days	14,608,799	14,602,760
(g) 181 to 365 days	55,451,639	55,470,352
(h) 1 to 2 years	46,352,941	46,410,319
(i) 2 to 3 years	9,967,620	9,967,232
(j) Greater than 3 years	13,304,450	13,294,338
(k) Subtotal (Sum of a through j)	$ 278,167,533	$ 278,228,422
(l) Securities received	—	—
(m) Total collateral reinvested (k+l)	$ 278,167,533	$ 278,228,422

2. Not Applicable

b. The Company has securities of $278,228,422 at fair value in response to the possible $273,832,216 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
SKANDINAVISKA E BANKEN CORP FRGN FLOATER	4,000,000
Marble Point CLO XXI Ltd. CLO	4,000,000
Park Avenue Institutional Advi CLO	4,000,000
REDDING RIDGE CLO CLO	3,500,000
WESTPAC BANKING CORP CORP FRGN FLOATER	3,000,000
CIFC FDG 2021-VII CLO	3,000,000
OCTAGON 64 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	2,496,689
JUNIPER VY PK CLO	2,351,084
CARLYLE US CLO 2021-9 CLO	2,102,388
BNP PARIBAS (NEW YORK BRANCH) CERTIFICATE OF DEPOSIT	2,000,000
BATTALION CLO 18 CLO	2,000,000
Beechwood Park CLO CLO	1,851,448
Alphabet Inc CORP FLOATER	1,800,000
CARVAL CLO CLO	1,614,982
TOYOTA MOTOR CREDIT CORP CORP FLOATER	1,600,000
CREDIT AGRICOLE CORPORATE AND CERTIFICATE OF DEPOSIT	1,500,000
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	1,251,270
CATERPILLAR FINANCIAL SERVICES CORP FLOATER	1,000,000
Amazon.com, Inc. CORP FLOATER	1,000,000
Battalion CLO LTD CLO	999,529
MERCEDES-BENZ FINANCE NORTH AM CORP FLOATER	750,000
MARSH & MCLENNAN COS INC CORP FLOATER	540,000
VOYA CLO CLO	467,620
DAIMLER TRUCKS FINANCE NORTH A CORP FLOATER	400,000
Total collateral extending beyond one year of the reporting date	$ 69,625,010

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 September 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

NOTES TO FINANCIAL STATEMENTS

J. Real Estate

No Material Change

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						
	1	2	3	4	5	6	7
	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	316,600,299	—	—	—	316,600,299	344,641,319	(28,041,021)
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	669,300	—	—	—	669,300	662,200	7,100
j. On deposit with states	3,530,759	—	—	—	3,530,759	3,552,186	(21,427)
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—
l. Pledged collateral to FHLB (including assets backing funding agreements)	943,087,897	—	—	—	943,087,897	956,259,700	(13,171,803)
m. Pledged as collateral not captured in other categories	39,921,675	—	—	—	39,921,675	—	39,921,675
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)	$ 1,303,814,929	$ —	$ —	$ —	$ 1,303,814,929	$ 1,305,120,405	$ (1,305,476)

Restricted Asset Category	Current Year						
	8	9	Percentage		12	13	14
			10	11			
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)	Amount Reported in General interrogatories	Difference from Note and GI	GI Ref
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	—	316,600,299	2.385 %	2.484 %	316,600,299	—	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	—	669,300	0.005 %	0.005 %	669,300	—	26.27
j. On deposit with states	—	3,530,759	0.027 %	0.028 %	—	3,530,759	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)	—	943,087,897	7.103 %	7.398 %	943,087,897	—	26.31
m. Pledged as collateral not captured in other categories	—	39,921,675	0.301 %	0.313 %	39,921,675	—	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)	$ —	$ 1,303,814,929	9.820 %	10.228 %	XXX	XXX	XXX

NOTES TO FINANCIAL STATEMENTS

(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

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	3,530,759	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)

	Gross (Admitted & Nonadmitted) Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Description of Assets	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
Derivative Cash Collateral at Citigroup	8,984,110	—	—	—	8,984,110	—	8,984,110	8,984,110	0.068 %	0.070 %
Derivative Cash Collateral at Wells Fargo Bank	30,937,565	—	—	—	30,937,565	—	30,937,565	30,937,565	0.233 %	0.243 %
Total (c)	$39,921,675	$ —	$ —	$ —	$39,921,675	$ —	$39,921,675	$39,921,675	0.301 %	0.313 %
Amount of Total pledged under derivative contracts	$39,921,675	$ —	$ —	$ —	$39,921,675	$ —	$39,921,675	$39,921,675	XXX	XXX
Total Excluding Derivative Collateral (Total minus Amt of Total pledged under derivative contracts)	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	XXX	XXX

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

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

	Gross (Admitted & Nonadmitted) Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Description of Assets	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.

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	$ 2,680,000	$ —	$ —	$ 2,680,000	$ —	$ —	0.020 %	0.021 %
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	278,167,533	—	—	278,228,422	—	—	2.095 %	2.182 %
j. Other	—	—	—	—	—	—	0.000 %	0.000 %
k. Total collateral assets (a+b+c+d+e+f+g+h+i+j)	$ 280,847,533	$ —	$ —	$ 280,908,422	$ —	$ —	2.115 %	2.203 %
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.

NOTES TO FINANCIAL STATEMENTS

Assets	9 Book/Adjusted Carrying Value (BACV)	10	11	12	13	14	15
		Related Party Code					
	FWH Including Modco	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 Amount	2 % of Liability to Total Liabilities *
y. Recognized obligation to return collateral asset (general account)	$	280,847,533	3.507%
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

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”) bilaterial 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 September 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

(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
July 10, 2026	—		(6,000,000)		Mutual of Omaha Holdings	Cash
September 30, 2026			(6,000,000)		Mutual of Omaha Holdings	Cash

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 September 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%-4.00%	$ 250,000,000	$ —
Omaha Insurance	10/03/2025	10/02/2026	(a)	3.72%-3.98%	30,000,000	—
Omaha Supplemental	07/17/2026	07/16/2027	(b)	3.72%-4.00%	30,000,000	—
Omaha Re	09/18/2026	09/17/2027	(b)	3.72%-4.00%	30,000,000	—
Companion	11/14/2025	11/13/2026	(a)	3.72%-3.98%	23,000,000	—
United World	03/20/2026	03/19/2027	(a)	3.74%-4.00%	30,000,000	—
East Campus	11/18/2025	11/17/2026	(b)	3.72%-3.98%	5,000,000	—
MMSI	02/17/2026	02/16/2027	(b)	4.13%-4.51%	50,000,000	20,000,000

(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 September 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 $61,301 as of September 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 September 30, 2026.

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 was inclusive of two tranches, Tranche A in the amount up to $450,000,000 with a maturity date of September 17, 2030, and Tranche B in the amount up to $100,000,000 with a maturity date of September 17, 2026. As of July 28, 2026, Tranche B was repaid in full. Effective September 17, 2026, the draw period ended under Tranche A and no new borrowings may be initiated. The Company paid $19,032,711 in interest expense as of September 30, 2026 related to this agreement. There were $390,947,040 outstanding borrowings under Tranche A as of September 30, 2026.

The Company has the following borrowing agreements available from affiliates as of September 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%-4.00%	$ 500,000,000	$ —	$ 311,336
Omaha Insurance	10/03/2025	10/02/2026	(a)	3.72%-3.98%	30,000,000	—	401,711
Companion	11/14/2025	11/13/2026	(a)	3.72%-3.98%	23,000,000	—	259,902
United World	03/20/2026	03/19/2027	(a)	3.74%-4.00%	20,000,000	—	254,039

(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	169,300	169,300	—
(e) Aggregate total (a+b+c+d)	$ 669,300	$ 669,300	$ —
(f) Actual or estimated borrowing capacity as determined by the insurer	$ 650,862,797	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)	$ 662,200	$ 662,200	$ —
(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

			Eligible for Redemption			
	1 Current Year Total (2+3+4+5+6)	2 Not 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)	$ 789,838,544	$ 943,087,897	$ —
2. Current year general account total collateral pledged	789,838,544	943,087,897	—
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)

b. Maximum Amount Pledged During Reporting Period

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

b. Maximum Amount During Reporting Period (Current Year)

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

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 Note 11A. As of September 30, 2026, the Company paid a total of $246,825 commitment fees under these arrangements. Compliance with the requirements of the applicable borrowing arrangements are reported to lenders on a quarterly basis. As of September 30, 2026, the Company has complied with the requirements of these borrowing agreements.

(2) As of September 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)	$ —	$ 573,000,000	$ 22,096,000	$ 431,500,000
Long-Term (contracts terminating in more than 12 months)	300,000,000	650,862,797	491,104,000	690,715,752
Total	$ 300,000,000	$ 1,223,862,797	$ 513,200,000	$ 1,122,215,752

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 September 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	$ 798,712	$ 1,438,603	$ 1,780	$ 2,954	$ —	$ —
b. Interest cost	38,781,701	53,322,472	639,098	969,381	—	—
c. Expected return on plan assets	(36,300,516)	(48,351,390)	(22,010)	(57,543)	—	—
d. Transition asset or obligation	—	—	—	—	—	—
e. Gains and losses	429,542	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	$ 3,709,439	$ 6,913,405	$ 618,868	$ 196,949	$ —	$ —

(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 September 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 September 30, 2026, the Company has commitments for additional investments in:

Limited partnership investments	$ 228,778,582
Bonds	20,000,000
Total contingent liabilities:	$ 248,778,582

(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	$ 636,641,788	$ —	$ 18,977,000	$ —
b. Futures	—	—	—	—
c. Options	—	—	—	—
d. Total (a+b+c)	$ 636,641,788	$ —	$ 18,977,000	$ —

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 $263,593,451 on loan for security lending as of September 30, 2026. The Company was liable for cash collateral of $278,167,533 for security lending as of September 30, 2026. The Company does not hold any security collateral as of September 30, 2026, which is not reflected in the accompanying financial statements. Of the collateral received, the Company has $69,625,010 in collateral for securities lending that extends beyond one year from September 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

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

	2026	2025
Assets:		
Cash	$ 9,100,003	$ 17,450,701
Cash equivalents	93,600,881	141,327,568
Short-term	19,385,626	16,821,762
Long-term	156,081,023	169,041,288
Total securities lending cash collateral	$ 278,167,533	$ 344,641,319
Liabilities:		
Payable for securities lending	$ 278,167,533	$ 344,641,319

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	$ —	$ 4,122,081	$ —	$ —	$ 4,122,081
Total preferred stocks	—	4,122,081	—	—	4,122,081
Common stocks					
Industrial and miscellaneous	—	669,300	—	25,768,076	26,437,376
Common stock exchange traded funds	79,822,522	—	—	—	79,822,522
Total common stocks	79,822,522	669,300	—	25,768,076	106,259,898
Other invested assets					
Other invested assets - capital notes	—	4,996,778	—	—	4,996,778
Other Invested Assets - debt securities that lack meaningful cash flows	—	—	58,023	—	58,023
Total other invested assets	—	4,996,778	58,023	—	5,054,801
Bonds					
Issuer credit obligations	2,095,454	—	764,745	—	2,860,199
Total bonds	2,095,454	—	764,745	—	2,860,199
Securities lending cash collateral	278,167,533	—	—	—	278,167,533
Total derivative assets					
Derivative cash collateral	20,630,000	—	—	—	20,630,000
Total assets at fair value/NAV	$ 380,715,509	$ 9,788,159	$ 822,768	$ 25,768,076	$ 417,094,512

NOTES TO FINANCIAL STATEMENTS

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	$ 278,167,533	$ —	$ —	$ —	$ 278,167,533
Derivative cash collateral	2,680,000	—	—	—	2,680,000
Total liabilities at fair value	$ 280,847,533	$ —	$ —	$ —	$ 280,847,533

(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 09/30/2026
a. Assets										
Other invested assets - debt securities that lack meaningful cash flows	$ 72,938	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ (14,915)	$ 58,023
Issuer credit obligations	195,320	1,049,717 (a)	—	(480,521)	(24,094)	—	—	—	24,322	764,745
Total assets	$ 268,258	$ 1,049,717	$ —	$ (480,521)	$ (24,094)	$ —	$ —	$ —	$ 9,407	$ 822,768

(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	$ 3,781,755,779	$ 4,589,496,861	$ 2,095,454	$ 3,645,940,929	$ 133,719,396	$ —	$ —
Asset-backed securities	982,906,253	1,091,194,407	—	869,656,134	113,250,119	—	—
Cash and cash equivalents	84,611,096	84,611,095	84,611,096	—	—	—	—
Preferred stocks	10,900,839	11,425,561	—	10,900,839	—	—	—
Common stocks - unaffiliated	108,789,076	108,789,076	79,822,522	669,300	—	25,768,076	2,529,178
Mortgage loans	274,495,281	311,400,632	—	—	274,495,281	—	—
Other invested assets-surplus notes	68,337,313	87,324,933	—	68,337,313	—	—	—
Other invested assets-capital notes	23,925,386	24,922,682	—	23,925,386	—	—	—
Other invested assets - debt securities that lack meaningful cash flows	731,984	58,023	—	—	731,984	—	—
Other invested assets-residual tranches	43,435,420	43,435,420	—	—	—	—	43,435,420
Short-term investments	20,000,000	20,000,000	—	20,000,000	—	—	—
Securities lending cash collateral	278,228,422	278,167,533	278,228,422	—	—	—	—
Derivative assets	(47,055,237)	5,789,167	—	(47,055,237)	—	—	—
Derivative cash collateral	20,630,000	20,630,000	20,630,000	—	—	—	—
Liabilities:							
Borrowings	136,784	136,784	42,155	94,629	—	—	—
Real estate encumbrance	401,102,994	401,102,994	—	401,102,994	—	—	—
Payable for securities lending	278,228,422	278,167,533	278,228,422	—	—	—	—
Derivative cash collateral	2,680,000	2,680,000	2,680,000	—	—	—	—
Derivative liabilities	1,401,158	2,317,763	—	1,401,158	—	—	—

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.

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
Common stocks - unaffiliated	$ 2,529,178			The common stock is private and not practicable to measure fair value because there are no observable market prices or readily available financial information.
Residual Tranches	$ 43,435,420			It is not practicable to estimate the fair value of the Company's residual tranche investments due to the uncertainty inherent in estimating the timing and amount of residual cash flows and lack of reliable market data.

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 $3,799. 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 September 30, 2026, the Company's net negative (disallowed) IMR admitted was $42,909,993, less than 10% of the Company's adjusted general account capital and surplus as of June 30, 2026 and the Company's unadjusted general account capital and surplus as of September 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**
$ 42,909,993	$ 42,909,993	$ —	$ —

* 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).

NOTES TO FINANCIAL STATEMENTS

2. Negative (Disallowed) IMR Admitted

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
$ 42,909,993	$ 42,909,993	$ —	$ —

* 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	$ 4,444,441,607
From Prior Period SAP Financials	
b. Net positive goodwill (admitted)	105,865
c. EDP Equipment & Operating System Software (admitted)	11,792,210
d. Net DTAs (admitted)	91,529,424
e. Net Negative (disallowed) IMR (admitted)	29,482,963
f. Adjusted Capital & Surplus (a-(b+c+d+e))	$ 4,311,531,145

4. Percentage of Adjusted Capital and Surplus

	Total
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	1.00%

5. Allocated Gains/Losses to IMR from Derivatives

Not Applicable

Note 22 Events Subsequent

The Company has evaluated events subsequent to September 30, 2026 through November 5, 2026, the date these financial statements were available to be issued.

Type I - Recognized Subsequent Events: None

Type II - Nonrecognized Subsequent Events:

On November 5, 2026, Omaha Health's Board of Directors executed an approval of up to $237,000,000 extraordinary cash return of capital. Order Approving Extraordinary Distribution is pending approval from NDOI and upon approval will be payable on or before December 31, 2026 to the Company.

No other material subsequent events have been identified.

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 September 30, 2026, $809,526,090 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 $719,446,928 as a result of re-estimation of unpaid claims and claim adjustment expenses. The resulting favorable incurred claims amount for the prior year, $5,348,617, 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

NOTES TO FINANCIAL STATEMENTS

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