Retirement Plan Fee Disclosure Notice

For Services Provided by
Mutual of Omaha Investor Services, Inc. (“MOIS”)
Through its Registered Advisors

This notice is provided to you as a responsible plan fiduciary (“Fiduciary”) to comply with the disclosure requirements of the ERISA section 408(b)(2) regulations for contracts or arrangements between retirement plans and their service providers. MOIS is a securities broker-dealer and registered investment advisor through which insurance agents, registered representatives, and investment advisor representatives (collectively referred to as “Advisors”) sell investment products. MOIS is a Service Provider to your retirement plan because an MOIS Advisor provides services to your plan as described below and MOIS receives compensation relating to those services.

Fiduciary Acknowledgement

When MOIS and your advisor provide investment advice to the Plan, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Services Provided to the Plan

MOIS advisors provide services relating to the selection or maintenance of mutual fund companies, registered investment advisors, retirement plan platforms, and insurance companies (“Investment Providers”) to provide investment options offered to participants under the plan. Upon request, MOIS Advisors also provide services and information to help plan sponsors educate plan participants on investment options and monitor the performance of investment options.

Your Advisor agrees to provide services selected from the list below (check all that apply):

- Benchmarking: Provide periodic benchmarking services and analysis concerning the operations of the Retirement Plan.
- Default Investment Alternative Advice: Provide non-discretionary investment advice to assist you with developing qualified default investment alternatives (“QDIA”) for certain plan participants.
- Individualized Participant Advice: Upon request, provide one-on-one advice to Retirement Plan participants regarding their individual situations.
- Investment Due Diligence Review: Provide periodic due diligence reviews of the Retirement Plan’s reports, investment options, and recommendations.
- Investment Monitoring: Assist in monitoring investment options by preparing periodic investment reports and making recommendations to maintain, remove, or replace investment options.
- Investment Selection Services: Provide recommendations of investment options specific to your Retirement Plan.
- Non-Discretionary Investment Advice: Provide general, non-discretionary advice regarding asset classes and investment options.
- Participant Education: Provide education services to the Retirement Plan participants about general investment principles.
- Participant Enrollment: Assist in the group enrollment meetings designed to increase retirement plan participation and financial understanding.
- Qualified Retirement Plan Development: Assist with establishment of a qualified plan by working with you and a selected Third-Party Administrator.
- Retirement Plan Review: Provide you with periodic reviews of the Retirement Plan’s fees, expenses, and service providers.

MOIS and your Advisor will not provide ERISA Section 3(38) discretionary investment advice to the plan.
Description of Compensation Arrangement

MOIS has agreements with Investment Providers who compensate MOIS and its Advisors for the sale of the Investment Provider’s product to retirement plans and for related ongoing services provided to the plans. MOIS receives compensation in the form of commission on the sale of the Investment Provider’s product to a plan. In addition, MOIS receives service compensation in the form of “trail” commissions, advisory fees, or “12b-1” service fees on a recurring basis for ongoing services. The service compensation is based on a percentage of the amount invested with the Investment Provider. MOIS retains a portion of the compensation to cover its operating costs and pays the remainder of the compensation to the Advisor who provides the services to the plan.

Compensation Received by MOIS and its Advisors

The commissions, trail commissions, solicitor fees and 12b-1 service fees received by MOIS from Investment Providers are considered “indirect compensation.” Compensation received in the form of advisory service fees is considered “direct compensation.” The compensation received by MOIS for your plan is set forth below.

List the service compensation to be provided to the MOIS and the Advisor in the below table. This should reflect all forms of service compensation to be received from the plan.

<table>
<thead>
<tr>
<th>Front-End Sales Compensation (%)</th>
<th>Ongoing Service Compensation (%)</th>
</tr>
</thead>
</table>

The actual fees paid by the plan depend on the services provided and the complexity of the plan. MOIS pays its Advisors 80% of the compensation received for services provided to the plan. Please refer to the documentation received from the Investment Provider for specific information regarding the compensation relating to your plan.

Other Indirect Compensation Received by MOIS and its Advisors

MOIS has a “revenue sharing” arrangement with Amundi Pioneer under which MOIS receives fees of up to 0.10% of assets invested in Amundi Pioneer Funds sold through MOIS based upon achievement of certain sales objectives. Additionally, MOIS has “revenue sharing” arrangements with Brinker Capital and AssetMark under which MOIS receives fees of up to 0.05% of assets invested in Brinker Capital and AssetMark sold through MOIS. MOIS also receives payments from various Investment Providers ranging from $5,000 to $40,000 to subsidize the cost of a national sales conference sponsored by MOIS. You may contact MOIS to request a list of the Investment Providers who subsidize the national sales conference. MOIS Advisors do not receive any part of these fees or payments, but may receive non-monetary compensation from Investment Providers, such as meals, travel and accommodations for customer appreciation, educational and training related meetings and trips. In addition, the Advisor may become eligible for incentive travel based on the sale of retirement plans.

Manner in Which Compensation is Received

Compensation is received by MOIS from Investment Providers by electronic transfer or check. Indirect compensation is paid by the Investment Providers to MOIS from the compensation that they receive under the investment product in which plan assets are invested. Direct compensation is debited from the cash balance of the plan by the Investment Provider and provided to MOIS.

Additional Information

For additional information on MOIS and its compensation arrangements with Investment Providers, or if you have any questions regarding this notice or need additional information specific to your plan, please contact MOIS Rep Support at 1-800-228-2499.