



## Mutual of Omaha Investor Services, Inc. Revenue Sharing and Program Fee Disclosure

Mutual of Omaha Investor Services, Inc. ("MOIS") is registered as a broker-dealer with FINRA and as an investment adviser with the SEC. MOIS offers a variety of products and services, including mutual funds, exchange-traded securities (i.e., equities, exchange-traded funds, fixed income securities, etc.), variable insurance products, 529 plans, unit investment trusts, retirement plans, fee-based investments, and financial planning services. MOIS has entered into revenue sharing arrangements with a select number of product sponsor companies and advisory service providers. Depending on the product sponsor or advisory service provider, these revenue sharing arrangements may vary. Revenue sharing arrangements may result in a conflict of interest for MOIS and your registered representative or investment advisor representative ("Representative") to recommend certain products over others. Following are details regarding MOIS's revenue sharing arrangements.

**Mutual Fund Revenue Sharing:** MOIS offers mutual fund investment options through various product sponsor companies. Mutual fund product sponsor companies with revenue sharing arrangements with MOIS generally have greater access to our Representatives through marketing activities, training, and other educational presentations. In addition to commissions and 12b-1 fees ("trails") paid to MOIS in connection with sales of mutual funds, certain product sponsor companies make payments to MOIS to participate in the revenue sharing program. These payments can originate from the sponsor company's distributor, its investment advisor, and/or other related entities. These fees are not deducted from fund assets or customer accounts. MOIS Representatives do not receive additional compensation for sales of certain mutual funds compared to other mutual funds.

While revenue sharing agreements with each sponsor company may vary, each fund family may pay up to 10 basis points (0.10%) of the gross amount of new sales, as well as up to 5 basis points (0.05%) annually of the assets held at each fund family.

In addition, mutual fund product sponsor companies may make payments to MOIS to support and participate in various promotional activities, including but not limited to, sales meetings, conferences and seminars held in the ordinary course of business. Payments for participation in these types of activities are generally in the form of a flat fee paid to MOIS. Product sponsor companies may also reimburse Representatives for expenses incurred in conjunction with sales and marketing efforts, provided the expenses are reasonable, adequately documented, and not preconditioned on the achievement of a sales target.

The following mutual fund companies participate in the MOIS revenue sharing program:

- Pioneer Funds
- Pacific Funds

As always, you should read the applicable product prospectus carefully before investing and understand the fees and expenses associated with your mutual fund investments.

Securities and advisory services offered through Mutual of Omaha Investor Services, Inc., Member FINRA /SIPC.

01.12.2024

**Advisory Service Provider Program Fees:** MOIS offers advisory services through unaffiliated third-party money managers and platform providers (collectively, “Advisory Service Providers”) offering asset management and other investment advisory services. MOIS and/or its Representatives may receive reimbursements, marketing and distribution allowances, or other compensation directly from Advisory Service Providers for the costs of marketing, distribution, business and client development, and/or educational enhancement incurred by MOIS and/or Representatives relating to the promotion or sale of the Advisory Service Provider products or services. Advisory Service Providers may pay MOIS additional compensation for marketing expenses, distribution allowances, or other compensation of up to 5.5 basis points (0.055%) of new assets under management and up to 5.5 basis points (0.055%) annually for current assets under management.

The following Advisory Service Providers pay Program Fees to MOIS:

- AssetMark, Inc.
- Brinker Capital Investments, LLC
- Envestnet, Inc.
- Hanlon Investment Management, Inc.
- Morningstar Investment Management LLC

Investors should reference MOIS’s Form ADV Part 2A Brochure and the Advisory Service Provider’s Form ADV Part 2A Brochure for details regarding the fees and expenses associated with their investments.

**Insurance Carrier Revenue Sharing:** MOIS offers variable annuity and variable life products for sale to investors through various insurance companies. Insurance companies with revenue sharing arrangements with MOIS generally have greater access to our representatives through marketing activities, training, and other educational presentations. In addition to compensation and 12b-1 fees (“trails”) paid in connection with sales of variable annuity and variable life products, certain insurance companies make payments to MOIS to participate in the revenue sharing program. These payments are not deducted from fund assets or customer accounts. MOIS Representatives do not receive additional compensation in connection with sales of certain variable insurance products versus others.

While the revenue sharing agreements with each insurance company may vary, an insurance company may pay up to 20 basis points (0.20%) of the gross amount of variable annuity or variable universal life sales.

In addition, insurance companies may make payments to MOIS to support and participate in various promotional activities, including but not limited to, sales meetings, conferences and seminars held in the ordinary course of business. Payments for participation in these types of activities are generally in the form of a flat fee paid to MOIS. Insurance companies may also reimburse Representatives for expenses incurred in conjunction with sales and marketing efforts, provided the expenses are reasonable, adequately documented, and not preconditioned on the achievement of a sales target.

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The following insurance companies participate in the MOIS revenue sharing program:

- AXA Equitable Life Insurance Company
- Pacific Life Insurance Company
- Transamerica Life Insurance Company

As always, you should read the applicable product prospectus carefully before investing and understand the fees and expenses associated with your variable insurance product investments.

***Other Compensation and Reimbursements:***

**Product Sponsor Events:** Product sponsor companies may invite MOIS Representatives and/or clients to training and educational meetings, conferences, and seminars. In connection with these events, product sponsor companies may reimburse MOIS or Representatives for the expenses incurred. If you attend training or educational meetings with your Representatives and an affiliate of a product sponsor company is in attendance, you should assume that the product sponsor company paid or reimbursed MOIS or Representatives for some or all of the cost of the meeting.

**Pershing LLC:** MOIS has an arrangement with Pershing LLC (“Pershing”) based on the number of assets held in custody with Pershing. At the end of each quarter, if MOIS does not meet a minimum revenue amount with Pershing, MOIS is charged a specified fee as agreed upon with Pershing. This presents a conflict of interest for MOIS to recommend investments with Pershing rather than other investments that may be more appropriate.

Pershing accounts are subject to fees for certain activity, including a service fee charge (“ticket charge”) for each trade placed. MOIS receives a portion of the ticket charges for transactions in Pershing accounts.

**Representative Compensation:** It should be noted that MOIS Representatives are not paid any portion of the revenue received by MOIS, and they do not receive any additional fee incentives to sell particular products. In addition, most revenue sharing payments received by MOIS from product sponsor companies are used to support educational and other developmental programs for MOIS Representatives and designed to enhance the level of service you receive. You may ask your Representative how he or she will be compensated in connection with any mutual fund, third-party money manager, or variable insurance product and how that compensation may compare with compensation from other mutual fund, third-party money manager, or variable insurance product.