



MESIROW FINANCIAL

Fiduciary Partnership Program

Plan sponsors strive to design retirement products that help participants reach their retirement goals through a diverse investment portfolio with appropriate growth potential. To create a sound plan requires you to assume certain complex fiduciary responsibilities including investment selection and monitoring. Understanding these responsibilities will help you know how to fulfill them, thereby limiting risk. Mutual of Omaha Retirement Services can help.

FIDUCIARY PARTNERSHIP PROGRAM

Mutual of Omaha's retirement product offers the Mesirow Financial "Fiduciary Partnership Program" to assist you with your fiduciary responsibility as it pertains to investment identification, selection and/or monitoring. Through this arrangement, Mesirow Financial serves as an investment advisor and fiduciary to your plan, undertaking specific responsibilities with respect to your plan's investment portfolio. As a fiduciary to your plan, Mesirow Financial will perform and defend their duties and obligations in compliance with ERISA.

PROGRAM REQUIREMENTS

It's simple to fulfill the Fiduciary Partnership Program guidelines. Your plan will only need to include at least one investment from each of the following asset classes:

- Cash (Guaranteed Account)
- Stable Value
- Large Cap Blend
- Small Cap Blend
- International

To help you meet this requirement, Mesirow has compiled a list of recommended investment options available within Mutual of Omaha's retirement product. These are called the Mesirow Financial "Elite Lists."

MESIROW FINANCIAL'S SERVICES

As an independent third-party, you can rely on Mesirow Financial to provide unbiased investment recommendations within the Mutual of Omaha retirement product. Services provided by Mesirow Financial include:

- Selection of funds included on Mesirow Financial Elite Lists
- Quarterly fund due diligence reports on all Elite List investments
- Quarterly watch list reports to monitor funds
- Ongoing recommendations to remove or replace Elite List funds as appropriate

INVESTMENT SELECTION APPROACH

Mesirow Financial employs a step-by-step process to categorize funds within the Elite Lists:

- Analyze the fund options available within Mutual of Omaha's retirement product
- Apply qualitative analysis to classify funds into peer groups to identify those that have consistent style and growth potential without excess risk
- Create preliminary list of selected funds categorized by asset class
- Perform qualitative review of fund managers using detailed questionnaires, manager interviews and holding analysis
- Develop the Elite Lists, consisting of pre-selected investment options for your plan

Mutual of Omaha's retirement product offers Mesirow Financial's Basic, Standard and Advanced Elite Lists – you simply select the list appropriate for your plan. Each Elite List includes Mutual of Omaha's risk-based and time-based professional investment portfolios, Mutual Directions[®] and Mutual GlidePathSM. You may also select from the Master Elite List, which includes all funds in the fiduciary program. The flexibility also exists to add fund selections among the lists.

QUARTERLY REPORTING AND MONITORING

After the plan is implemented, you can count on Mesirow Financial to provide quarterly investment reports and ongoing recommendations regarding funds on the Elite Lists. Mutual of Omaha will supply you with these detailed reports and resources to help you understand and monitor your plan's progress. Reports include the following information:

- Explanation of any changes to funds from previous quarter
- Market commentary on the previous quarter
- Performance summaries of all Elite funds
- Individual fund statistics and select holdings information
- Outstanding issues on both a qualitative and quantitative basis on any funds on the Elite Lists

CHOOSE MUTUAL OF OMAHA RETIREMENT SERVICES

As a decision maker in your company, you have an opportunity to play a key role in selecting a comprehensive retirement plan. With that opportunity comes responsibility – and if those responsibilities aren't fulfilled, potential liability. When you choose Mutual of Omaha Retirement Services, you can benefit from the fiduciary oversight provided by Mesirow Financial.

GET RETIREMENT RIGHT[®]

UNITED OF OMAHA LIFE INSURANCE COMPANY

Omaha, NE 68175

COMPANION LIFE INSURANCE COMPANY

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Mutual of Omaha

Fiduciary services provided by Mesirow Financial Investment Management Inc. Plan sponsor will execute an Advisory Services Agreement with Mesirow Financial as part of Mutual of Omaha's plan implementation process.

Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09 or 902-GAQC-09(OR) or 901-GAQC-07 or 901-GAQC-07(OR)) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company is not licensed in New York. In New York, Companion Life Insurance Company, Hauppauge, NY underwrites the group variable annuity (Form 900-GAQC-07(NY)). Each company accepts full responsibility for each of their respective contractual obligations under the contract but does not guarantee any contributions or investment returns except as to the Guaranteed Account and the Lifetime Guaranteed Income Account as provided under the contract. Neither United of Omaha, Companion Life Insurance, nor their representatives or affiliates offers investment advice in connection with the contract.

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