

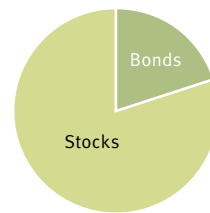
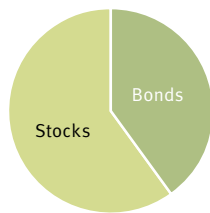
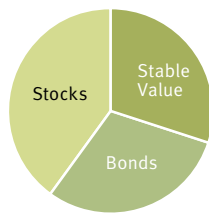
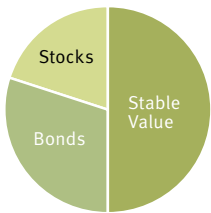


### MUTUAL DIRECTIONS® PORTFOLIOS

### Risk-based Portfolios

How you should invest your money depends on your retirement income needs, comfort with taking risk and length of time before retirement. To help you get on the path to a secure retirement, Mutual of Omaha Retirement Services offers risk-based investment portfolios developed with a strategic asset consultant and designed to reflect five different investor risk profiles.

Mutual Directions® portfolios can help simplify investment selection by providing easy-to-understand, risk-based performance potential. Each portfolio is automatically rebalanced to its underlying target allocations to keep your investment strategy on track. Refer to your plan's investment information for more detail about the Mutual Directions portfolios and other investment options.



**Mutual Directions 1**  
Conservative

**Mutual Directions 2**  
Moderately Conservative

**Mutual Directions 3**  
Moderate

**Mutual Directions 4**  
Moderately Aggressive

**Mutual Directions 5**  
Aggressive

- 50% Stable Value Fund
- 30% Bond Index Fund
- 20% Stock Market Index Fund

- 30% Stable Value Fund
- 30% Bond Index Fund
- 5% Strategic Value Fund
- 15% Stock Market Index Fund
- 5% Growth Fund
- 10% International Developed Countries Fund
- 5% Small Company Fund

- 40% Bond Index Fund
- 10% Strategic Value Fund
- 15% Stock Market Index Fund
- 10% Growth Fund
- 15% International Developed Countries Fund
- 10% Small Company Fund

- 20% Bond Index Fund
- 15% Strategic Value Fund
- 15% Stock Market Index Fund
- 15% Growth Fund
- 15% International Developed Countries Fund
- 15% Small Company Fund
- 5% Emerging Markets Index Fund

- 20% Strategic Value Fund
- 15% Stock Market Index Fund
- 20% Growth Fund
- 20% International Developed Countries Fund
- 20% Small Company Fund
- 5% Emerging Markets Index Fund

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Omaha, NE 68175

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*GetRetirementRight.com*



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, which accepts full responsibility for all of United's 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 nor its representatives or affiliates offers investment advice in connection with the contract.

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