

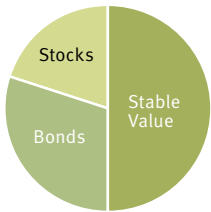


### MUTUAL DIRECTIONS® PORTFOLIOS

### Risk-based Portfolios

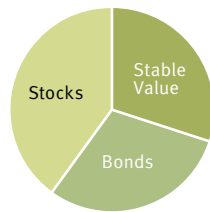
How you should invest your money depends on your retirement income needs, comfort with taking risk and length of time before retirement. To help you get on the path to a secure retirement, Mutual of Omaha Retirement Services offers risk-based investment portfolios developed with a strategic asset consultant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



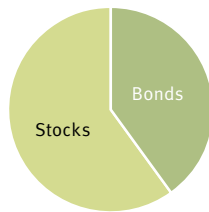
**Mutual Directions 1**  
Conservative

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



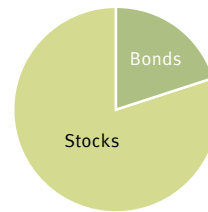
**Mutual Directions 2**  
Moderately Conservative

- 30% Stable Value Fund
- 30% Bond Index Fund
- 5% Vanguard Windsor II Fund
- 15% Stock Market Index Fund
- 5% T. Rowe Price Growth Stock Fund
- 10% International Developed Countries Fund
- 3% Target Small Capitalization Value Portfolio
- 2% Dreyfus/The Boston Company Small/Mid Cap Portfolio



**Mutual Directions 3**  
Moderate

- 40% Bond Index Fund
- 10% Vanguard Windsor II Fund
- 15% Stock Market Index Fund
- 10% T. Rowe Price Growth Stock Fund
- 15% International Developed Countries Fund
- 7% Target Small Capitalization Value Portfolio
- 3% Dreyfus/The Boston Company Small/Mid Cap Portfolio



**Mutual Directions 4**  
Moderately Aggressive

- 20% Bond Index Fund
- 15% Vanguard Windsor II Fund
- 15% Stock Market Index Fund
- 15% T. Rowe Price Growth Stock Fund
- 15% International Developed Countries Fund
- 10% Target Small Capitalization Value Portfolio
- 5% Dreyfus/The Boston Company Small/Mid Cap Portfolio
- 5% Emerging Markets Index Fund



**Mutual Directions 5**  
Aggressive

- 20% Vanguard Windsor II Fund
- 15% Stock Market Index Fund
- 20% T. Rowe Price Growth Stock Fund
- 20% International Developed Countries Fund
- 14% Target Small Capitalization Value Portfolio
- 6% Dreyfus/The Boston Company Small/Mid Cap Portfolio
- 5% Emerging Markets Index Fund

# GET RETIREMENT RIGHT<sup>®</sup>

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## COMPANION LIFE INSURANCE COMPANY

Hauppauge, NY 11788-2934

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Investment options are offered through a group variable annuity contract (Form 900-GAQC-07(NY)) underwritten by Companion Life Insurance Company in Hauppauge, NY, which accepts full responsibility for all of Companion Life Insurance Company's contractual obligations under the contract but does not guarantee any contributions or investment returns except as to the Guaranteed Account as provided under the contract. Neither Companion Life Insurance Company nor its representatives or affiliates offers investment advice in connection with the contract.

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