



Plan*illustrator*

A Summary of Your Retirement Plan
SAMPLE 401(k) PLAN



GET RETIREMENT RIGHT[®]

We understand that you have many choices when it comes to offering your employees a retirement plan solution. On behalf of the entire Mutual of Omaha team, thank you for choosing us as your retirement plan product provider.

We are committed to providing you with a retirement plan product that helps to fulfill your plan's goals. We offer quality investments, financial education and ongoing customer service that will help your participants save for retirement.

*The accuracy of some of the reports within the **Plan**illustrator will depend upon the accuracy and completeness of the information you have provided to Mutual of Omaha.*

We are pleased to share with you our **Plan**illustrator report. You'll find it encompasses the following features to help you evaluate your retirement plan:

- Plan design information
- Cash flow
- Transfers by fund
- Contributions by source
- Withdrawals by fund
- Participant status/counts
- Age band asset allocation, source balances, fund balances and average balances
- Age band by fund
- Average investment elections per fund and by age band
- Number of funds held per participant
- Participation rates and average deferral percents
- Average contributions, average number of funds and average loan balance by age
- Web statistics

If you have any questions regarding the information found in this report, or need to update any of your information, please contact your Mutual of Omaha representative.

As an employer, you want your retirement savings plan to be successful and meet the needs of your employees. It starts with developing a good plan design with solid investment options, but that's only the beginning. Educating your employees about the need to save is crucial to their respective retirement outcome and the overall success of the plan. That's why we provide a wide array of effective communication materials and tools designed to help your employees navigate their road to retirement.

Contributions newsletter – quarterly newsletter that provides valuable insight to help participants understand what is going on in the market and what actions they need to take to stay on track.

Easy enroll postcards – customized mailers targeted to employees who are eligible for their 401(k) plan, but have not enrolled. Inside, employees can learn the benefits of contributing to a retirement plan and return the card to enroll.

Education flyers – a series of one-page flyers that can be shared with participants via email, Intranet or break room.

E-statements – participants can now receive their 401(k) statements online allowing for fast, safe and secure delivery.

Retirement Savings Plan Projection – personalized gap analysis illustrates how much a participant will have saved by retirement based on their current contribution levels compared to what they may actually need.

“My Retirement Goals” – located on the participant website, this tool allows participants to customize, track and adjust their retirement goals through online web access.

Mobile app – participants can access their 401(k) accounts via a smart phone app for account information and to use account features – anywhere, anytime.

Online calculators – easy-to-use calculators help participants determine their individual risk tolerances, how much they need to save and more.

Online education – a quick, easy and interactive way for participants to learn about your plan and other important financial topics.

We want to make it easy for your employees to save for retirement. Our interactive online education tools, convenient enrollment and ongoing support can help you increase plan participation.

Over the next year we will be creating new enhancements and tools to further help improve participant outcomes. We look forward to sharing these with you.

SAMPLE 401(k) PLAN

▶ *Planillustrator*

For the period 01/01/2014 to 03/31/2014

Table of Contents

Section I	Plan Design	Page 2
Section II	Plan Demographics	Page 4
Section III	Disclosures	Page 38

▶ Section I | **Plan Design**

Plan Name: **SAMPLE 401(k) PLAN**

Plan Year End: **12/31**

Eligibility: **21.0 [3]**

Plan Number: **710008**

Maximum Deferral Percentage: **100%**

Open Enrollment: **Monthly**

Employer Vesting: **6YrGraded**

Loans: **Yes**

Hardships: **Yes**

Qualified Default Investment Option: **Yes**

Plan Contact/Advisor :

Robert Smith

Mutual of Omaha

Mutual of Omaha Plaza

Ste 200

Omaha, NE 68175

robert.smith@mutualofomaha.com

(402) 399-9000

Beginning Balance as of 01/01/2014: \$5,307,863.92

Ending Balance as of 03/31/2014: \$5,338,519.13

The preceding summary of plan terms is provided for quick reference in the context of a periodic review of the investments and certain aspects of the operation of the named retirement plan. It is not intended to communicate plan provisions to participants or beneficiaries, to amend or modify the plan, or otherwise form a part of the plan. If the summary conflicts with the terms of the plan, the terms of the plan will be followed.

▶ Section II | **Plan Demographics**

Cash Flow Summary

Cash Inflow	
Contributions	\$94,433.49
Loan Repayments	\$8,736.92
Interest on Loans	\$909.31
Total Cash Inflow	\$104,079.72
Cash Outflow	
Loan Withdrawals	\$0.00
Withdrawals	(\$49,733.43)
Fees	(\$4,303.37)
Total Cash Outflow	(\$54,036.80)
Net Cash Flow	\$50,042.92

Net Flow - Contributions by Fund

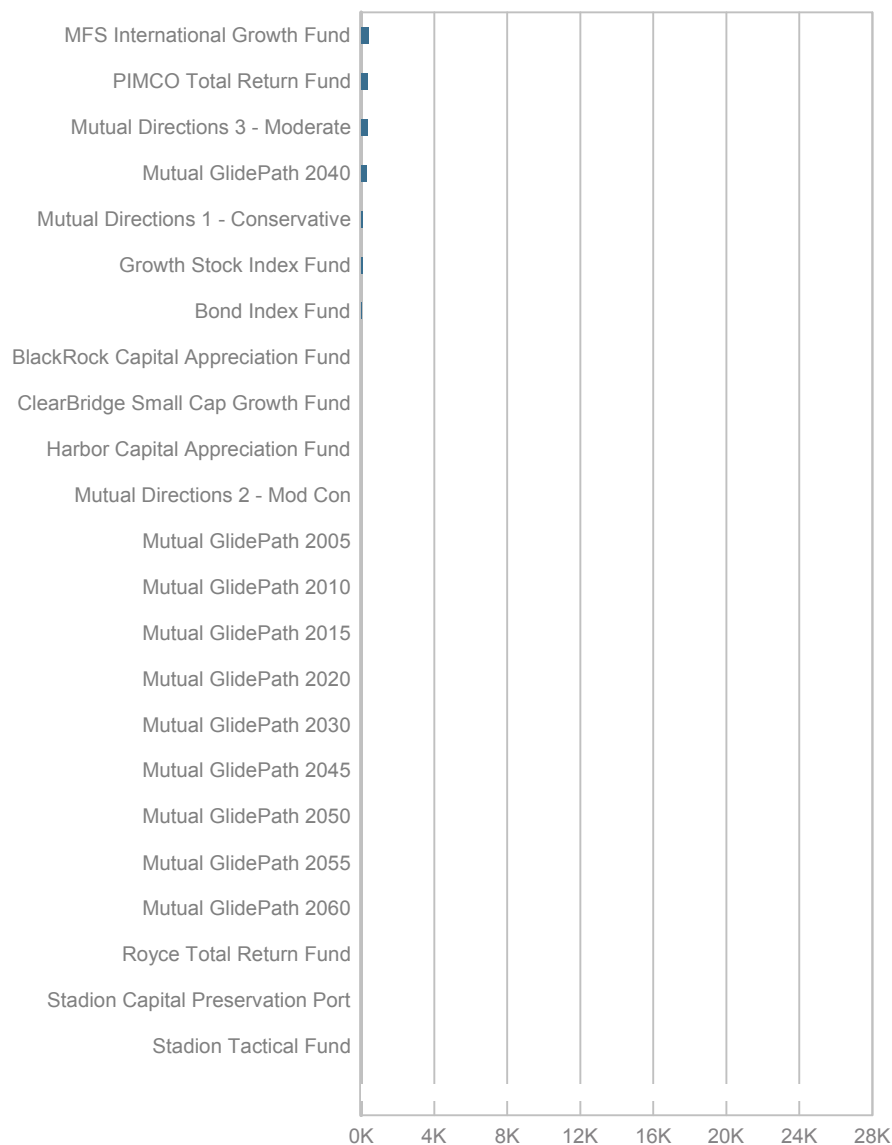
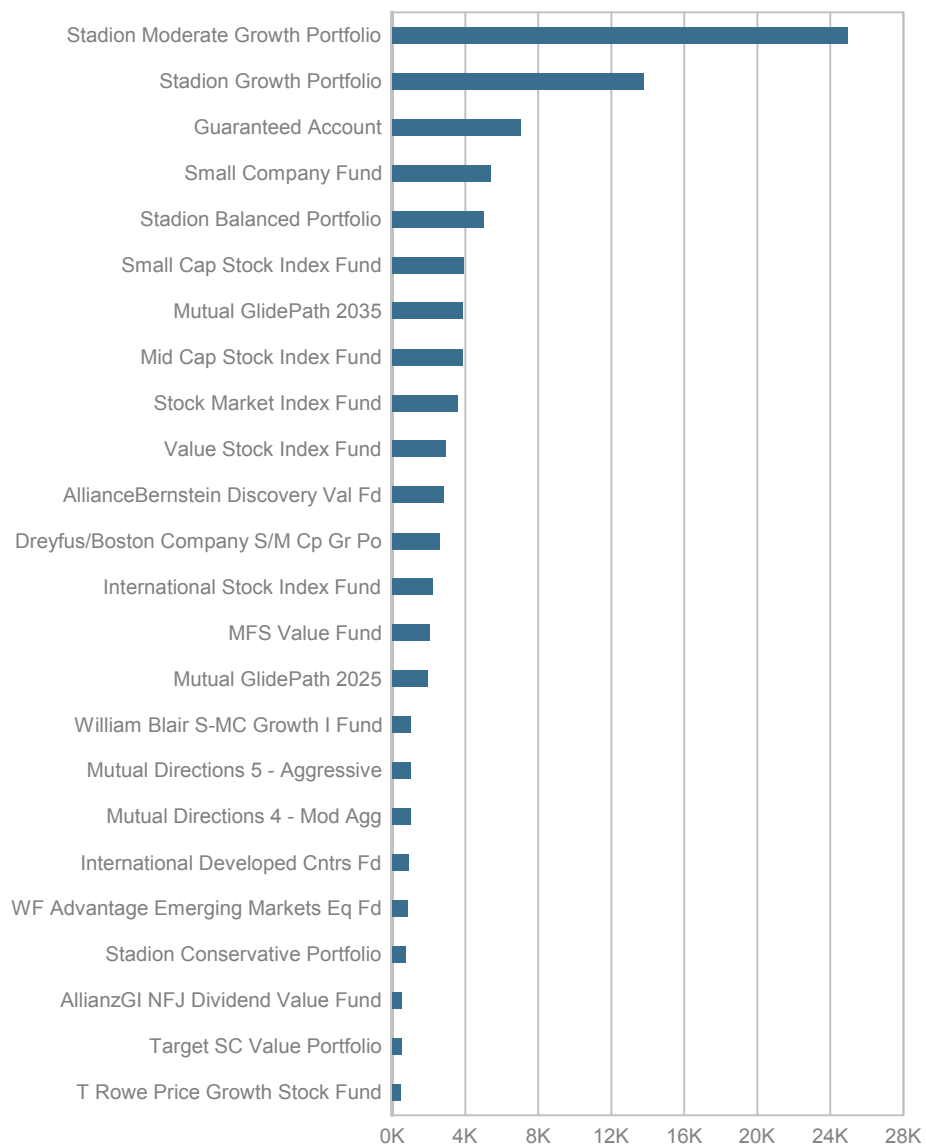
(sorted alphabetically)

AllianceBernstein Discovery Value Fund	\$2,818
AllianzGI NFJ Dividend Value Fund	\$529
BlackRock Capital Appreciation Fund	\$0
Bond Index Fund	\$24
ClearBridge Small Cap Growth Fund	\$0
Dreyfus/The Boston Company Small/Mid Cap Growth Po	\$2,625
Growth Stock Index Fund	\$70
Guaranteed Account	\$7,010
Harbor Capital Appreciation Fund	\$0
International Developed Countries Fund	\$890
International Stock Index Fund	\$2,241
MFS International Growth Fund	\$371
MFS Value Fund	\$2,017
Mid Cap Stock Index Fund	\$3,850
Mutual Directions 1 - Conservative	\$100
Mutual Directions 2 - Moderately Conservative	\$0
Mutual Directions 3 - Moderate	\$346
Mutual Directions 4 - Moderately Aggressive	\$988
Mutual Directions 5 - Aggressive	\$1,017
Mutual GlidePath 2005	\$0
Mutual GlidePath 2010	\$0
Mutual GlidePath 2015	\$0
Mutual GlidePath 2020	\$0
Mutual GlidePath 2025	\$1,962
Mutual GlidePath 2030	\$0
Mutual GlidePath 2035	\$3,858
Mutual GlidePath 2040	\$305
Mutual GlidePath 2045	\$0
Mutual GlidePath 2050	\$0
Mutual GlidePath 2055	\$0
Mutual GlidePath 2060	\$0
PIMCO Total Return Fund	\$370
Royce Total Return Fund	\$0
Small Cap Stock Index Fund	\$3,922
Small Company Fund	\$5,404
Stadion Balanced Portfolio	\$5,008
Stadion Capital Preservation Portfolio	\$0
Stadion Conservative Portfolio	\$732
Stadion Growth Portfolio	\$13,768

(sorted alphabetically)

Stadion Moderate Growth Portfolio	\$24,914
Stadion Tactical Fund	\$0
Stock Market Index Fund	\$3,563
T Rowe Price Growth Stock Fund	\$446
Target Small Capitalization Value Portfolio	\$500
Value Stock Index Fund	\$2,900
Wells Fargo Advantage Emerging Markets Equity Fund	\$863
William Blair Small-Mid Cap Growth I Fund	\$1,023

Net Flow - Contributions by Fund (cont)

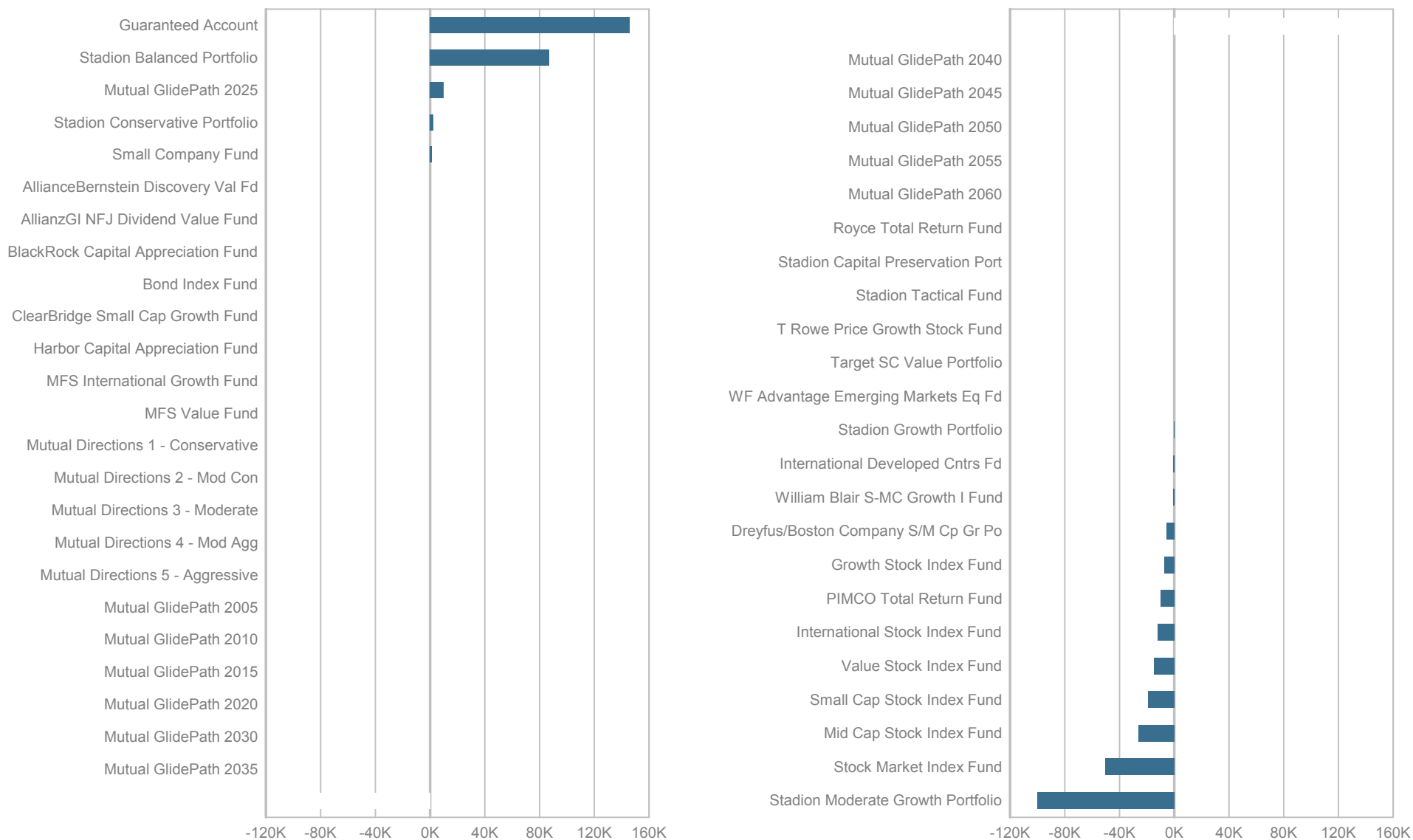


Net Flow - Exchanges by Fund

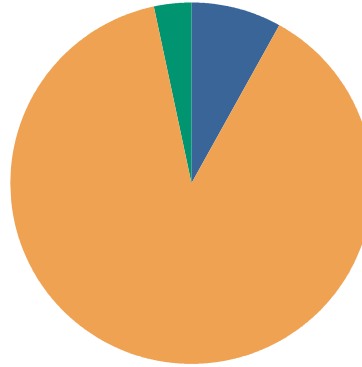
(sorted alphabetically)	
AllianceBernstein Discovery Value Fund	\$0
AllianzGI NFJ Dividend Value Fund	\$0
BlackRock Capital Appreciation Fund	\$0
Bond Index Fund	\$0
ClearBridge Small Cap Growth Fund	\$0
Dreyfus/The Boston Company Small/Mid Cap Growth Po	(\$5,861)
Growth Stock Index Fund	(\$6,970)
Guaranteed Account	\$145,965
Harbor Capital Appreciation Fund	\$0
International Developed Countries Fund	(\$877)
International Stock Index Fund	(\$12,149)
MFS International Growth Fund	\$0
MFS Value Fund	\$0
Mid Cap Stock Index Fund	(\$26,074)
Mutual Directions 1 - Conservative	\$0
Mutual Directions 2 - Moderately Conservative	\$0
Mutual Directions 3 - Moderate	\$0
Mutual Directions 4 - Moderately Aggressive	\$0
Mutual Directions 5 - Aggressive	\$0
Mutual GlidePath 2005	\$0
Mutual GlidePath 2010	\$0
Mutual GlidePath 2015	\$0
Mutual GlidePath 2020	\$0
Mutual GlidePath 2025	\$9,842
Mutual GlidePath 2030	\$0
Mutual GlidePath 2035	\$0
Mutual GlidePath 2040	\$0
Mutual GlidePath 2045	\$0
Mutual GlidePath 2050	\$0
Mutual GlidePath 2055	\$0
Mutual GlidePath 2060	\$0
PIMCO Total Return Fund	(\$9,842)
Royce Total Return Fund	\$0
Small Cap Stock Index Fund	(\$18,982)
Small Company Fund	\$1,310
Stadion Balanced Portfolio	\$87,379
Stadion Capital Preservation Portfolio	\$0
Stadion Conservative Portfolio	\$2,429
Stadion Growth Portfolio	(\$106)

(sorted alphabetically)	
Stadion Moderate Growth Portfolio	(\$99,853)
Stadion Tactical Fund	\$0
Stock Market Index Fund	(\$50,609)
T Rowe Price Growth Stock Fund	\$0
Target Small Capitalization Value Portfolio	\$0
Value Stock Index Fund	(\$14,556)
Wells Fargo Advantage Emerging Markets Equity Fund	\$0
William Blair Small-Mid Cap Growth I Fund	(\$1,046)

Net Flow - Exchanges by Fund (cont)



Contributions by Source



Source	Amount
EMPLOYER MATCH	\$7,505.31
EMPLOYEE 401(K)	\$83,849.38
EMPLOYEE ROTH 401(K) DEFERRAL	\$3,078.80
Total	\$94,433.49

Withdrawals by Fund

(sorted alphabetically)

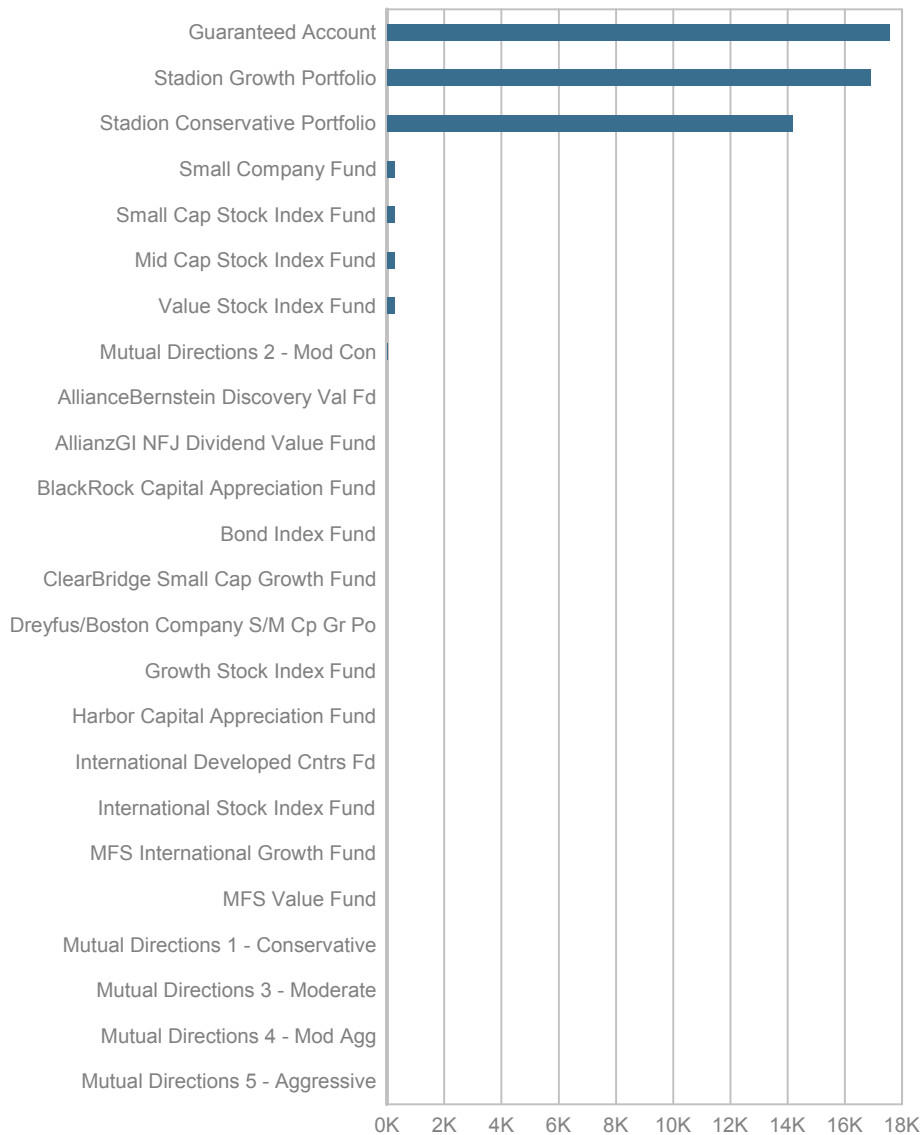
Fund	Withdrawals
AllianceBernstein Discovery Value Fund	\$0
AllianzGI NFJ Dividend Value Fund	\$0
BlackRock Capital Appreciation Fund	\$0
Bond Index Fund	\$0
ClearBridge Small Cap Growth Fund	\$0
Dreyfus/The Boston Company Small/Mid Cap Growth Po	\$0
Growth Stock Index Fund	\$0
Guaranteed Account	\$17,570
Harbor Capital Appreciation Fund	\$0
International Developed Countries Fund	\$0
International Stock Index Fund	\$0
MFS International Growth Fund	\$0
MFS Value Fund	\$0
Mid Cap Stock Index Fund	\$264
Mutual Directions 1 - Conservative	\$0
Mutual Directions 2 - Moderately Conservative	\$3
Mutual Directions 3 - Moderate	\$0
Mutual Directions 4 - Moderately Aggressive	\$0
Mutual Directions 5 - Aggressive	\$0
Mutual GlidePath 2005	\$0
Mutual GlidePath 2010	\$0
Mutual GlidePath 2015	\$0
Mutual GlidePath 2020	\$0
Mutual GlidePath 2025	\$0
Mutual GlidePath 2030	\$0
Mutual GlidePath 2035	\$0
Mutual GlidePath 2040	\$0
Mutual GlidePath 2045	\$0
Mutual GlidePath 2050	\$0
Mutual GlidePath 2055	\$0
Mutual GlidePath 2060	\$0
PIMCO Total Return Fund	\$0
Royce Total Return Fund	\$0
Small Cap Stock Index Fund	\$274
Small Company Fund	\$280
Stadion Balanced Portfolio	\$0
Stadion Capital Preservation Portfolio	\$0
Stadion Conservative Portfolio	\$14,185
Stadion Growth Portfolio	\$16,900

(sorted alphabetically)

Fund	Withdrawals
Stadion Moderate Growth Portfolio	\$0
Stadion Tactical Fund	\$0
Stock Market Index Fund	\$0
T Rowe Price Growth Stock Fund	\$0
Target Small Capitalization Value Portfolio	\$0
Value Stock Index Fund	\$259
Wells Fargo Advantage Emerging Markets Equity Fund	\$0
William Blair Small-Mid Cap Growth I Fund	\$0

Withdrawals by Fund (cont)

(sorted by asset value)



(sorted by asset value)



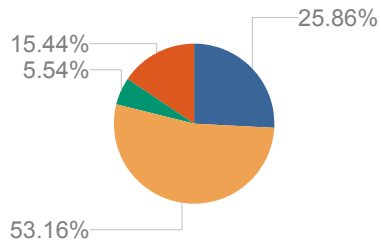
Plan Trends

Total Plan Assets

\$5,338,519.13

Average Account Balance

\$54,474.69



U.S. Equity	25.86%
Allocation	53.16%
International Equity	5.54%
Taxable Bond	15.44%
Total:	100.00%

	Contributions	Contribution %	Total Assets	Asset %	Total Participants
U.S. Equity					
AllianceBernstein Discovery Value Fund	\$2,817.62	2.98%	\$73,951.38	1.39%	3
AllianzGI NFJ Dividend Value Fund	\$528.78	0.56%	\$22,649.34	0.42%	2
BlackRock Capital Appreciation Fund	\$0.00	0.00%	\$10,917.02	0.20%	1
ClearBridge Small Cap Growth Fund	\$0.00	0.00%	\$0.00	0.00%	0
Dreyfus/The Boston Company Small/Mid Cap Growth P	\$2,625.02	2.78%	\$180,369.11	3.38%	6
Growth Stock Index Fund	\$70.26	0.07%	\$14,421.10	0.27%	2
Harbor Capital Appreciation Fund	\$0.00	0.00%	\$0.00	0.00%	0
MFS Value Fund	\$2,016.91	2.14%	\$179,121.64	3.36%	3
Mid Cap Stock Index Fund	\$3,850.10	4.08%	\$198,099.94	3.71%	7
Royce Total Return Fund	\$0.00	0.00%	\$0.00	0.00%	0
Small Cap Stock Index Fund	\$3,922.11	4.15%	\$57,549.21	1.08%	3
Small Company Fund	\$5,403.96	5.72%	\$157,828.97	2.96%	11
Stock Market Index Fund	\$3,563.49	3.77%	\$124,666.15	2.34%	4
T Rowe Price Growth Stock Fund	\$446.37	0.47%	\$247,531.84	4.64%	5
Target Small Capitalization Value Portfolio	\$500.37	0.53%	\$24,990.67	0.47%	3
Value Stock Index Fund	\$2,900.15	3.07%	\$40,540.22	0.76%	4
William Blair Small-Mid Cap Growth I Fund	\$1,022.65	1.08%	\$47,838.01	0.90%	4
U.S. Equity Totals	\$29,667.79	31.42%	\$1,380,474.60	25.86%	
Allocation					
Mutual Directions 1 - Conservative	\$100.07	0.11%	\$1,032.07	0.02%	1
Mutual Directions 2 - Moderately Conservative	\$0.00	0.00%	\$153,198.32	2.87%	2
Mutual Directions 3 - Moderate	\$346.12	0.37%	\$157,580.77	2.95%	3
Mutual Directions 4 - Moderately Aggressive	\$987.74	1.05%	\$143,439.48	2.69%	7
Mutual Directions 5 - Aggressive	\$1,016.82	1.08%	\$310,729.06	5.82%	7

Plan Trends (cont)

	Contributions	Contribution %	Total Assets	Asset %	Total Participants
Mutual GlidePath 2005	\$0.00	0.00%	\$0.00	0.00%	0
Mutual GlidePath 2010	\$0.00	0.00%	\$0.00	0.00%	0
Mutual GlidePath 2015	\$0.00	0.00%	\$0.00	0.00%	0
Mutual GlidePath 2020	\$0.00	0.00%	\$0.00	0.00%	0
Mutual GlidePath 2025	\$1,961.97	2.08%	\$18,180.33	0.34%	2
Mutual GlidePath 2030	\$0.00	0.00%	\$0.00	0.00%	0
Mutual GlidePath 2035	\$3,858.18	4.09%	\$70,293.58	1.32%	1
Mutual GlidePath 2040	\$305.30	0.32%	\$2,188.22	0.04%	1
Mutual GlidePath 2045	\$0.00	0.00%	\$0.00	0.00%	0
Mutual GlidePath 2050	\$0.00	0.00%	\$0.00	0.00%	0
Mutual GlidePath 2055	\$0.00	0.00%	\$0.00	0.00%	0
Mutual GlidePath 2060	\$0.00	0.00%	\$0.00	0.00%	0
Stadion Balanced Portfolio	\$5,008.14	5.30%	\$190,013.03	3.56%	7
Stadion Capital Preservation Portfolio	\$0.00	0.00%	\$0.00	0.00%	0
Stadion Conservative Portfolio	\$731.87	0.78%	\$82,962.20	1.55%	3
Stadion Growth Portfolio	\$13,768.04	14.58%	\$383,382.33	7.18%	32
Stadion Moderate Growth Portfolio	\$24,913.56	26.38%	\$1,325,100.76	24.82%	22
Stadion Tactical Fund	\$0.00	0.00%	\$0.00	0.00%	0
Allocation Totals	\$52,997.81	56.12%	\$2,838,100.15	53.16%	
International Equity					
International Developed Countries Fund	\$889.67	0.94%	\$121,076.93	2.27%	5
International Stock Index Fund	\$2,241.00	2.37%	\$35,935.63	0.67%	2
MFS International Growth Fund	\$371.11	0.39%	\$26,532.33	0.50%	1
Wells Fargo Advantage Emerging Markets Equity Fund	\$862.88	0.91%	\$112,014.26	2.10%	6
International Equity Totals	\$4,364.66	4.62%	\$295,559.15	5.54%	
Taxable Bond					
Bond Index Fund	\$23.82	0.03%	\$1,395.41	0.03%	1
Guaranteed Account	\$7,009.61	7.42%	\$785,654.66	14.72%	74
PIMCO Total Return Fund	\$369.80	0.39%	\$37,335.16	0.70%	3
Taxable Bond Totals	\$7,403.23	7.84%	\$824,385.23	15.44%	
Plan Totals	\$94,433.49	100.00%	\$5,338,519.13	100.00%	

Planillustrator

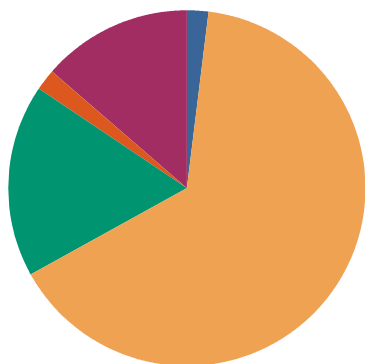
SAMPLE 401(k) PLAN

For the period 01/01/2014 to 03/31/2014

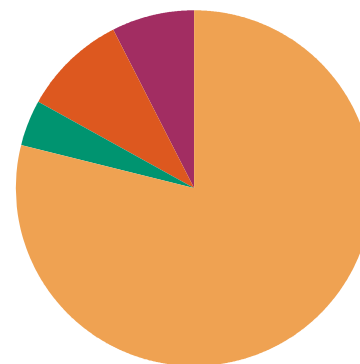
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Participant Counts and Balances by Status

Participants



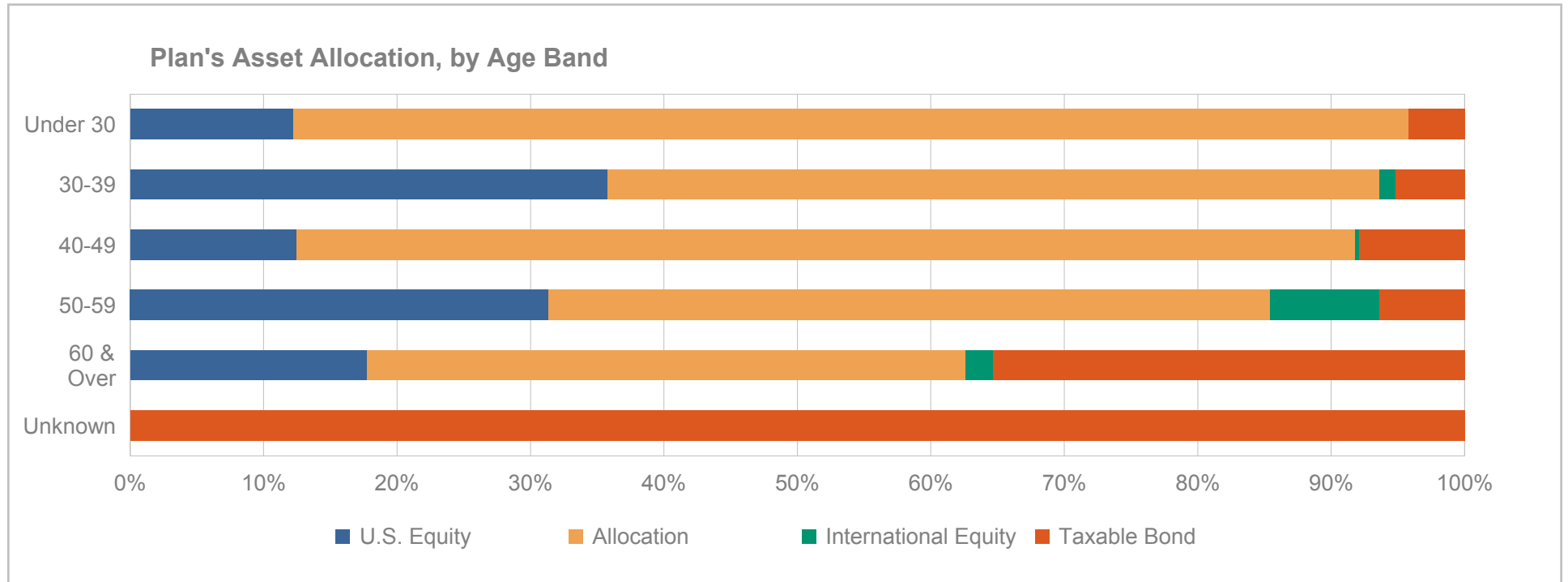
Balances



Status	Participants
Beneficiary w/balance	2
Eligible/Contributing	67
Eligible/Not contributing	18
Retired w/vested balance	2
Terminated	14
Total	103

Status	Balance
Beneficiary w/balance	\$1,033.63
Eligible/Contributing	\$4,214,498.02
Eligible/Not contributing	\$222,473.67
Retired w/vested balance	\$503,316.43
Terminated	\$397,197.38
Total	\$5,338,519.13

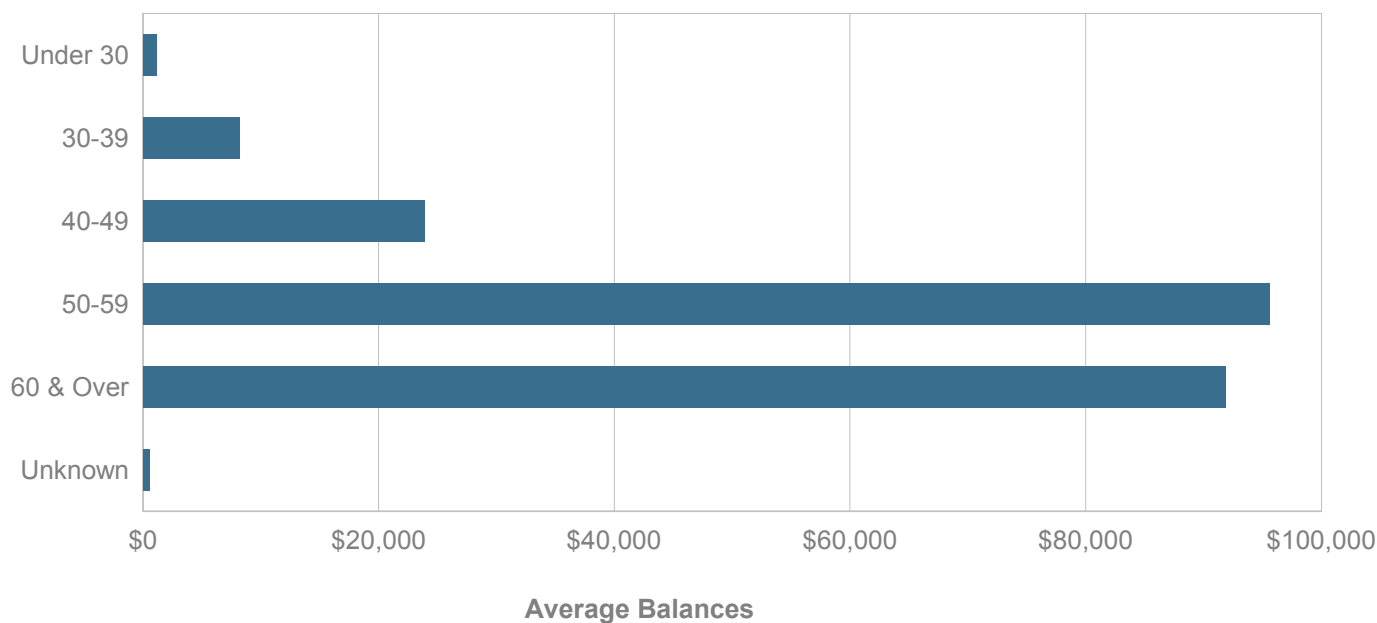
Asset Allocation by Age Band



Average Balances by Age Band

(Thousands of Dollars)	< \$10	\$10 - \$24.9	\$25 - \$49.9	\$50 - \$99.9	\$100 - \$149.9	\$150 - \$249.9	> \$250
Number of Participants	49	16	10	7	7	3	6

	Age Bands						Total
	Under 30	30-39	40-49	50-59	60 & Over	Unknown	Total
Participants	13	16	16	33	18	2	98
Balance	\$15,133	\$131,188	\$381,798	\$3,155,518	\$1,653,848	\$1,034	\$5,338,519
Average Balance	\$1,164	\$8,199	\$23,862	\$95,622	\$91,880	\$517	\$54,475



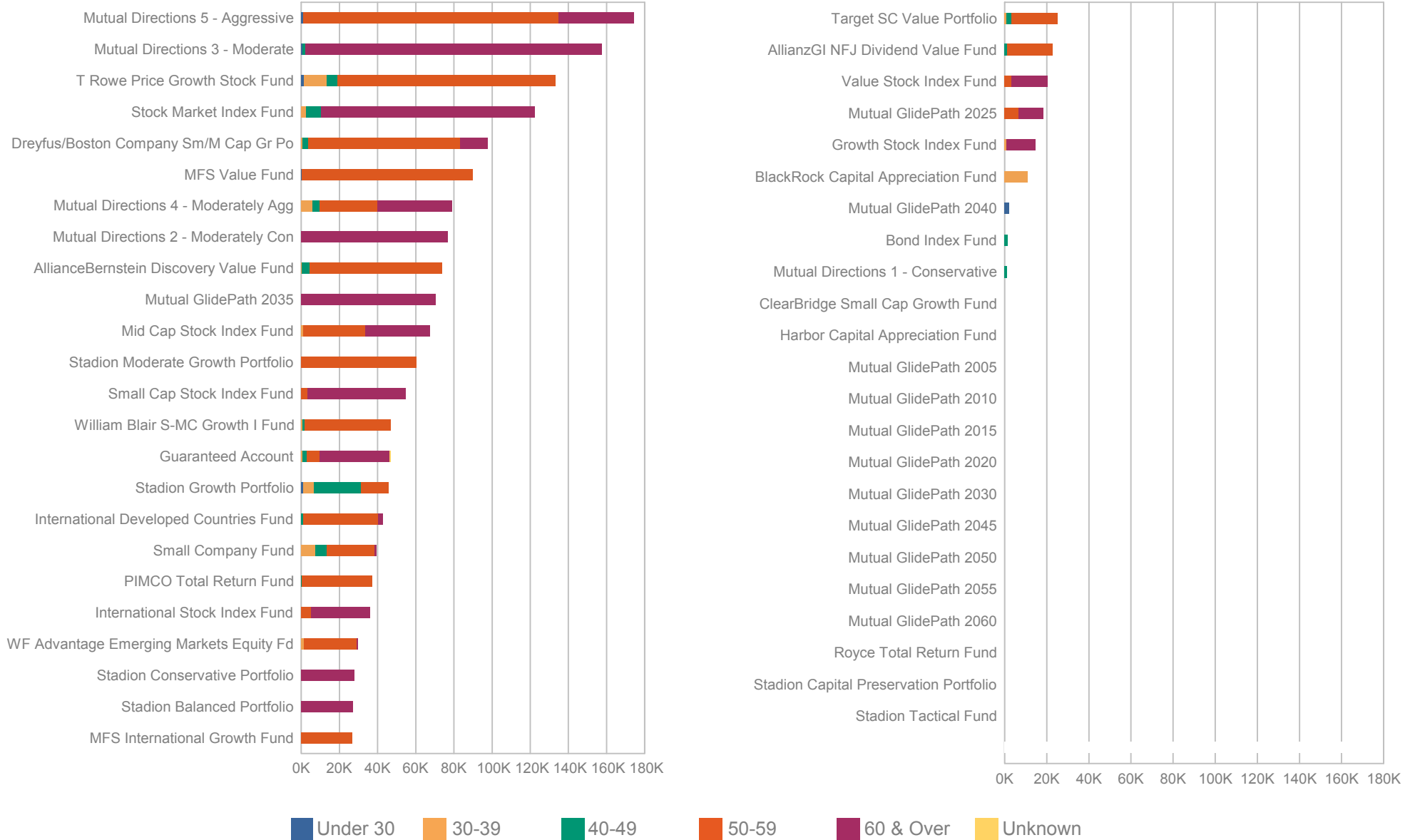
Average Balances by Age Band and Fund

Average Balance Per Age Band	Age Bands					
	Under 30	30-39	40-49	50-59	60 & Over	Unknown
AllianceBernstein Discovery Val Fd	\$0	\$412	\$4,229	\$69,310	\$0	\$0
AllianzGI NFJ Dividend Value Fund	\$0	\$0	\$1,153	\$21,497	\$0	\$0
BlackRock Capital Appreciation Fund	\$0	\$10,917	\$0	\$0	\$0	\$0
Bond Index Fund	\$0	\$0	\$1,395	\$0	\$0	\$0
ClearBridge Small Cap Growth Fund	\$0	\$0	\$0	\$0	\$0	\$0
Dreyfus/Boston Company S/M Cp Gr Po	\$0	\$757	\$2,773	\$79,880	\$14,306	\$0
Growth Stock Index Fund	\$0	\$739	\$0	\$0	\$13,682	\$0
Guaranteed Account	\$90	\$565	\$2,187	\$6,847	\$36,528	\$517
Harbor Capital Appreciation Fund	\$0	\$0	\$0	\$0	\$0	\$0
International Developed Cntrs Fd	\$0	\$0	\$1,137	\$39,217	\$2,289	\$0
International Stock Index Fund	\$0	\$0	\$0	\$4,978	\$30,957	\$0
MFS International Growth Fund	\$0	\$0	\$0	\$26,532	\$0	\$0
MFS Value Fund	\$456	\$0	\$0	\$89,333	\$0	\$0
Mid Cap Stock Index Fund	\$0	\$1,131	\$0	\$32,358	\$33,768	\$0
Mutual Directions 1 - Conservative	\$0	\$0	\$1,032	\$0	\$0	\$0
Mutual Directions 2 - Mod Con	\$0	\$0	\$0	\$0	\$76,599	\$0
Mutual Directions 3 - Moderate	\$506	\$0	\$1,720	\$0	\$155,354	\$0
Mutual Directions 4 - Mod Agg	\$0	\$5,860	\$3,759	\$30,340	\$39,041	\$0
Mutual Directions 5 - Aggressive	\$892	\$0	\$0	\$133,884	\$39,393	\$0
Mutual GlidePath 2005	\$0	\$0	\$0	\$0	\$0	\$0
Mutual GlidePath 2010	\$0	\$0	\$0	\$0	\$0	\$0
Mutual GlidePath 2015	\$0	\$0	\$0	\$0	\$0	\$0
Mutual GlidePath 2020	\$0	\$0	\$0	\$0	\$0	\$0
Mutual GlidePath 2025	\$0	\$0	\$0	\$6,632	\$11,548	\$0
Mutual GlidePath 2030	\$0	\$0	\$0	\$0	\$0	\$0
Mutual GlidePath 2035	\$0	\$0	\$0	\$0	\$70,294	\$0
Mutual GlidePath 2040	\$2,188	\$0	\$0	\$0	\$0	\$0
Mutual GlidePath 2045	\$0	\$0	\$0	\$0	\$0	\$0
Mutual GlidePath 2050	\$0	\$0	\$0	\$0	\$0	\$0
Mutual GlidePath 2055	\$0	\$0	\$0	\$0	\$0	\$0
Mutual GlidePath 2060	\$0	\$0	\$0	\$0	\$0	\$0
PIMCO Total Return Fund	\$0	\$0	\$210	\$36,915	\$0	\$0
Royce Total Return Fund	\$0	\$0	\$0	\$0	\$0	\$0
Small Cap Stock Index Fund	\$0	\$0	\$0	\$3,135	\$51,280	\$0
Small Company Fund	\$0	\$7,243	\$6,326	\$24,705	\$840	\$0

Average Balances by Age Band and Fund (cont)

Average Balance Per Age Band	Age Bands					
	Under 30	30-39	40-49	50-59	60 & Over	Unknown
Stadion Balanced Portfolio	\$0	\$0	\$0	\$0	\$27,145	\$0
Stadion Capital Preservation Port	\$0	\$0	\$0	\$0	\$0	\$0
Stadion Conservative Portfolio	\$0	\$0	\$0	\$0	\$27,654	\$0
Stadion Growth Portfolio	\$912	\$5,839	\$24,375	\$14,430	\$0	\$0
Stadion Moderate Growth Portfolio	\$0	\$0	\$0	\$60,232	\$0	\$0
Stadion Tactical Fund	\$0	\$0	\$0	\$0	\$0	\$0
Stock Market Index Fund	\$0	\$2,493	\$7,752	\$0	\$111,927	\$0
T Rowe Price Growth Stock Fund	\$1,396	\$11,836	\$5,828	\$114,236	\$0	\$0
Target SC Value Portfolio	\$0	\$1,133	\$2,036	\$21,822	\$0	\$0
Value Stock Index Fund	\$0	\$0	\$0	\$3,184	\$17,086	\$0
WF Advantage Emerging Markets Eq Fd	\$0	\$1,528	\$0	\$27,470	\$608	\$0
William Blair S-MC Growth I Fund	\$0	\$562	\$1,057	\$45,161	\$0	\$0

Average Balances by Age Band and Fund (cont)



Average Investment Elections by Fund

(sorted alphabetically)

Fund	Percentage**
AllianceBernstein Discovery Value Fund	1%
AllianzGI NFJ Dividend Value Fund	1%
BlackRock Capital Appreciation Fund	0%
Bond Index Fund	0%
ClearBridge Small Cap Growth Fund	0%
Dreyfus/The Boston Company Small/Mid Cap Growth Po	0%
Growth Stock Index Fund	0%
Guaranteed Account	10%
Harbor Capital Appreciation Fund	0%
International Developed Countries Fund	1%
International Stock Index Fund	0%
MFS International Growth Fund	0%
MFS Value Fund	1%
Mid Cap Stock Index Fund	1%
Mutual Directions 1 - Conservative	0%
Mutual Directions 2 - Moderately Conservative	0%
Mutual Directions 3 - Moderate	2%
Mutual Directions 4 - Moderately Aggressive	3%
Mutual Directions 5 - Aggressive	5%
Mutual GlidePath 2005	0%
Mutual GlidePath 2010	0%
Mutual GlidePath 2015	0%
Mutual GlidePath 2020	0%
Mutual GlidePath 2025	3%
Mutual GlidePath 2030	0%
Mutual GlidePath 2035	0%
Mutual GlidePath 2040	2%
Mutual GlidePath 2045	0%
Mutual GlidePath 2050	0%
Mutual GlidePath 2055	0%
Mutual GlidePath 2060	0%
PIMCO Total Return Fund	0%
Royce Total Return Fund	0%
Small Cap Stock Index Fund	1%
Small Company Fund	4%
Stadion Balanced Portfolio	7%

(**) Percentages reflect investment elections for active participants only.
Total percentages may not equal 100%.

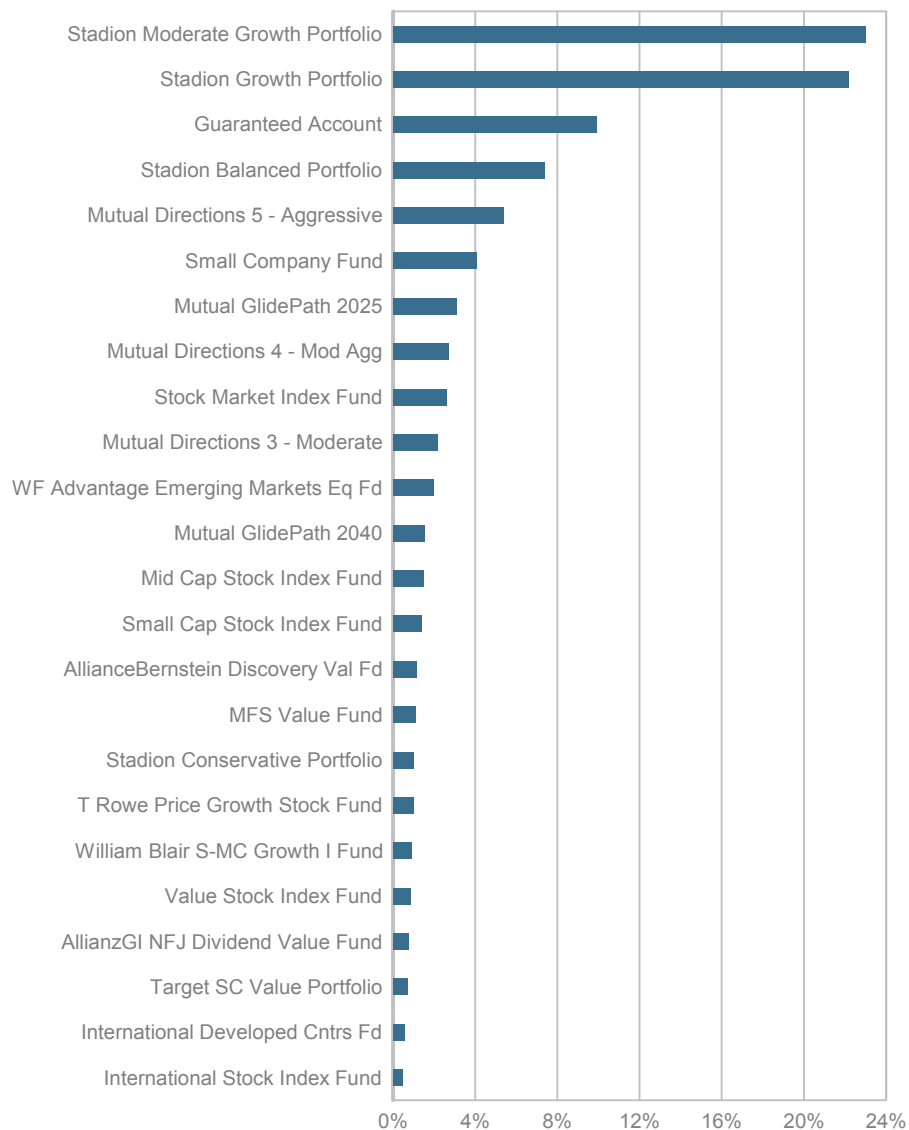
(sorted alphabetically)

Fund	Percentage**
Stadion Capital Preservation Portfolio	0%
Stadion Conservative Portfolio	1%
Stadion Growth Portfolio	22%
Stadion Moderate Growth Portfolio	23%
Stadion Tactical Fund	0%
Stock Market Index Fund	3%
T Rowe Price Growth Stock Fund	1%
Target Small Capitalization Value Portfolio	1%
Value Stock Index Fund	1%
Wells Fargo Advantage Emerging Markets Equ	2%
William Blair Small-Mid Cap Growth I Fund	1%

(**) Percentages reflect investment elections for active participants only.
Total percentages may not equal 100%.

Average Investment Elections by Fund (cont)

(sorted by value)



(sorted by value)



Average Investment Elections by Age Band and Fund

Age Bands

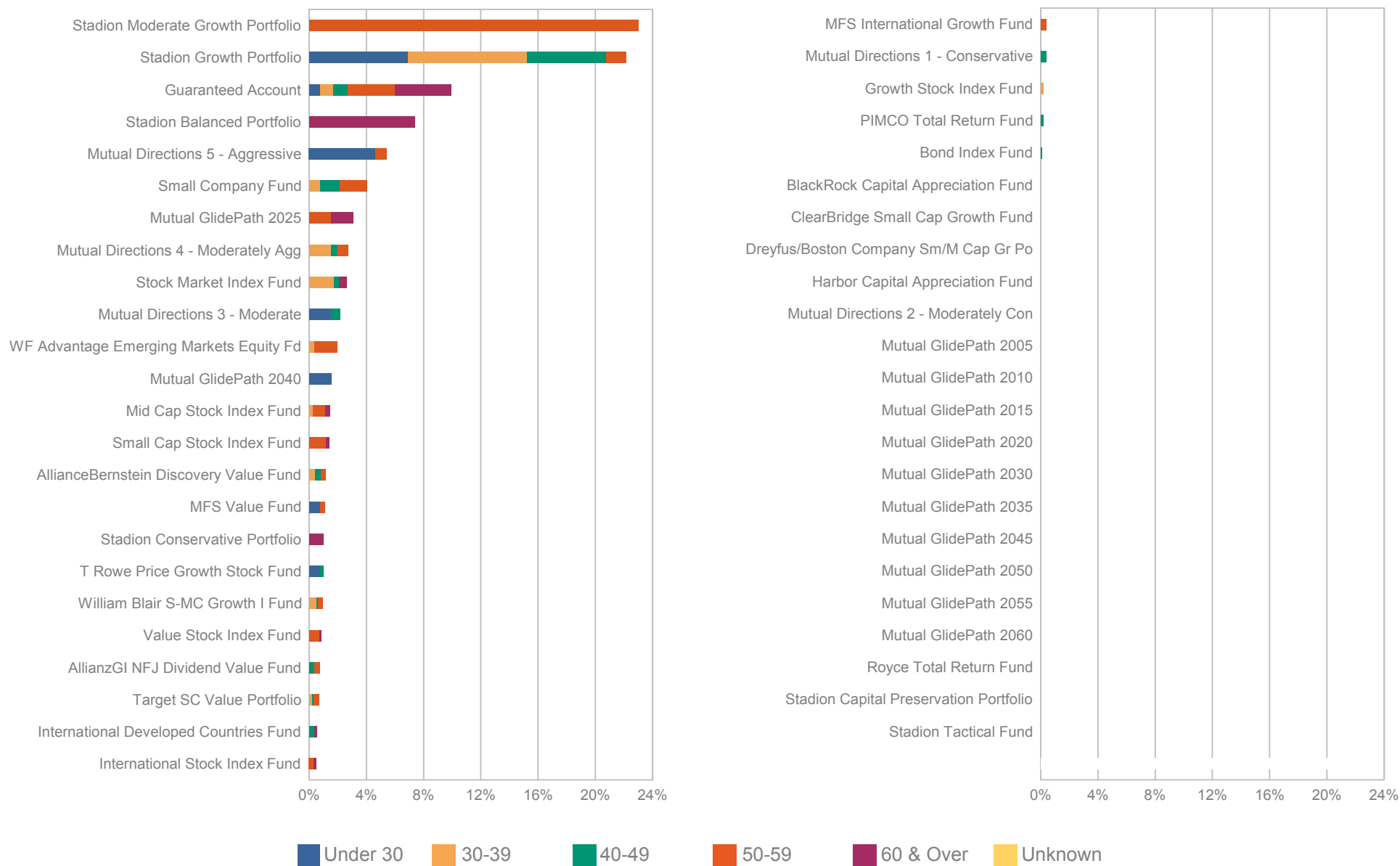
Average Election Per Age Band **	Under 30	30-39	40-49	50-59	60 & Over	Unknown
AllianceBernstein Discovery Val Fd	0.00%	0.38%	0.46%	0.31%	0.00%	0.00%
AllianzGI NFJ Dividend Value Fund	0.00%	0.00%	0.38%	0.38%	0.00%	0.00%
BlackRock Capital Appreciation Fund	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bond Index Fund	0.00%	0.00%	0.08%	0.00%	0.00%	0.00%
ClearBridge Small Cap Growth Fund	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Dreyfus/Boston Company S/M Cp Gr Po	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Growth Stock Index Fund	0.00%	0.15%	0.00%	0.00%	0.00%	0.00%
Guaranteed Account	0.77%	0.92%	1.00%	3.29%	3.92%	0.00%
Harbor Capital Appreciation Fund	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
International Developed Cntrs Fd	0.00%	0.00%	0.38%	0.00%	0.15%	0.00%
International Stock Index Fund	0.00%	0.00%	0.00%	0.31%	0.15%	0.00%
MFS International Growth Fund	0.00%	0.00%	0.00%	0.38%	0.00%	0.00%
MFS Value Fund	0.77%	0.00%	0.00%	0.31%	0.00%	0.00%
Mid Cap Stock Index Fund	0.00%	0.23%	0.00%	0.92%	0.31%	0.00%
Mutual Directions 1 - Conservative	0.00%	0.00%	0.38%	0.00%	0.00%	0.00%
Mutual Directions 2 - Mod Con	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual Directions 3 - Moderate	1.54%	0.00%	0.62%	0.00%	0.00%	0.00%
Mutual Directions 4 - Mod Agg	0.00%	1.54%	0.46%	0.72%	0.00%	0.00%
Mutual Directions 5 - Aggressive	4.62%	0.00%	0.00%	0.77%	0.00%	0.00%
Mutual GlidePath 2005	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2010	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2015	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2020	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2025	0.00%	0.00%	0.00%	1.54%	1.54%	0.00%
Mutual GlidePath 2030	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2035	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2040	1.54%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2045	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2050	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2055	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mutual GlidePath 2060	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
PIMCO Total Return Fund	0.00%	0.00%	0.15%	0.00%	0.00%	0.00%
Royce Total Return Fund	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Small Cap Stock Index Fund	0.00%	0.00%	0.00%	1.15%	0.23%	0.00%
Small Company Fund	0.00%	0.77%	1.38%	1.91%	0.00%	0.00%

Average Investment Elections by Age Band and Fund (cont)

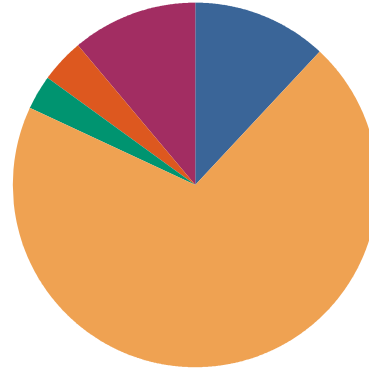
Average Election Per Age Band **	Age Bands					
	Under 30	30-39	40-49	50-59	60 & Over	Unknown
Stadion Balanced Portfolio	0.00%	0.00%	0.00%	0.00%	7.38%	0.00%
Stadion Capital Preservation Port	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Stadion Conservative Portfolio	0.00%	0.00%	0.00%	0.00%	1.00%	0.00%
Stadion Growth Portfolio	6.92%	8.31%	5.54%	1.38%	0.00%	0.00%
Stadion Moderate Growth Portfolio	0.00%	0.00%	0.00%	23.02%	0.00%	0.00%
Stadion Tactical Fund	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Stock Market Index Fund	0.00%	1.77%	0.31%	0.00%	0.54%	0.00%
T Rowe Price Growth Stock Fund	0.77%	0.00%	0.23%	0.00%	0.00%	0.00%
Target SC Value Portfolio	0.00%	0.23%	0.08%	0.38%	0.00%	0.00%
Value Stock Index Fund	0.00%	0.00%	0.00%	0.69%	0.15%	0.00%
WF Advantage Emerging Markets Eq Fd	0.00%	0.38%	0.00%	1.60%	0.00%	0.00%
William Blair S-MC Growth I Fund	0.00%	0.54%	0.08%	0.31%	0.00%	0.00%

(**) Percentages reflect investment elections for active participants only. Total percentages may not equal 100%.

Average Investment Elections by Age Band and Fund (cont)



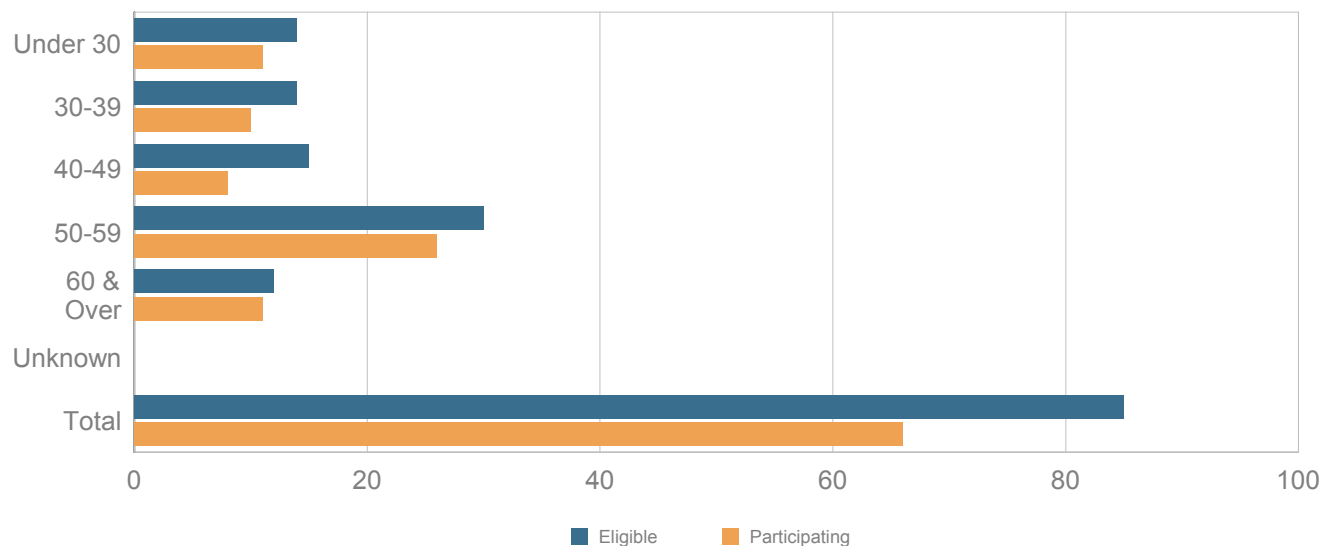
Participants and Number of Funds Held



Number of Funds Held	Participants
1 Fund	12.00%
2 Funds	70.00%
3 Funds	3.00%
4 Funds	4.00%
5 or more Funds	11.00%
Total	100.00%

Participation Rates by Age Band

Number of:	Age Bands						Total
	Under 30	30-39	40-49	50-59	60 & Over	Unknown	
Eligible Employees	14	14	15	30	12	0	85
Participating Employees	11	10	8	26	11	0	66
% of Participating Employees	78.57%	71.43%	53.33%	86.67%	91.67%	0.00%	77.65%



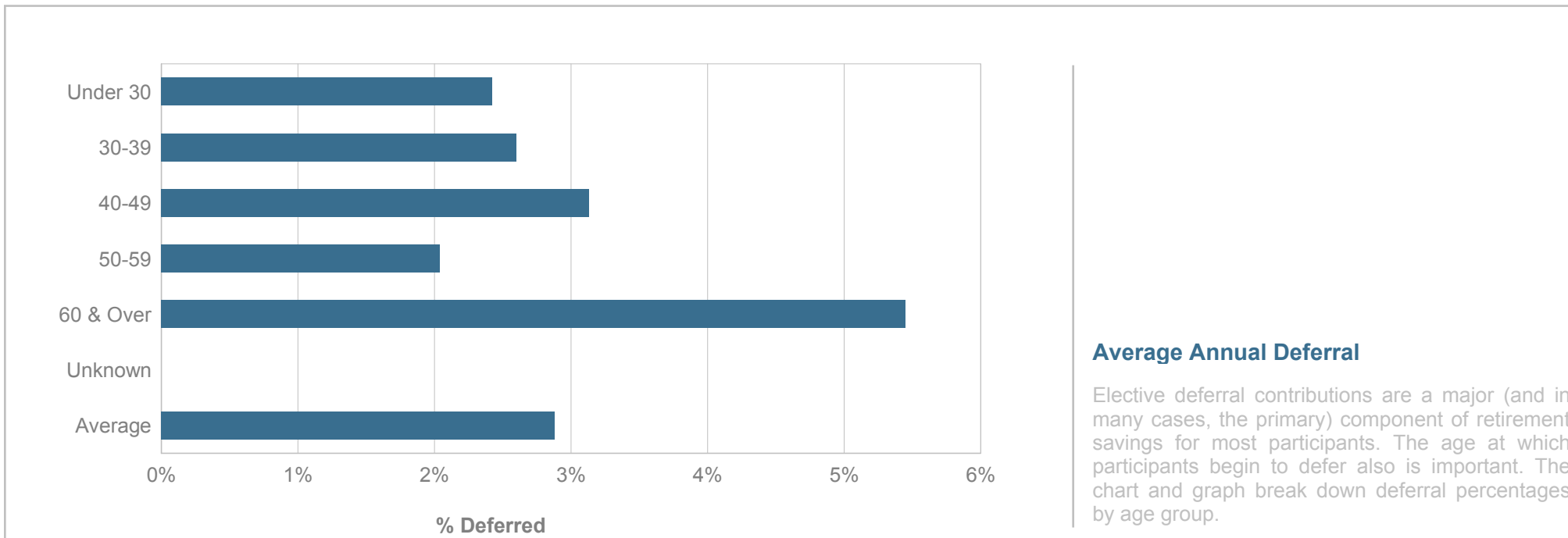
Participation Rates

The national average for participation is between 80-85%. The chart provides you with the percentage of participation in your plan. It also identifies a participation rate by age groups.

Source:
Deloitte Consulting, LLP
2011 401(k) Benchmarking Survey

Average Deferral Percentage by Age Band

Age Bands							
Average per Age Band	Under 30	30-39	40-49	50-59	60 & Over	Unknown	Average
% Deferred	2.42%	2.60%	3.13%	2.04%	5.45%	0.00%	2.88%

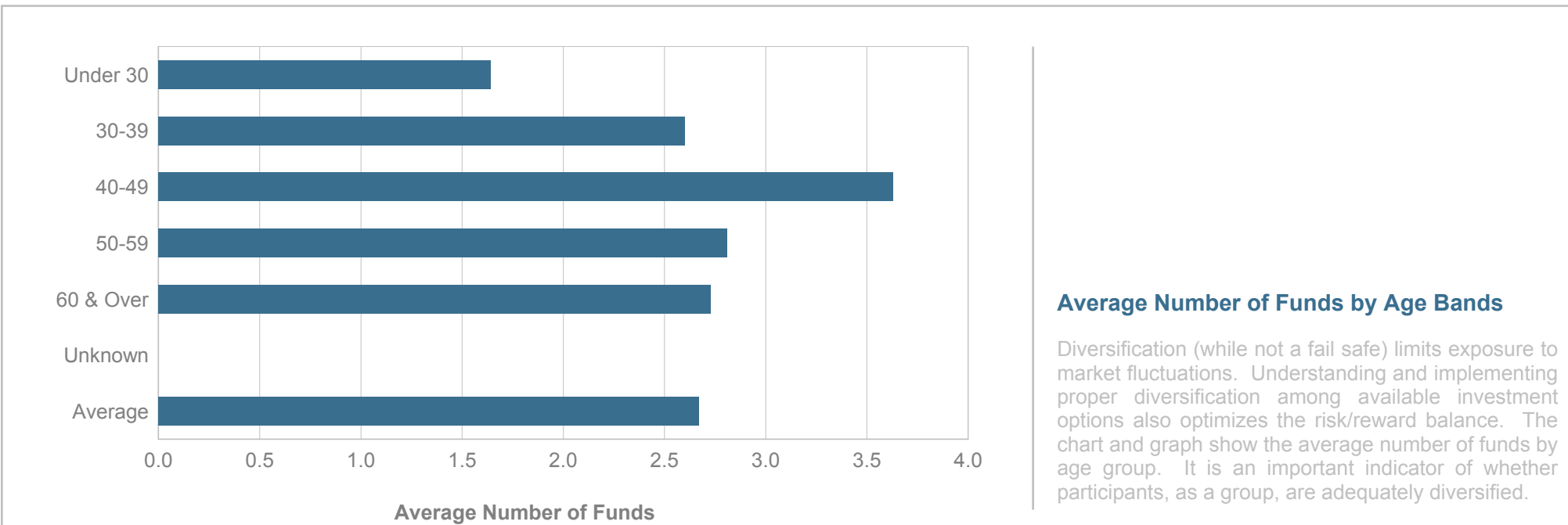


Average Annual Deferral

Elective deferral contributions are a major (and in many cases, the primary) component of retirement savings for most participants. The age at which participants begin to defer also is important. The chart and graph break down deferral percentages by age group.

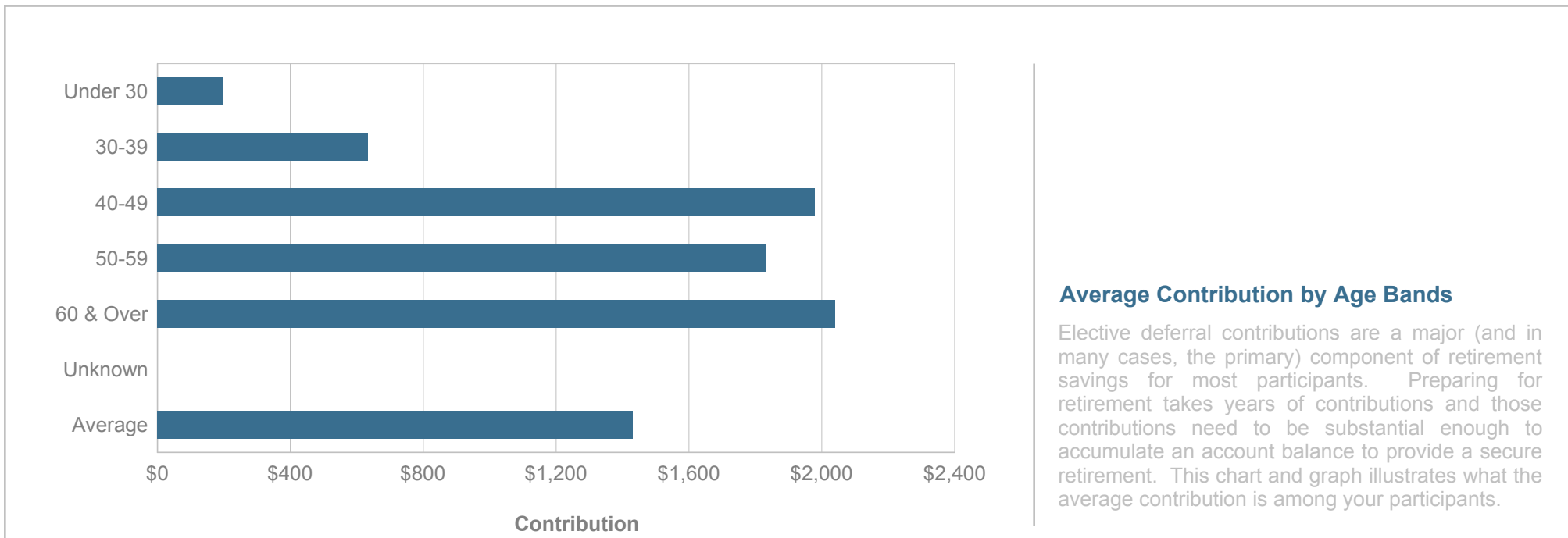
Average Number of Funds by Age Band

Age Bands							
Average per Age Band	Under 30	30-39	40-49	50-59	60 & Over	Unknown	Average
Number of Funds	1.64	2.60	3.63	2.81	2.73	0.00	2.67



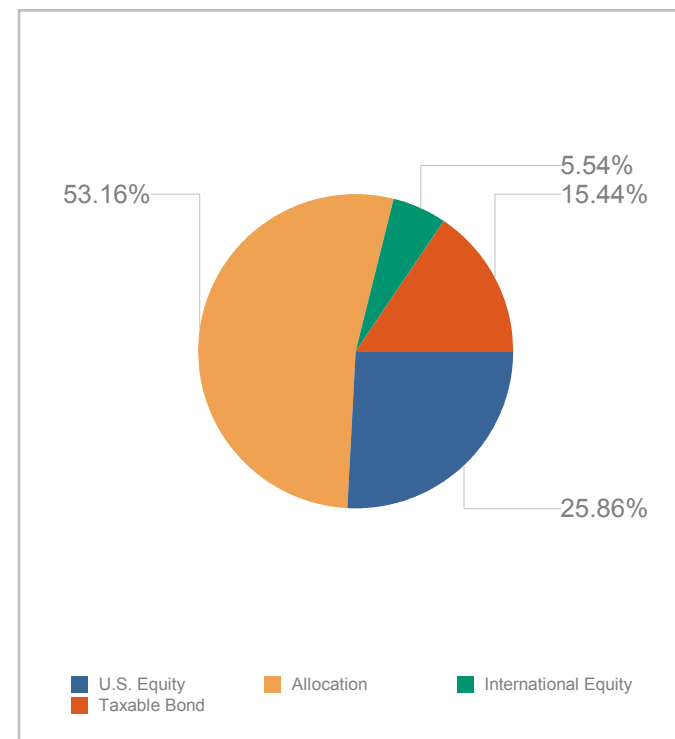
Average Contribution by Age Band

Average Per Age Band	Age Bands						Average
	Under 30	30-39	40-49	50-59	60 & Over	Unknown	
Contribution	\$199.28	\$633.61	\$1,979.61	\$1,831.71	\$2,040.37	\$0.00	\$1,430.81



Allocation by Asset Class

Asset Class	Fund	Market Value	Percentage
U.S. Equity			
Large Blend	Stock Market Index Fund	\$124,666.15	2.34%
Large Growth	BlackRock Capital Appr Fd	\$10,917.02	0.20%
	Growth Stock Index Fund	\$14,421.10	0.27%
Large Value	Harbor Capital Appreciation Fund	\$0.00	0.00%
	T Rowe Price Growth Stock Fund	\$247,531.84	4.64%
	AllianzGI NFJ Dividend Value Fd	\$22,649.34	0.42%
	MFS Value Fund	\$179,121.64	3.36%
Mid-Cap Blend	Value Stock Index Fund	\$40,540.22	0.76%
	Mid Cap Stock Index Fund	\$198,099.94	3.71%
	Mid-Cap Growth	Dreyfus/Boston Co S/M Cp Gr Po	\$180,369.11
Mid-Cap Value	William Blair S-MC Growth I Fund	\$47,838.01	0.90%
	AllianceBernstein Disc Val Fd	\$73,951.38	1.39%
Small Blend	Royce Total Return Fund	\$0.00	0.00%
	Small Cap Stock Index Fund	\$57,549.21	1.08%
Small Growth	ClearBridge SC Growth Fund	\$0.00	0.00%
	Small Company Fund	\$157,828.97	2.96%
Small Value	Target SC Value Portfolio	\$24,990.67	0.47%
Allocation			
Aggressive Allocation	Mutual Directions 4 - Mod Agg	\$143,439.48	2.69%
	Mutual Directions 5 - Aggressive	\$310,729.06	5.82%
	Stadion Growth Portfolio	\$383,382.33	7.18%
	Stadion Moderate Growth Port	\$1,325,100.76	24.82%
	Stadion Tactical Fund	\$0.00	0.00%
Conservative Allocation	Mutual Directions 1 - Con	\$1,032.07	0.02%
	Mutual Directions 2 - Mod Con	\$153,198.32	2.87%
	Stadion Capital Pres Port	\$0.00	0.00%
	Stadion Conservative Portfolio	\$82,962.20	1.55%
Moderate Allocation	Mutual Directions 3 - Moderate	\$157,580.77	2.95%
	Stadion Balanced Portfolio	\$190,013.03	3.56%
Target Date 2000-2010	Mutual GlidePath 2005	\$0.00	0.00%
	Mutual GlidePath 2010	\$0.00	0.00%



Allocation by Asset Class (cont)

Asset Class	Fund	Market Value	Percentage
Target Date 2011-2015	Mutual GlidePath 2015	\$0.00	0.00%
Target Date 2016-2020	Mutual GlidePath 2020	\$0.00	0.00%
Target Date 2021-2025	Mutual GlidePath 2025	\$18,180.33	0.34%
Target Date 2026-2030	Mutual GlidePath 2030	\$0.00	0.00%
Target Date 2031-2035	Mutual GlidePath 2035	\$70,293.58	1.32%
Target Date 2036-2040	Mutual GlidePath 2040	\$2,188.22	0.04%
Target Date 2041-2045	Mutual GlidePath 2045	\$0.00	0.00%
Target Date 2046-2050	Mutual GlidePath 2050	\$0.00	0.00%
Target Date 2051+	Mutual GlidePath 2055	\$0.00	0.00%
	Mutual GlidePath 2060	\$0.00	0.00%
International Equity			
Diversified Emerging Mkts	WF Advantage Emerging Mkts Eq Fd	\$112,014.26	2.10%
Foreign Large Blend	International Developed Cntrs Fd	\$121,076.93	2.27%
	International Stock Index Fund	\$35,935.63	0.67%
Foreign Large Growth	MFS International Growth Fund	\$26,532.33	0.50%
Taxable Bond			
Intermediate-Term Bond	Bond Index Fund	\$1,395.41	0.03%
	PIMCO Total Return Fund	\$37,335.16	0.70%
Stable Value	Guaranteed Account	\$785,654.66	14.72%
Plan Total		\$5,338,519.13	100.00%

Fund Diversification by Age Band

Funds Held by Age Band	Asset Class	Under 30	30-39	40-49	50-59	60 & Over	Unknown
U.S. Equity							
Stock Market Index Fund	Large Blend	0	2	1	0	1	0
BlackRock Capital Appreciation Fund	Large Growth	0	1	0	0	0	0
Growth Stock Index Fund	Large Growth	0	1	0	0	1	0
Harbor Capital Appreciation Fund	Large Growth	0	0	0	0	0	0
T Rowe Price Growth Stock Fund	Large Growth	1	1	1	2	0	0
AllianzGI NFJ Dividend Value Fund	Large Value	0	0	1	1	0	0
MFS Value Fund	Large Value	1	0	0	2	0	0
Value Stock Index Fund	Large Value	0	0	0	2	2	0
Mid Cap Stock Index Fund	Mid-Cap Blend	0	1	0	4	2	0
Dreyfus/The Boston Company Small/Mid Cap Growth P	Mid-Cap Growth	0	1	2	2	1	0
William Blair Small-Mid Cap Growth I Fund	Mid-Cap Growth	0	1	2	1	0	0
AllianceBernstein Discovery Value Fund	Mid-Cap Value	0	1	1	1	0	0
Royce Total Return Fund	Small Blend	0	0	0	0	0	0
Small Cap Stock Index Fund	Small Blend	0	0	0	2	1	0
ClearBridge Small Cap Growth Fund	Small Growth	0	0	0	0	0	0
Small Company Fund	Small Growth	0	2	3	5	1	0
Target Small Capitalization Value Portfolio	Small Value	0	1	1	1	0	0
Allocation							
Mutual Directions 4 - Moderately Aggressive	Aggressive Allocation	0	1	2	3	1	0
Mutual Directions 5 - Aggressive	Aggressive Allocation	4	0	0	2	1	0
Stadion Growth Portfolio	Aggressive Allocation	7	12	12	1	0	0
Stadion Moderate Growth Portfolio	Aggressive Allocation	0	0	0	22	0	0
Stadion Tactical Fund	Aggressive Allocation	0	0	0	0	0	0
Mutual Directions 1 - Conservative	Conservative Allocation	0	0	1	0	0	0
Mutual Directions 2 - Moderately Conservative	Conservative Allocation	0	0	0	0	2	0
Stadion Capital Preservation Portfolio	Conservative Allocation	0	0	0	0	0	0
Stadion Conservative Portfolio	Conservative Allocation	0	0	0	0	3	0
Mutual Directions 3 - Moderate	Moderate Allocation	1	0	1	0	1	0
Stadion Balanced Portfolio	Moderate Allocation	0	0	0	0	7	0

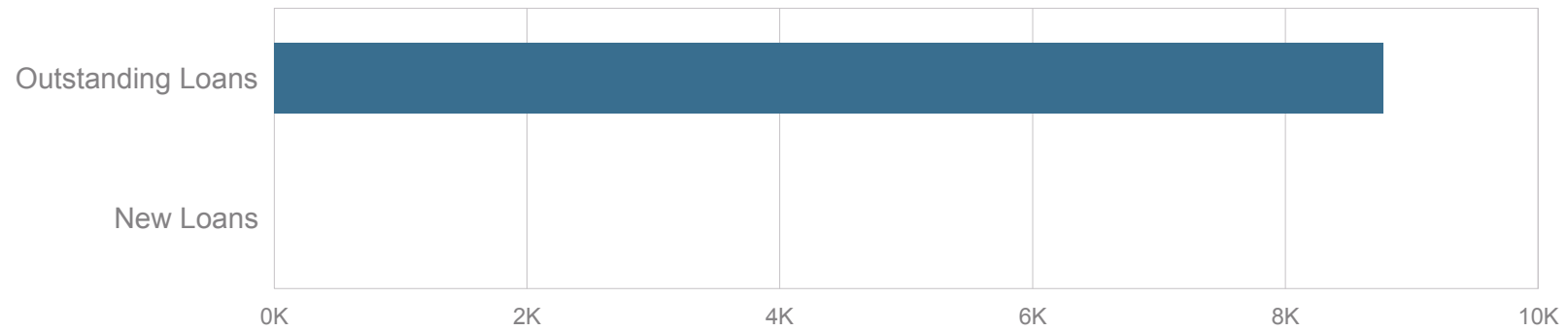
Fund Diversification by Age Band (cont)

Funds Held by Age Band	Asset Class	Under 30	30-39	40-49	50-59	60 & Over	Unknown
Mutual GlidePath 2005	Target Date 2000-2010	0	0	0	0	0	0
Mutual GlidePath 2010	Target Date 2000-2010	0	0	0	0	0	0
Mutual GlidePath 2015	Target Date 2011-2015	0	0	0	0	0	0
Mutual GlidePath 2020	Target Date 2016-2020	0	0	0	0	0	0
Mutual GlidePath 2025	Target Date 2021-2025	0	0	0	1	1	0
Mutual GlidePath 2030	Target Date 2026-2030	0	0	0	0	0	0
Mutual GlidePath 2035	Target Date 2031-2035	0	0	0	0	1	0
Mutual GlidePath 2040	Target Date 2036-2040	1	0	0	0	0	0
Mutual GlidePath 2045	Target Date 2041-2045	0	0	0	0	0	0
Mutual GlidePath 2050	Target Date 2046-2050	0	0	0	0	0	0
Mutual GlidePath 2055	Target Date 2051+	0	0	0	0	0	0
Mutual GlidePath 2060	Target Date 2051+	0	0	0	0	0	0
International Equity							
Wells Fargo Advantage Emerging Markets Equity Fund	Diversified Emerging Mkts	0	1	0	4	1	0
International Developed Countries Fund	Foreign Large Blend	0	0	1	3	1	0
International Stock Index Fund	Foreign Large Blend	0	0	0	1	1	0
MFS International Growth Fund	Foreign Large Growth	0	0	0	1	0	0
Taxable Bond							
Bond Index Fund	Intermediate-Term Bond	0	0	1	0	0	0
PIMCO Total Return Fund	Intermediate-Term Bond	0	0	2	1	0	0
Guaranteed Account	Stable Value	7	12	13	24	16	2

New and Outstanding Loans

	# Part	% Part with Loans	Total Loan Amt	Avg Loan Amt	Avg Bal Remain	Bal Remain	Avg Length (Years)
Outstanding Loans	16	16.16%	\$140,400.00	\$8,775.00	\$5,252.40	\$84,038.43	3.92
New Loans	0	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	0.00

Average Loan Balances



Average Loan Balance by Age Band

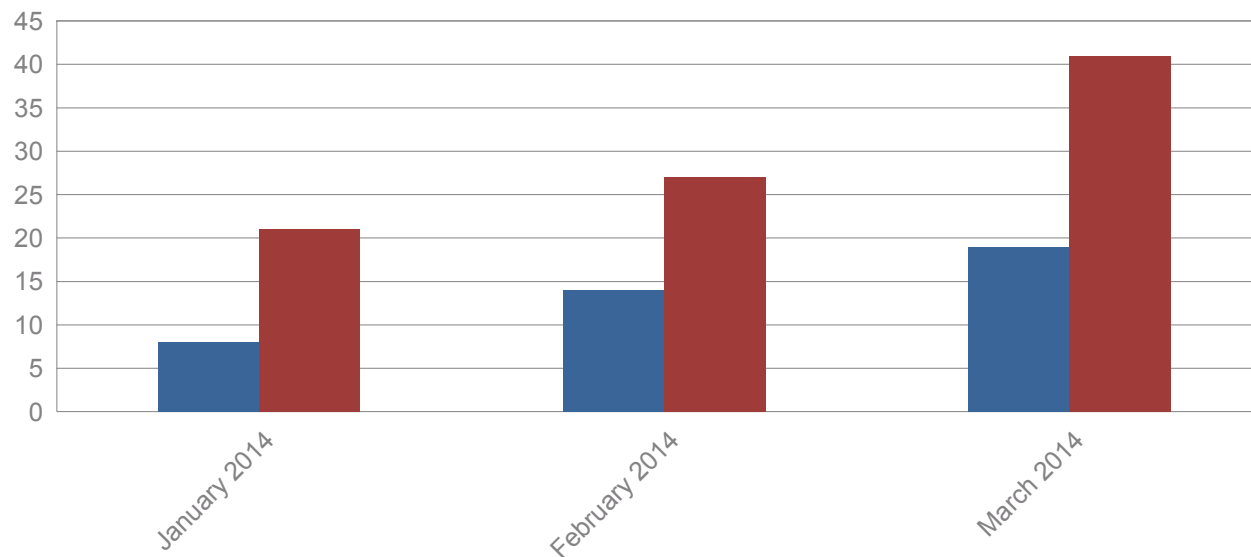
Average Per Age Band	Age Bands						Average
	Under 30	30-39	40-49	50-59	60 & Over	Unknown	
Account Balance	\$ 1,164.08	\$ 8,199.26	\$ 23,862.38	\$ 95,621.75	\$ 91,880.47	\$ 516.82	\$ 54,474.69
Loan Balance	\$ 0.00	\$ 2,008.72	\$ 5,485.23	\$ 6,951.73	\$ 457.50	\$ 0.00	\$ 5,252.40
% Loan / Account Balance	0.00%	24.49%	22.98%	7.27%	0.49%	0.00%	9.64%

**Average Loan Balance**

Loans are a popular feature. The knowledge that deferrals may be “borrowed back” if needed, may encourage otherwise hesitant eligible employees to contribute. There is an opportunity cost associated with borrowing from retirement savings. The chart and graph provides information of plan loan utilization by age group.

Participant Web Site Statistics

The chart below displays the number of logins and web hits (i.e. number of times a page is selected) for the reporting time period.



Month	Logins	Hits
January 2014	8	21
February 2014	14	27
March 2014	19	41
Total	41	89

▶ Section III | **Disclosures**

Disclosure Page

Investment options are offered through a group variable annuity contract (Forms 902-GAQC-09, 903-GAQC-14, 903-GAQC-14 FL, 903-GAQC-14 MN, 903-GAQC-14 OR, 903-GAQC-14 TX, or state equivalent) underwritten by United of Omaha Life Insurance Company for contracts issued in all states except New York. United of Omaha Life Insurance Company, Omaha, NE 68175 is licensed nationwide except in New York. Companion Life Insurance Company, Hauppauge, NY 11788 is licensed in New York and 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. Specific features of the Lifetime Guaranteed Income Account vary by state. Restrictions apply. The Lifetime Guaranteed Income Account is not available in Nevada or New York. Neither United of Omaha Life Insurance Company, Companion Life Insurance Company, nor their representatives or affiliates offers investment advice in connection with the contract.

For informational purposes only. Should not be construed as legal, accounting or tax advice. Consult with your legal counsel or other professional advisors for all matters related to your legal, accounting or tax obligations.

