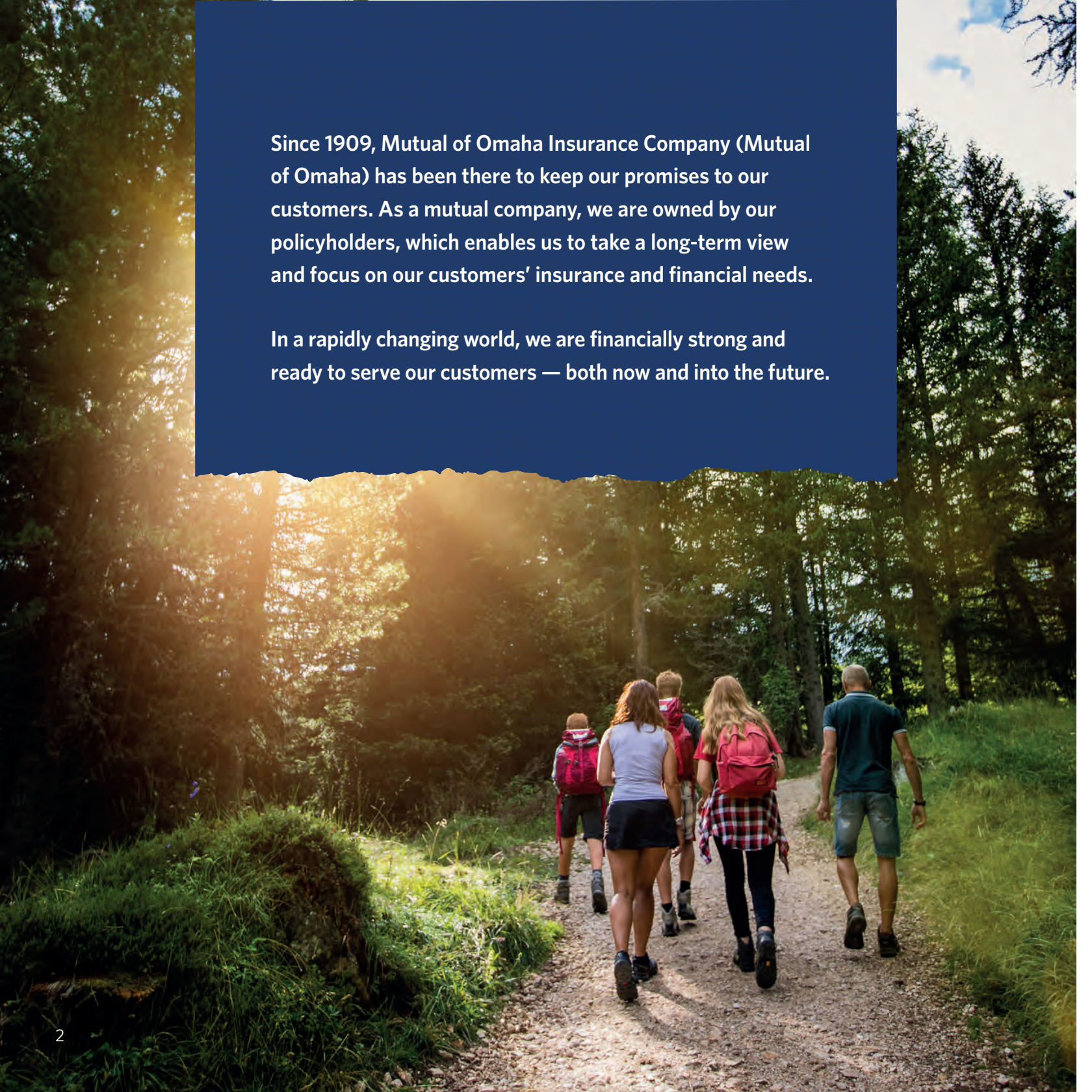


A man in a light purple button-down shirt is seated at a dark wooden desk. His hands are resting on a brown leather wallet. To his right is a dark blue mug with the Mutual of Oman logo and text. The background is a blurred office setting. The text 'STRONG. STABLE. SECURE.' is overlaid in large white letters on the left side of the image.

**STRONG.
STABLE.
SECURE.**

**Committed to Financial Strength and
Long-Term Relevance**



A group of five hikers is seen from behind, walking along a dirt path that winds through a dense forest. The scene is bathed in the warm, golden light of a setting or rising sun, which filters through the trees, creating a soft, hazy atmosphere. The hikers are dressed in casual outdoor attire, and several are wearing red backpacks. The path is surrounded by lush green grass and tall trees, with the sun's glow being most prominent on the left side of the frame.

Since 1909, Mutual of Omaha Insurance Company (Mutual of Omaha) has been there to keep our promises to our customers. As a mutual company, we are owned by our policyholders, which enables us to take a long-term view and focus on our customers' insurance and financial needs.

In a rapidly changing world, we are financially strong and ready to serve our customers — both now and into the future.

A Message from the Chairman and CEO:

For more than a century, Mutual of Omaha has found meaningful ways to meet the changing needs of America's consumers, remaining relevant and financially strong.

As a mutual company, we are owned by our policyholders. This means we focus solely on the long-term needs of our customers, not the short-term demands of the stock market.

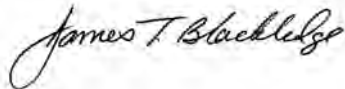
Because our interests are fully aligned with our customers, we are able to pursue a sound business plan and disciplined investment strategy. Our \$4 billion policyholder surplus represents added security and protection for our customers.

Our financial strength has been acknowledged by multiple third-party rating agencies, which have affirmed their strong ratings of Mutual of Omaha and our insurance affiliates over many years.

This booklet contains more information about Mutual of Omaha's financial standing. It demonstrates that you can have confidence in Mutual of Omaha to fulfill the promises we make.

Thank you for your trust and confidence. We look forward to working together for years to come.

Sincerely,



James Blackledge



**"To serve with justice and integrity
those whose protection has been
entrusted to our care."**

Dr. C.C. Criss

Mutual of Omaha Founder



Mutual of Omaha: Strong. Stable. Secure.

More than 100 years ago, our founders understood the importance of being there for our customers in their time of need. In today's complex and fast-changing financial landscape, that purpose has never been more important.

You can count on Mutual of Omaha Insurance Company and its insurance affiliates for the strength, stability and security that's even more critical in these complicated times. With a firm financial foundation and a lasting commitment to customer service, we look forward to serving you for years to come.

By Our Policyholders, For Our Policyholders

As a mutual company, owned by our policyholders, Mutual of Omaha Insurance Company is not driven by the short-term thinking and focus on quarterly results that often characterize publicly traded companies. While there are benefits to both forms of organization, our mutual structure allows us to ensure that every investment we make is done with the long-term benefit of our policyholders in mind. In addition, our financial strength and ability to operate and grow are not strongly tied to the ups and downs of the investment markets.

Strong Capital Position



Capital strength gives companies the flexibility needed to weather the inevitable ups and downs they and their customers will face.

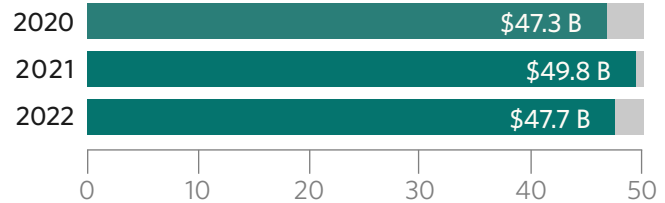


Mutual of Omaha's capital position is strong, thanks to our disciplined balance sheet management, responsible investment strategy and our prudent business philosophy.



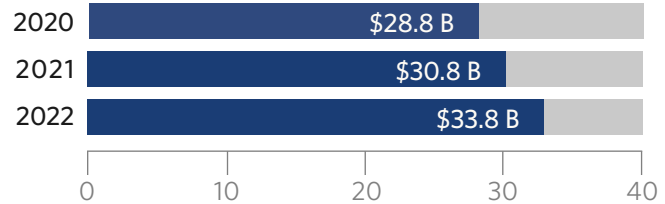
With a firm financial foundation and a lasting commitment to our customers, we look forward to serving you for years to come.

GAAP Consolidated Assets (numbers in billions)



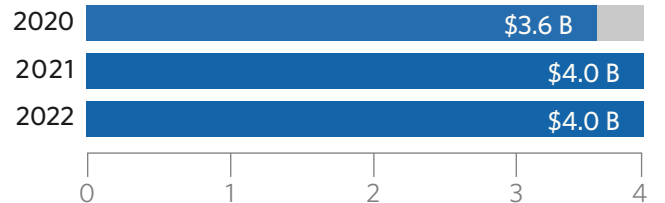
Total consolidated assets of \$47.7 billion demonstrate our financial stability.

GAAP Policy Reserves (numbers in billions)



Policy reserves are funds set aside to pay future claims and other obligations to our policyholders. Policy reserves totaled \$33.8 billion at year-end 2022.

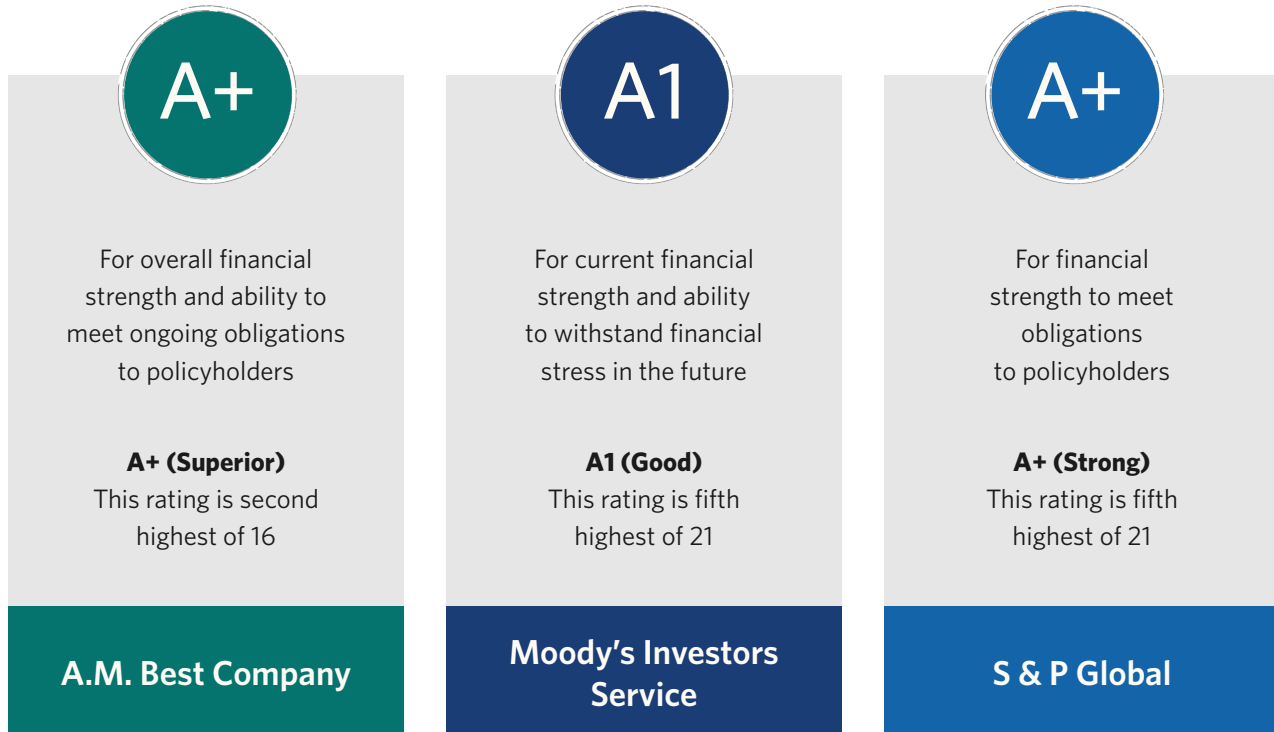
Statutory Surplus (numbers in billions)



Statutory surplus represents additional funds available to meet current and future obligations to policyholders, and is an important indicator of an insurer's financial strength. Mutual of Omaha's statutory surplus remained very strong, finishing 2022 at \$4.0 billion.

Highly Rated

Objective, third-party assessments offer a valuable perspective on a company's financial strength. The leading rating agencies validate and reinforce Mutual of Omaha's financial strength. We have consistently earned high marks* from rating agencies such as A.M. Best, S&P Global and Moody's Investors Service.



*Ratings only refer to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. The ratings apply to Mutual of Omaha Insurance Company, United of Omaha Life Insurance Company, and Companion Life Insurance Company (except for Moody's Investors Service, which does not rate Companion). Ratings as of April 2023.

These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not pertain to investment products or advisory services sold by the representatives with Mutual of Omaha Investor Services, Inc., as these products fluctuate with market conditions. The ratings do not indicate approval by the analysts and are subject to change.

SOLUTIONS FOR INDIVIDUALS, FAMILIES AND BUSINESSES

Meeting Your Needs

Mutual of Omaha offers products and services that provide financial protection to help individuals, families and businesses reach their goals. With a nationwide network of sales offices, our agents and advisors are ready to assist you in planning for your future.



For more information or to locate an office near you,
visit www.mutualofomaha.com.

Products and Services for Individuals, Families and Small Businesses

Life Insurance

Help protect your family from the financial risk associated with death and possibly build cash value to help achieve your financial goals.

Medicare Supplement Insurance

Help reduce out-of-pocket health care expenses with competitively priced products that work well with Original Medicare plans.

Medicare Part D

Pair a Mutual of Omaha Rx prescription drug plan with your Medicare Supplement plan for more comprehensive coverage.

Dental Insurance

Meet all your dental needs not covered by Medicare with dental insurance plans and dental savings plans.

Long-Term Care Insurance

Help preserve assets and receive quality care with coverage for home health care, assisted living facilities and nursing homes.

Annuities

Accumulate savings and assets or convert into guaranteed income payments for retirement.

Disability Income Insurance

Help protect your most valuable asset — your income — if you are sick or injured and unable to work.

Supplemental Health Insurance

Protection from life's unforeseen events through critical illness, accidental death and cancer insurance.

Investment Products

Registered representatives can help you invest wisely toward achieving your financial goals.

Mortgage Services

Tackle all your home financing needs with a mortgage to refinance or purchase a home. Or, meet your financial needs by accessing the equity in your home with a reverse mortgage.



Products and Services for Businesses and Employers

Accident Insurance

Help employees and their families be better prepared to handle expenses associated with an unexpected accident.

Critical Illness

Offer employees extra financial protection and alleviate their financial worries when diagnosed with a serious illness.

Disability Income Insurance

Help protect employees' incomes in the event of a disabling accident or illness.

Dental Insurance

Offer your employees comprehensive, affordable coverage backed by a large network.

Hospital Indemnity

Help protect employees and their dependents to be better prepared to handle unexpected costs associated with a hospital stay.

Life Insurance

Help protect employees from financial risks in the event of an unexpected death of an insured person.

Paid Family and Medical Leave (PFML)

Provide employees with paid, job-protected medical and family leaves of absence, designed to help employees balance their work and family responsibilities. Currently offering private plan options for paid family and medical leave or disability benefits that meet state requirements in New York, New Jersey, Massachusetts, Oregon and Colorado. Other states currently under evaluation.

Vision Insurance

Provide employees with coverage backed by leading national brands and a large network of independent and retail providers like LensCrafters, Target Optical and Pearle Vision.

Voluntary Products

Provide a comprehensive benefits package with voluntary benefits employees can purchase through payroll deduction.

Retirement Services Products

Choose from turnkey employer solutions, with fiduciary support and individually managed account options to help protect plan sponsors and help employees save for retirement.

Retirement Income Products

A range of options designed to provide employees and individuals with a steady stream of retirement income.

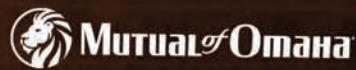
Special Markets

Special products for specialized needs, including youth activities and sports accident coverage.

Small Business Solutions

Choose from a range of products with simple plan designs for employers with two to nine employees through a fully automated web interface.

**STRONG.
STABLE.
SECURE.**



About Mutual of Omaha

Mutual of Omaha Insurance Company was chartered in 1909. We offer a diversified line of individual and group health and accident insurance products nationwide. A mutual company, our subsidiaries include:

United of Omaha Life Insurance Company was founded in 1926 and offers a diversified portfolio of life insurance, fixed annuities and other insurance and financial services products through Mutual of Omaha's advisor network, group sales offices and independent agent networks. It is licensed nationwide except for New York.

Companion Life Insurance Company of Melville, N.Y., serves residents of New York with individual life, annuity, group life and special risks coverages. It was founded in 1949.

United World Life Insurance Company offers specialty life plans and health and accident coverage through direct marketing, Mutual of Omaha's advisor network and independent agent networks. Founded in 1983, it is licensed nationwide except Connecticut and New York.

Omaha Insurance Company was founded in 2006 and offers health and accident coverage through direct marketing, Mutual of Omaha's advisor network and independent agent networks.

Mutual of Omaha Investor Services, Inc., is a registered broker-dealer that provides investment products and advisory services directly to consumers through Mutual of Omaha's advisor network and Retirement Plans Division.

Omaha Supplemental Insurance Company was founded in 2019 and offers health and accident coverage in select states.

East Campus Realty, LLC oversees Midtown Crossing at Turner Park, a mixed-use urban development adjacent to Mutual of Omaha's headquarters.

Omaha Financial Holdings, Inc. (OFHI) is a holding company for Mutual of Omaha's mortgage lending operations. Mutual of Omaha Mortgage, a wholly owned subsidiary of OFHI, provides forward and reverse mortgage solutions to customers across the United States.

Why Mutual of Omaha

Six decades of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

MutualofOmaha.com



Insurance products and services are offered by Mutual of Omaha Insurance Company or one of its affiliates. Home Office: 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed nationwide, except New York. United World Life Insurance Company is licensed nationwide except Connecticut, New York and the Virgin Islands. Companion Life Insurance Company, Melville, NY 11747, is licensed in New York. Omaha Insurance Company is licensed in all states except: AL, CA, CO, ID, IL, LA, NV, NH, NY, NC, PR, RI, VT, VI, and WI. Products not available in all states. Each underwriting company is solely responsible for its own contractual and financial obligations. Please consult an agent/producer for more information. Mutual of Omaha Rx (PDP) is a prescription drug plan with a Medicare contract. Enrollment in the Mutual of Omaha Rx plan depends on contract renewal.

Registered representatives offer securities through Mutual of Omaha Investor Services, Inc. Member FINRA/SIPC. Investment advisor representatives offer advisory services through Mutual of Omaha Investor Services, Inc.

