

STRONG, STABLE, SECURE

Committed to Financial Strength and Long-Term Relevance

Mutual of Omaha
Protect Your Kingdom

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For more than a century, the Mutual of Omaha Companies have helped America's consumers protect what they care about and achieve their financial goals. As a policyholder-owned organization, our interests are aligned with those we serve, allowing us to take a long-term approach focused on strength, stability and sustainable growth. This enduring commitment enables us to deliver on our mission over generations.

A Message From the Chairman and CEO



Since our founding in 1909, Mutual of Omaha has evolved to meet the changing needs of our customers, remaining resilient, relevant and financially strong in an increasingly dynamic environment.

We take a long-term view because our customers are counting on us — not just today, but for years to come. Our diversified mix of products, markets and customers is a key source of our strength, helping us manage risk effectively and remain steady through changing economic conditions.

That strength is reinforced by our $4.4 billion policyholder surplus. These funds are above and beyond what's needed to pay future claims, providing an added layer of security so we can keep our promises for years to come. Leading independent rating agencies have recognized that strength over time, consistently affirming our strong ratings.

This booklet offers further insight into our financial strength and the disciplined approach that underpins our long-term performance. It demonstrates our ability to meet our commitments — today and in the years ahead.

Thank you for your trust. We are committed to earning it every day and to serving you well into the future.

Sincerely,

James T Blackledge

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



Strong, Stable, Secure

Since the early 1900s, the Mutual of Omaha Companies have helped individuals and families navigate life's uncertainties with confidence. In today's complex and dynamic environment, that commitment is more important than ever.

You can rely on Mutual of Omaha for strength, stability and security. Backed by a strong financial foundation and a proven track record of performance, we're well positioned to support your needs — today and for the long term.

Built for Our Policyholders. Built to Last.

Mutual of Omaha operates under a mutual holding company structure that preserves policyholder ownership at the highest level of the organization. This structure helps ensure our interests are fully aligned with those we serve. It enables us to take a long-term view, adapt to changing market conditions and steadily invest in growth and new capabilities to better serve our customers.

For our policyholders and stakeholders, this means a strong, resilient organization — one that can continue to invest in competitive solutions and meet commitments with confidence over time.

Built to Honor Our Commitments



Our strong capital position provides the resilience to navigate uncertainty and the flexibility to meet our customers' needs well into the future.

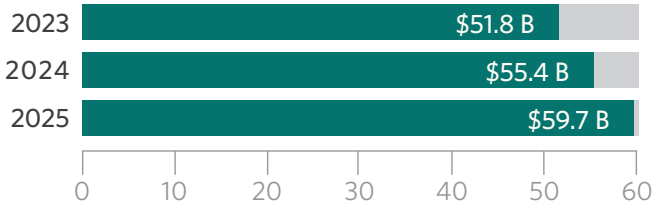


With a robust balance sheet, high quality investment portfolio, strong governance and a long-term perspective, we've built a foundation designed to endure.



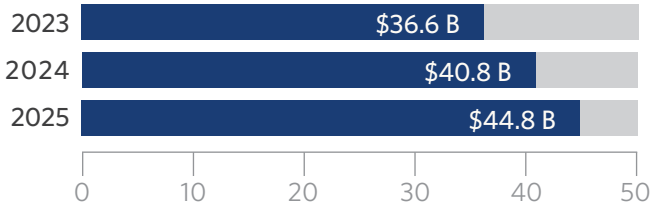
Together, these strengths create a powerful financial safety net — one that helps support our strength for generations to come.

Combined Admitted Assets (numbers in billions)



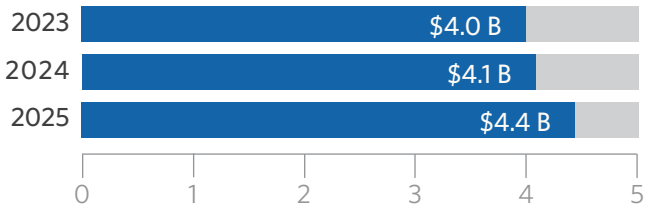
Combined admitted assets reflect the scale and stability of our organization—resources we manage carefully to support long-term obligations and growth.

Policy Reserves (numbers in billions)



Policy reserves are funds we set aside specifically to pay future claims, ensuring we are prepared to meet our commitments when our policyholders need us most.

Surplus (numbers in billions)



Statutory surplus provides an added layer of protection — financial strength beyond required reserves that helps us withstand volatility and continue serving our customers even in uncertain conditions.

Note: Financial information expressed using statutory accounting principles required by insurance regulators.

Highly Rated

Objective, third-party assessments offer a valuable perspective on financial strength. Leading independent rating agencies have consistently affirmed their strong ratings* for the Mutual of Omaha family of companies over many years.



Balance Sheet Strength: Very Strong

Operating Performance: Strong

Diversified portfolio helps ensure resilience

A+ (Strong)

AM Best



Good asset quality

Strong brand recognition

Good capitalization

A1 (Good)

Moody's Ratings



Strong competitive position reflects its broad product portfolio.

Very strong capital and earnings and has consistently demonstrated solid capital redundancy.

A+ (Superior)

S&P Global

*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, a stock insurer.** United of Omaha Life Insurance Company, United World and Companion Life Insurance Company (except for Moody's Ratings, which does not rate Companion or United World.) Ratings as of April 2026.

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.

**Mutual of Omaha Insurance Company (the Company) is a stock insurer. Policyholders of the Company are members of Mutual of Omaha Holding Company (MOHC) of Omaha, Nebraska. The Company is an indirect, wholly-owned subsidiary of MOHC.



SOLUTIONS FOR INDIVIDUALS, FAMILIES AND BUSINESSES

Meeting Your Needs

We offer products and services that provide financial protection to help individuals, families and businesses reach their goals. With a nationwide network of offices, our representatives are ready to assist you in planning for your future.



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

Products and Services for **Individuals and Families**

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 Solutions
Help reduce out-of-pocket health care expenses with products that work well with original Medicare plans.

Hospital Indemnity
Help cover costs that can add up when you're hospitalized with this cash benefit that pairs nicely with Original Medicare and Medicare Advantage.

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 healthcare, independent and assisted living facilities and nursing homes.



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

Supplemental Health Insurance
Add 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
Provide employees with paid, job-protected medical and family leaves of absence 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, Maine, Massachusetts, Oregon, Delaware, Minnesota, Maryland 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 Income Products
Offer employee and individuals s a ranges of options that can help provide 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.

Structured Settlements
Help deliver financial security to individuals resolving personal injury claims through customized periodic payment solutions.

Stable Value Solutions
Funding agreements and Guaranteed Investment Contracts are general account investment solutions that provide institutional clients with principal protection, guaranteed interest and predictable, long-term returns.


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About the Mutual of Omaha Companies

The Mutual of Omaha Companies offer a variety of insurance and financial products for individuals, businesses and groups throughout the United States.

Mutual of Omaha Holding Company is a mutual holding company that serves as the ultimate parent of Mutual of Omaha Insurance Company and its subsidiaries, preserving policyholder membership rights while enabling our ability to access debt capital and support long-term financial strength and operations.

Mutual of Omaha Financial Group, Inc. is an intermediate holding company and a subsidiary of Mutual of Omaha Holding Company, established to hold the stock of Mutual of Omaha Insurance Company and serve as the primary entity for accessing capital markets, including the issuance of senior debt.

Mutual of Omaha Insurance Company is a life and health insurance company that provides a broad range of insurance and financial products and services to individuals and institutional customers, is licensed in all 50 states and certain U.S. territories and operates as an indirect, wholly owned subsidiary of Mutual of Omaha Holding Company.

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's licensed nationwide except for New York.

Companion Life Insurance Company of Melville, New York, serves residents of New York with individual life, annuity, group life and special risks coverage. 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's 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 and registered investment advisor that offers investment products and advisory services directly to consumers through Mutual of Omaha's advisor network.

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.

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. Note: OFHI is not an insurance company.

Why Mutual of Omaha

Over 60 years 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.

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Insurance products and services are offered by Mutual of Omaha Insurance Company or one of its affiliates. Home Office: 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.

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