

**Retirement Plan Fee Disclosure Notice
for
Holland Enterprises Inc 401(k) Retirement Plan (The Plan)**

Investment options are offered through a group variable annuity contract (Contract # 13936) underwritten by United of Omaha Life Insurance Company, which accepts full responsibility for all of United of Omaha'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 United of Omaha nor its representatives or affiliates offers investment advice in connection with the contract. In addition, United of Omaha Life Insurance Company and their representatives and affiliates are not undertaking to provide impartial investment advice or to give advice in a fiduciary capacity.

Retirement Plan Fee Disclosure Notice
for
Holland Enterprises Inc 401(k) Retirement Plan



Contract Number 13936

For Services Provided by
United of Omaha Life Insurance Company (“United of Omaha”),
a Mutual of Omaha Insurance Company subsidiary,
its Affiliates and Subcontractors

Why Are You Receiving this Fee Disclosure Notice?

The Department of Labor established rules requiring “covered service providers” to make certain disclosures under ERISA Section 408(b)(2). As the Responsible Plan Fiduciary, this disclosure will provide you with the services you have contracted and performed for the Plan, compensations paid and special disclosures about other contracted services provided by United of Omaha, its Affiliates and its Subcontractors.

If the Plan has contracted with other service providers for additional services, including investment options outside of the United of Omaha product investment platform, you should request a summary of the fees related to their services directly from those providers.

The retirement product offered by United of Omaha is referred to as a “bundled product” which offers the advantage of receiving multiple services from one provider. The Plan pays fees to United of Omaha, and in turn United of Omaha pays other vendors for the services provided to the Plan. The fees disclosed in this document are paid from the total fees the Plan pays to United of Omaha.

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In the event you have any questions about the information contained in this Fee Disclosure Notice, please contact Terry Vaughan at (402)351-3678 or E-mail: terry.vaughan@mutualofomaha.com.

Fee Summary

Plan Demographics

The fees provided in this Fee Disclosure Notice are based upon the following demographics for the Plan, as provided to United of Omaha by either the Plan or the Plan's Financial Professional. The fees may change if the demographics change; please request an updated Fee Disclosure Notice if these demographics are incorrect.

Assets as of 09/30/2023	\$10,624,290
Actual Annual Deposit	\$1,880,109
Number of Participants with an Account Balance	206
Number of Eligible Participants	288
Administrative Fee ¹	0.48%

Annual Asset Based Fees

Investment Managers ²	0.29%
Financial Professional ³	0.25%
Mutual of Omaha Retirement Services	0.21%
Mesirow Financial Services ⁴	0.02%
Total Asset Based Fees	0.77%

Annual Recordkeeping Fees

Plan Recordkeeping Fee	\$0
Participant Recordkeeping Fee	\$0
Total Recordkeeping Fee	\$0

Additional Product Options

Admin Advantage Client Fee	\$500
Admin Advantage Participant Fee	\$2,304
Admin Advantage Total	\$2,804

Total investment return is reduced by the Asset Based Fees listed above. Recordkeeping Fees and Additional Product Fees are billed to the Plan.

Fees are subject to change with advance notice to the Plan as outlined in the Contract or Recordkeeping Services Agreement.

¹The Administrative Fee is listed in the Administrative Fee section of the Contract. The Administrative Fee is part of the Annual Asset Based Fees reflected above.

²Investment Manager fee is a weighted average, based on actual investment of Plan Assets. They represent the management fee charged by the investment manager less any shareholder service fee paid to United of Omaha. See the "Investment Fee Summary" section of this notice for more detail.

³Additional information regarding Financial Professional compensation may be found under the "Fees Paid by United of Omaha" section of this notice.

⁴Additional information regarding the Mesirow Financial Services can be found under the "Services Provided to the Plan" section of this document.

Administrative Fee Summary

Current Administrative Fee 0.48%

Administrative Fee Schedule

Contract Assets	Administrative Fee
\$1 - \$5,999,999	0.80%
\$6,000,000 and above	0.48%

Note: Plan Assets are subject to one rate; Administrative Fee is not step-rated. Administrative Fee, as illustrated, includes Financial Professional compensation.

The Plan's Administrative Fee will be determined according to the schedule above. The Administrative Fee percentage is determined based on the Assets, as stated in the "Plan Demographics" section above. The Plan's Administrative Fee may be adjusted on an annual basis, according to this schedule, if the total amount of Plan Assets meets the next threshold, and if so, the Plan's new Administrative Fee will be effective as soon as administratively feasible after the annual review date. Please refer to your annuity contract for the actual timing of the annual review for your plan. United of Omaha will provide advance written notice of any adjustment in the Administrative Fee.

Investment Fee Summary

The chart below identifies the designated investment alternatives available to the Plan. United of Omaha has obtained the “*Management Fee Charged by Investment Manager*” from third-party sources. United of Omaha believes this third-party information to be reliable, but United of Omaha cannot guarantee the accuracy or completeness of such information. Additional investment information may be obtained from the investment prospectus, the collective trust, the Contract or the fund profiles.⁵

The Investment Manager may pay a portion of the “*Management Fee Charged by Investment Manager*” to United of Omaha as revenue sharing for the services United of Omaha provides to the Investment Manager in recordkeeping the Plan’s investments. If United of Omaha receives Shareholder Service Fees from an Investment Manager, the Shareholder Service Fee is credited to plan participant accounts through the fund’s daily price. Such information is footnoted as applicable. Trading restrictions, if any, that apply to an investment option are also footnoted.

Investment Option	Investment Manager	Net Management Fee Charged by Investment Manager ⁶	United of Omaha Product Charge	Investment Balance
Professional Investment Portfolios				
Risk Based Portfolios				
Directions 1 - Conservative Fund ⁷	State Street Global Advisors	0.06%	0.00%	\$23,250.44
Directions 2 - Moderately Conservative Fund ⁷	State Street Global Advisors	0.07%	0.00%	\$318,460.82
Directions 3 - Moderate Fund ⁷	State Street Global Advisors	0.07%	0.00%	\$38,490.67
Directions 4 - Moderately Aggressive Fund ⁷	State Street Global Advisors	0.08%	0.00%	\$19,902.91
Directions 5 - Aggressive Fund ⁷	State Street Global Advisors	0.08%	0.00%	\$29,451.25
Time Based Portfolios				
American Funds 2010 Target Date Retirement Fund [®]	Capital Group	0.28%	0.00%	\$122,281.75
American Funds 2015 Target Date Retirement Fund [®]	Capital Group	0.30%	0.00%	\$75,331.72
American Funds 2020 Target Date Retirement Fund [®]	Capital Group	0.30%	0.00%	\$433,373.31
American Funds 2025 Target Date Retirement Fund [®]	Capital Group	0.32%	0.00%	\$1,176,080.52
American Funds 2030 Target Date Retirement Fund [®]	Capital Group	0.33%	0.00%	\$1,680,312.53
American Funds 2035 Target Date Retirement Fund [®]	Capital Group	0.35%	0.00%	\$2,066,120.45
American Funds 2040 Target Date Retirement Fund [®]	Capital Group	0.36%	0.00%	\$518,016.72
American Funds 2045 Target Date Retirement Fund [®]	Capital Group	0.37%	0.00%	\$102,596.43
American Funds 2050 Target Date Retirement Fund [®]	Capital Group	0.38%	0.00%	\$100,345.92
American Funds 2055 Target Date Retirement Fund [®]	Capital Group	0.38%	0.00%	\$89,922.62
American Funds 2060 Target Date Retirement Fund [®]	Capital Group	0.38%	0.00%	\$227,631.72

Investment Option	Investment Manager	Net Management Fee Charged by Investment Manager ⁶	United of Omaha Product Charge	Investment Balance
American Funds 2065 Target Date Retirement Fund [®]	Capital Group	0.38%	0.00%	\$12,756.89
GlidePath Retirement(sm) Income	Great Gray Trust Company	0.36%	0.00%	\$1,064.21
GlidePath Retirement(sm) 2015	Great Gray Trust Company	0.37%	0.00%	\$0.00
GlidePath Retirement(sm) 2020	Great Gray Trust Company	0.37%	0.00%	\$0.00
GlidePath Retirement(sm) 2025	Great Gray Trust Company	0.38%	0.00%	\$59,020.25
GlidePath Retirement(sm) 2030	Great Gray Trust Company	0.39%	0.00%	\$1,106,738.54
GlidePath Retirement(sm) 2035	Great Gray Trust Company	0.39%	0.00%	\$0.00
GlidePath Retirement(sm) 2040	Great Gray Trust Company	0.39%	0.00%	\$0.00
GlidePath Retirement(sm) 2045	Great Gray Trust Company	0.38%	0.00%	\$0.00
GlidePath Retirement(sm) 2050	Great Gray Trust Company	0.37%	0.00%	\$0.00
GlidePath Retirement(sm) 2055	Great Gray Trust Company	0.37%	0.00%	\$0.00
GlidePath Retirement(sm) 2060	Great Gray Trust Company	0.37%	0.00%	\$0.00
GlidePath Retirement(sm) 2065	Great Gray Trust Company	0.37%	0.00%	\$0.00
Fixed Income/Bond Funds				
BlackRock High Yield Bond Portfolio ⁸	BlackRock Advisors LLC	0.51%	0.00%	\$41,181.59
Bond Index Fund	State Street Global Advisors	0.03%	0.00%	\$27,218.20
Guaranteed Account ⁹	Mutual of Omaha (IM)	0.00%	0.00%	\$424,296.46
Metropolitan West Total Return Bond Fund ¹⁰	Metropolitan West Asset Management LLC	0.35%	0.00%	\$11,786.96
Domestic Stock Funds (Equities)				
AB Discovery Value Fund ¹¹	AllianceBernstein LP	0.68%	0.00%	\$62,291.75
ClearBridge Small Cap Growth Fund	Legg Mason Partners Fund Advisor LLC	0.78%	0.00%	\$26,810.87
Franklin Small Cap Value Fund ¹²	Franklin Advisers Inc	0.48%	0.00%	\$8,210.33
Growth Stock Index Fund	State Street Global Advisors	0.02%	0.00%	\$179,008.39
Mid-Cap Stock Index Fund	State Street Global Advisors	0.04%	0.00%	\$22,257.35
Small Cap Stock Index Fund	State Street Global Advisors	0.04%	0.00%	\$48,539.56

Investment Option	Investment Manager	Net Management Fee Charged by Investment Manager ⁶	United of Omaha Product Charge	Investment Balance
Stock Market Index Fund	State Street Global Advisors	0.01%	0.00%	\$893,875.23
T Rowe Price Growth Stock Portfolio ¹³	T Rowe Price Associates Inc	0.43%	0.00%	\$332,731.92
Value Stock Index Fund	State Street Global Advisors	0.02%	0.00%	\$123,191.22
Vanguard [®] Equity Income Fund ¹⁴	Vanguard Group Inc	0.19%	0.00%	\$56,950.13
William Blair Small-Mid Cap Growth I Fund ¹⁵	William Blair & Company LLC	0.84%	0.00%	\$46,172.00
International Stock Funds (Equities)				
Emerging Markets Index Fund	State Street Global Advisors	0.17%	0.00%	\$9,964.05
International Stock Index Fund	State Street Global Advisors	0.07%	0.00%	\$626.33
MFS [®] International Growth Fund ¹⁶	Massachusetts Financial Services Co	0.68%	0.00%	\$24,140.53
Specialty Funds				
Cohen & Steers Institutional Realty Shares ¹⁷	Cohen & Steers Capital Management Inc	0.65%	0.00%	\$20,038.19
Franklin Growth Fund ¹⁸	Franklin Advisers Inc	0.40%	0.00%	\$42,619.01
Invesco Global Fund ¹⁹	Invesco Advisers Inc	0.56%	0.00%	\$21,230.77
Average Investment Fee ²⁰		0.29%	0.00%	\$10,624,290.49

⁵Visit <http://www.getretirementright.com/retire/48> for more information on all of the investment options. This link includes documents and information to help you evaluate the expenses associated with Plan investments, however United of Omaha makes no representation as to the completeness or accuracy of the information provided by the investment providers.

⁶Fee shown is net of any Shareholder Service Fee paid by Investment Manager to either United of Omaha or Matrix Settlement and Clearing Services. The Net Investment Manager Fee equals the Investment Management Fee charged by the Investment Manager minus any Shareholder Service Fee, if any. Net Investment Manager Fee reflects actual participant account experience. Percentage may change from time to time, as determined by the Investment Managers. United of Omaha will provide an updated "Investment Fee Summary" to the Plan each calendar year. In the meantime, you may find the most current "Management Fees Charged by Investment Manager" at <http://www.getretirementright.com/retire/48>.

⁷The Directions risk-based series includes an allocation to the Retirement Right Stable Value Fund, which invests in a guaranteed investment contract issued by United of Omaha Life Insurance Company. United of Omaha will receive revenue on these funds through the guaranteed investment contract in the form of spread income. Spread income is the difference between the amount of interest earned on the assets held by United of Omaha to support the policy, less the amount of interest credited to the policyholder. United of Omaha Life Insurance Company is a subsidiary of Mutual of Omaha.

⁸RESTRICTION - participants who redeem, transfer or exchange any amount out of this investment option must wait 60 calendar days before transferring or exchanging any amount back into this investment option.

⁹The Guaranteed Account is comprised of various Maturity Accounts. Each month, we declare a guaranteed interest rate that will apply to the most recent Maturity Account comprising the Guaranteed Account. The monthly guaranteed rate is declared in advance of each month and will apply to all future contributions to that Maturity Account for the Maturity Account Term. All contributions and transfers to the applicable Maturity Account for that month will receive the declared rate which is the guaranteed interest rate less all fees. For the current rate, please visit the plan sponsor website or contact your Mutual of Omaha Representative. RESTRICTION participants who redeem, transfer or exchange any amount out of this investment option must wait 60 calendar days before transferring or exchanging any amount back into this investment option. Until we purchase Units in the Guaranteed Account, we may hold contributions in the Holding Account. The Holding Account is credited with the declared rate in the same manner as applied to the Guaranteed Account.

¹⁰Investment Manager pays Shareholder Service Fees of 0.10% to Matrix Settlement and Clearing Services; Matrix Settlement and Clearing Services pays United of Omaha this amount, which is credited to the fund during daily pricing.

¹¹Investment Manager pays Shareholder Service Fees of 0.15% to Matrix Settlement and Clearing Services; Matrix Settlement and Clearing Services pays United of Omaha this amount, which is credited to the fund during daily pricing.

¹²Investment Manager pays Shareholder Service Fees of 0.25% to Matrix Settlement and Clearing Services; Matrix Settlement and Clearing Services pays United of Omaha this amount, which is credited to the fund during daily pricing.

¹³Net Management Fee Charged by Investment Manager includes 0.025% paid to Matrix Trust.

¹⁴RESTRICTION - participants who redeem, transfer or exchange any amount out of this investment option must wait 30 calendar days before transferring or exchanging any amount back into this investment option.

¹⁵Investment Manager pays Shareholder Service Fees of 0.15% to United of Omaha, which is credited to the fund during daily pricing.

¹⁶Investment Manager pays Shareholder Service Fees of 0.15% to Matrix Settlement and Clearing Services; Matrix Settlement and Clearing Services pays United of Omaha this amount, which is credited to the fund during daily pricing.

¹⁷Investment Manager pays Shareholder Service Fees of 0.10% to Matrix Settlement and Clearing Services; Matrix Settlement and Clearing Services pays United of Omaha this amount, which is credited to the fund during daily pricing.

¹⁸Investment Manager pays Shareholder Service Fees of 0.15% to United of Omaha, which is credited to the fund during daily pricing.

¹⁹Investment Manager pays Shareholder Service Fees of 0.25% to Matrix Settlement and Clearing Services; Matrix Settlement and Clearing Services pays United of Omaha this amount, which is credited to the fund during daily pricing.

²⁰Weighted average. Actual Average Investment Fee will differ depending on investment options selected and Assets within each investment option.

Fees Paid by United of Omaha

United of Omaha pays the following fees to its Affiliates, Subcontractors, and others, as indicated, out of the Administrative Fee and the Investment Fees United of Omaha collects as illustrated in the “*Fee Summary*”, because United of Omaha offers a bundled product. If these fees were not paid by United of Omaha, the Plan would be charged directly for these services. For a description of the services provided by each payee, see the section of this Fee Disclosure Notice entitled “*Services Provided to the Plan*”.

Payee	Relationship to United of Omaha	Fee Type	Amount
Ascensus, Inc.	Subcontractor	Plan Recordkeeping Fee	\$1,875
Ascensus, Inc.	Subcontractor	Participant Recordkeeping Fee	\$5,508
Ascensus, Inc.	Subcontractor	Flat Fee	\$450
Matrix Settlement & Clearing Services (MSCS)*	Subcontractor	Asset Based Fee	0.025%
Mesirow Financial Investment Management, Inc.**	Subcontractor	Asset Based Fee	0.02%

At the Plan’s direction, United of Omaha will pay Financial Professional compensation to Jim Nyhof, or Advisor's firm as directed or required, for services provided to the Plan by such Financial Professional. The amount of the Financial Professional compensation is detailed in the “*Fee Summary*” of this Fee Disclosure Notice. The Plan’s Financial Professional will make a separate disclosure to the Plan regarding additional compensation, if any, the Financial Professional receives and a description of services the Financial Professional provides to the Plan. The advisor is neither an Affiliate nor a Subcontractor of United of Omaha.

* The MSCS fee is assessed at the platform level. Currently, the fee is 0.025% on all eligible assets under three billion dollars and 0.015% on all eligible assets over three billion. Assets at the platform level vary and this may result in an aggregated rate lower than 0.025%.

** Mesirow Financial Investment Management Inc. provides a platform level discount to United of Omaha of 0.01% on all eligible program assets in excess of two billion dollars.

Value of Recordkeeping Services

United of Omaha reasonably expects to provide recordkeeping services and may subsidize a portion of the recordkeeping costs to the Plan. This means **the Plan is not charged the full cost** for Recordkeeping Services. United of Omaha pays fees to its recordkeeping partner based on negotiated amounts. However, United of Omaha does not fully charge the Plan for these costs; instead, it partially subsidizes these recordkeeping fees from other revenues it earns for services to the Plan. The Department of Labor requires United of Omaha to provide you with a reasonable and good faith estimate of the cost of the Recordkeeping Services the Plan would pay if such costs weren't being offset by other compensation received by United of Omaha. If United of Omaha did not receive a portion of the Investment Fees, United of Omaha reasonably estimates the Plan would pay the following amounts instead of the Recordkeeping Fees listed in the "Fee Summary":

Plan Recordkeeping Fee**	\$2,325
Participant Recordkeeping Fee**	\$5,508
First 100 participants (\$30 per participant)	
Next 100 participants (\$24 per participant)	
Next 300 participants (\$18 per participant)	
Next 500 participants (\$12 per participant)	
Each participant above 1,000 (\$10 per participant)	

These amounts are the actual amounts charged to United of Omaha and/or the Plan Sponsor by its Subcontractor, Ascensus, Inc., for similar recordkeeping services provided to a plan with a similar number of participants and beneficiaries. For a description of the recordkeeping services, see the section of this Fee Disclosure Notice entitled "Services Provided to the Plan".

**A minimum annual recordkeeping fee may apply. Please refer to your Recordkeeping Service Agreement for more details.

Optional and Transaction Based Fees

If the Plan elects to use any of the services shown below, the following fees will apply.

Service	Amount	How Amount is Paid
Loan processing and establishment fee	\$150 per loan	Deducted from participant's account
Distribution processing fee	\$50 per distribution	Deducted from participant's account
Prototype/pre-approved plan document	\$400 per amendment	Billed to Plan
Volume submitter/customized pre-approved plan Initial preparation Annual fee Amendment IRS Determination Letter	\$1,500 \$350 \$500 per amendment \$300-\$2,300, depending on scope	Billed to Plan
Special services and plan corrections	\$325/hour	Billed to Plan
Participant locator service	\$7 per participant	Billed to Plan
Plan or service termination	\$1,000	Billed to Plan
Company stock unitization – annual fee	\$3,000	Billed to Plan
Custody of frozen plan asset – annual fee	\$300 for single report \$100 per participant for multiple reports	Billed to Plan
Annuity purchase charge	\$250 for deferred annuity \$450 for immediate annuity	Deducted from participant's account
Trust services offered by Matrix Trust	\$250	Billed to Plan
New Comparability/Age Weighted Profit Sharing Contribution Calculation Fee	\$1,000	Billed to Plan
Employer Contribution Calculation Fee	\$500	Billed to Plan
Participant investment guidance and/or advice offered by Stadion Money Management, LLC	0.45% - 0.75%	Deducted from participant's account
Participant investment guidance and/or advice offered by Morningstar, Inc.	0.40%	Deducted from participant's account
401(k) Admin Advantage Services Notice Distribution	\$500 per year base fee plus \$3-\$8 per eligible participant	Billed to Plan
Transaction Processing	\$600 per year base fee plus \$1-\$4 per eligible participant	Billed to Plan
QDRO Approvals	\$500 per QDRO	Paid by Participant
Outside Asset Service Fee	\$150.00 per outside asset	Billed to Plan

Fee Charged Upon Termination of Services

If the Plan terminates its Contract and/or the Recordkeeping Services Agreement with United of Omaha, the following fees may be charged:

1. Liquidation Charge. The liquidation charge is a Transaction Based Fee that may be imposed if the Plan terminates the Contract. This fee applies to any withdrawal from the Guaranteed Account, prior to the end of the account term, that does not qualify as a participant directed transfer, an annuity purchase withdrawal or a plan benefit withdrawal, as further detailed in the Contract. The amount is determined based upon a comparison of (a) the guaranteed interest rate in effect for new contributions as of the date of the withdrawal plus a rate not to exceed 1.25%, and (b) the guaranteed rate in effect for the five (5) year maturity term for the month of the withdrawal. If, as of any date, you would like to know whether a liquidation charge applies to the Plan and/or the amount of this charge, please contact us.
2. Recordkeeping Termination Charge. The recordkeeping termination charge is a Transaction Based Fee that may be imposed if the Plan terminates the Recordkeeping Services Agreement. The amount of the recordkeeping termination charge is \$1,000. This charge is invoiced to the Plan during the termination process and covers the cost of the wire transfer, data feed to the new service provider and final reporting. If additional services are requested by the Plan, including but not limited to manual reports, additional charges may apply.

Services Provided to the Plan

This section describes the services performed for the Plan. If the Plan has contracted directly with other service providers for additional services, you should request a description of those services and a summary of the fees directly from those providers.

Provider	Description of Service
<p>United of Omaha Life Insurance Company* (some or all services subcontracted to Ascensus, Inc.)</p>	<p>Issues the Plan the Contract under which contributions and withdrawals are made; administers benefits under the Contract; provides an investment platform, including oversight of the guaranteed account investment; arranges services available under the bundled product.</p> <p>Provides recordkeeping services, including:</p> <p>General Services</p> <ul style="list-style-type: none"> • Client service team and toll-free phone number • Plan administration guide • Contribution calculation and processing • Distribution processing • Loan processing • Plan sponsor website • Annual Plan Review • Qualified Default Investment Alternative (QDIA) investment options • 5500 Audit package, if required • ERISA 404(c) notice and checklist • Plan installation and conversion • Plan termination and deconversion • Eligibility determination <p>Participant Services</p> <ul style="list-style-type: none"> • Participant website • Toll-free assistance • Fund exchanges • Participant communication and education materials • Personalized retirement savings planner projections (gap analysis) • Web, phone and/or hard copy enrollment • English and Spanish enrollment services • Quarterly participant statements • 1099 service for distributions <p>Government Filings and Plan Compliance Services</p> <ul style="list-style-type: none"> • Plan compliance testing, including ADP/ACP, 402(g), 415, and top heavy testing • Legislative updates and required Plan amendments • Form 5500 annual reports • Prototype/pre-approved plan document and amendments • Summary Plan Description for prototype/pre-approved plan documents • Plan compliance assistance <p>Consulting Services</p> <ul style="list-style-type: none"> • Legislative education • Research/technical assistance

Provider	Description of Service
United of Omaha Life Insurance Company	401(k) Admin Advantage. Services can include Regulatory Notice distribution to eligible plan participants, and QDRO approvals.
Matrix Settlement & Clearing Services (MSCS)**	Executes investment trades through the NSCC each day that the primary stock exchange is open; oversees cash settlement of executed trades; provides banking services for retirement plan assets, including contributions, disbursements and tax withholding and remittance to the IRS.
Mesirow Financial Investment Management, Inc.***	Optional service that offers co-fiduciary investment monitoring for plan sponsors under ERISA § 3(21). Fee applies to Mesirow Financial Elite List investment options only.
State Street Global Advisors****	Selects and monitors the securities and other assets underlying an investment option to meet specified investment guidelines and objectives
T Rowe Price Associates Inc****	Selects and monitors the securities and other assets underlying an investment option to meet specified investment guidelines and objectives

*Funds deposited under the Contract that are held in United of Omaha’s Separate Account K are deemed to be Plan Assets. Thus, United of Omaha is a fiduciary under ERISA but solely with respect to its custody of the funds in Separate Account K. All other services provided by United of Omaha and its Affiliates, including its record keeping and administrative services, are carried out solely at the direction of a Plan fiduciary, participant or investment manager, are ministerial in nature and are not provided as a fiduciary under ERISA. United of Omaha provides the Admin Advantage services as a delegated fiduciary. The extent of United of Omaha’s fiduciary obligations are detailed in the Recordkeeping Services Agreement between United of Omaha and the Plan.

**As part of the compensation it receives for trustee and/or custodial services provided to the Plan, Matrix Trust, an affiliate of MSCS, retains any interest on the amounts in its disbursement account until checks are presented for payment, and interest earned in its contribution account until the amounts are invested. This interest is commonly known as “float” and is paid by the bank at which Matrix maintains such accounts and/or the investments in which Matrix invests in such accounts. These accounts generally earn interest at a rate between the money market rate and that of U.S. Treasury Notes, although the rate payable may differ from time to time.

***Mesirow Financial Investment Management, Inc. is registered as an investment advisor under the Investment Advisors Act of 1940 and provides the optional ERISA § 3(21) services as a co-fiduciary to the Plan.

****Investment Manager is a covered service provider, is registered as an investment advisor under the Investment Advisors Act of 1940, and provides services to the Plan in a fiduciary capacity with respect to the Plan’s assets held in the account managed by such investment manager, as detailed in the Investment Manager Appointment and Acceptance form.

Investment Performance, Fees and Expenses

To assist you in complying with your requirements of the participant fee disclosure regulation under ERISA § 404(a), the chart below provides you information on the investment options available to the Plan.

This table illustrates the performance of the investment options offered by the Plan and allows you to compare them with an appropriate benchmark. Applicable benchmarks and benchmark performance are listed below each fund, are italicized, and do not include any fees. There are no redemption fees, maximum sales charges, or deferred sales charges for any investment option. Past performance does not guarantee how the investment option will perform in the future. Investments may lose money. This table also illustrates fee and expense information for each investment option offered by the Plan.

Please visit <http://www.getretirementright.com/retire/48> for information about an investment option's issuer, objectives or goals, principal strategies, principal risks and portfolio turnover rate.

Investment Returns – Net of 0.48% Administrative Fee					Fees and Expenses			
Investment Option (inception date)	Performance as of 09/30/2023				Net Total Operating Expenses (Actual)		Gross Total Annual Operating Expenses	
	Benchmark	1 year	5 year	10 year	Since inception	As a %	Per \$1,000	As a %
Professional Investment Portfolios								
Risk Based Portfolios								
Directions 1 - Conservative Fund (06/15/2023)	n/a	n/a	n/a	(0.72%)	0.54%	\$5.40	0.54%	\$5.40
<i>S&P Target Risk Conservative TR USD</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>(1.33%)</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Directions 2 - Moderately Conservative Fund (06/15/2023)	n/a	n/a	n/a	(1.52%)	0.55%	\$5.50	0.55%	\$5.50
<i>S&P Target Risk Moderate TR USD</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>(0.87%)</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Directions 3 - Moderate Fund (06/15/2023)	n/a	n/a	n/a	(2.22%)	0.55%	\$5.50	0.55%	\$5.50
<i>S&P Target Risk Growth TR USD</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>0.05%</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Directions 4 - Moderately Aggressive Fund (06/15/2023)	n/a	n/a	n/a	(2.82%)	0.56%	\$5.60	0.56%	\$5.60
<i>S&P Target Risk Aggressive TR USD</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>0.97%</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Directions 5 - Aggressive Fund (06/15/2023)	n/a	n/a	n/a	(3.22%)	0.56%	\$5.60	0.56%	\$5.60
<i>S&P Target Risk Aggressive TR USD</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>0.97%</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Time Based Portfolios								
American Funds 2010 Target Date Retirement Fund® (07/13/2009)	6.96%	3.34%	4.31%		0.76%	\$7.60	0.76%	\$7.60
<i>S&P® Target Date 2010 TR USD</i>	<i>8.28%</i>	<i>3.09%</i>	<i>4.09%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

Investment Returns – Net of 0.48% Administrative Fee					Fees and Expenses				
Investment Option (inception date)	Performance as of 09/30/2023				Net Total Operating Expenses (Actual)		Gross Total Annual Operating Expenses		
	Benchmark	1 year	5 year	10 year	Since inception	As a %	Per \$1,000	As a %	Per \$1,000
American Funds 2015 Target Date Retirement Fund® (07/13/2009)	7.85%	3.57%	4.64%			0.78%	\$7.80	0.78%	\$7.80
<i>S&P® Target Date 2015 TR USD</i>	8.81%	3.32%	4.58%			n/a	n/a	n/a	n/a
American Funds 2020 Target Date Retirement Fund® (07/13/2009)	8.47%	3.70%	5.07%			0.78%	\$7.80	0.78%	\$7.80
<i>S&P® Target Date 2020 TR USD</i>	9.97%	3.44%	4.96%			n/a	n/a	n/a	n/a
American Funds 2025 Target Date Retirement Fund® (07/13/2009)	9.71%	4.22%	5.78%			0.80%	\$8.00	0.80%	\$8.00
<i>S&P® Target Date 2025 TR USD</i>	10.98%	4.02%	5.57%			n/a	n/a	n/a	n/a
American Funds 2030 Target Date Retirement Fund® (07/13/2009)	11.79%	4.74%	6.58%			0.81%	\$8.10	0.81%	\$8.10
<i>S&P® Target Date 2030 TR USD</i>	12.97%	4.52%	6.14%			n/a	n/a	n/a	n/a
American Funds 2035 Target Date Retirement Fund® (07/13/2009)	14.15%	5.60%	7.42%			0.83%	\$8.30	0.83%	\$8.30
<i>S&P® Target Date 2035 TR USD</i>	15.16%	5.07%	6.71%			n/a	n/a	n/a	n/a
American Funds 2040 Target Date Retirement Fund® (07/13/2009)	16.32%	6.04%	7.78%			0.84%	\$8.40	0.84%	\$8.40
<i>S&P® Target Date 2040 TR USD</i>	17.07%	5.53%	7.15%			n/a	n/a	n/a	n/a
American Funds 2045 Target Date Retirement Fund® (07/13/2009)	16.95%	6.11%	7.90%			0.85%	\$8.50	0.85%	\$8.50
<i>S&P® Target Date 2045 TR USD</i>	18.32%	5.81%	7.42%			n/a	n/a	n/a	n/a
American Funds 2050 Target Date Retirement Fund® (07/13/2009)	17.38%	6.08%	7.93%			0.86%	\$8.60	0.86%	\$8.60
<i>S&P® Target Date 2050 TR USD</i>	18.84%	5.93%	7.60%			n/a	n/a	n/a	n/a
American Funds 2055 Target Date Retirement Fund® (02/01/2010)	17.75%	6.00%	7.88%			0.86%	\$8.60	0.86%	\$8.60
<i>S&P® Target Date 2055 TR USD</i>	18.95%	5.98%	7.68%			n/a	n/a	n/a	n/a
American Funds 2060 Target Date Retirement Fund® (03/27/2015)	17.79%	5.95%	n/a	7.26%		0.86%	\$8.60	0.86%	\$8.60
<i>S&P® Target Date 2060 TR USD</i>	19.08%	6.00%	n/a	8.88%		n/a	n/a	n/a	n/a

Investment Returns – Net of 0.48% Administrative Fee					Fees and Expenses			
Investment Option (inception date)	Performance as of 09/30/2023				Net Total Operating Expenses (Actual)		Gross Total Annual Operating Expenses	
	Benchmark	1 year	5 year	10 year	Since inception	As a %	Per \$1,000	As a %
American Funds 2065 Target Date Retirement Fund® (01/29/2020)	17.84%	n/a	n/a	6.17%	0.86%	\$8.60	0.86%	\$8.60
<i>S&P® Target Date 2060 TR USD</i>	<i>19.08%</i>	<i>n/a</i>	<i>n/a</i>	<i>5.96%</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) Income (09/01/2007)	5.64%	3.56%	4.89%		0.86%	\$8.60	0.86%	\$8.60
<i>S&P® Target Date 2010 TR USD</i>	<i>8.28%</i>	<i>3.09%</i>	<i>4.09%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2015 (09/01/2007)	6.53%	3.90%	5.43%		0.87%	\$8.70	0.87%	\$8.70
<i>S&P® Target Date 2015 TR USD</i>	<i>8.81%</i>	<i>3.32%</i>	<i>4.58%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2020 (09/01/2007)	8.07%	4.63%	6.09%		0.88%	\$8.80	0.88%	\$8.80
<i>S&P® Target Date 2020 TR USD</i>	<i>9.97%</i>	<i>3.44%</i>	<i>4.96%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2025 (09/01/2007)	9.85%	5.22%	6.65%		0.89%	\$8.90	0.89%	\$8.90
<i>S&P® Target Date 2025 TR USD</i>	<i>10.98%</i>	<i>4.02%</i>	<i>5.57%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2030 (09/01/2007)	11.51%	5.56%	7.02%		0.89%	\$8.90	0.89%	\$8.90
<i>S&P® Target Date 2030 TR USD</i>	<i>12.97%</i>	<i>4.52%</i>	<i>6.14%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2035 (09/01/2007)	13.03%	5.83%	7.28%		0.89%	\$8.90	0.89%	\$8.90
<i>S&P® Target Date 2035 TR USD</i>	<i>15.16%</i>	<i>5.07%</i>	<i>6.71%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2040 (09/01/2007)	14.19%	6.05%	7.44%		0.89%	\$8.90	0.89%	\$8.90
<i>S&P® Target Date 2040 TR USD</i>	<i>17.07%</i>	<i>5.53%</i>	<i>7.15%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2045 (09/01/2007)	15.13%	6.10%	7.49%		0.88%	\$8.80	0.88%	\$8.80
<i>S&P® Target Date 2045 TR USD</i>	<i>18.32%</i>	<i>5.81%</i>	<i>7.42%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2050 (09/28/2009)	15.55%	6.12%	7.50%		0.87%	\$8.70	0.87%	\$8.70
<i>S&P® Target Date 2050 TR USD</i>	<i>18.84%</i>	<i>5.93%</i>	<i>7.60%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

Investment Returns – Net of 0.48% Administrative Fee					Fees and Expenses				
Investment Option (inception date)	Performance as of 09/30/2023				Net Total Operating Expenses (Actual)		Gross Total Annual Operating Expenses		
	Benchmark	1 year	5 year	10 year	Since inception	As a %	Per \$1,000	As a %	Per \$1,000
GlidePath Retirement(sm) 2055 (09/28/2009)	15.56%	6.13%	7.51%			0.87%	\$8.70	0.87%	\$8.70
<i>S&P® Target Date 2055 TR USD</i>	<i>18.95%</i>	<i>5.98%</i>	<i>7.68%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2060 (05/31/2013)	15.55%	6.17%	7.55%			0.88%	\$8.80	0.88%	\$8.80
<i>S&P® Target Date 2060 TR USD</i>	<i>19.08%</i>	<i>6.00%</i>	<i>7.74%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
GlidePath Retirement(sm) 2065 (09/24/2019)	15.50%	n/a	n/a	7.91%		0.88%	\$8.80	0.88%	\$8.80
<i>S&P® Target Date 2060 TR USD</i>	<i>19.08%</i>	<i>n/a</i>	<i>n/a</i>	<i>7.14%</i>		<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Fixed Income/Bond Funds									
BlackRock High Yield Bond Portfolio (11/19/1998)	10.47%	2.79%	3.88%			0.99%	\$9.90	0.99%	\$9.90
<i>Bloomberg Barclays US Corporate High Yield TR USD</i>	<i>10.28%</i>	<i>2.95%</i>	<i>4.24%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Bond Index Fund (01/01/1997)	0.74%	0.06%	0.86%			0.51%	\$5.12	0.51%	\$5.12
<i>Bloomberg Barclays US Govt/Credit TR USD</i>	<i>0.93%</i>	<i>0.41%</i>	<i>1.31%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Guaranteed Account (12/31/1991)	2.19%	1.64%	1.21%			0.00%	\$0.00	0.00%	\$0.00
<i>USTREAS T-Bill Sec Mkt 3 Mon</i>	<i>4.12%</i>	<i>1.54%</i>	<i>0.96%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Metropolitan West Total Return Bond Fund (03/27/2000)	0.08%	(0.22%)	0.81%			0.83%	\$8.30	0.83%	\$8.30
<i>Bloomberg Barclays US Agg Bond TR USD</i>	<i>0.64%</i>	<i>0.10%</i>	<i>1.12%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Domestic Stock Funds (Equities)									
AB Discovery Value Fund (03/28/2001)	9.05%	2.70%	6.30%			1.06%	\$10.60	1.06%	\$10.60
<i>S&P 1000 Value TR</i>	<i>13.17%</i>	<i>5.17%</i>	<i>8.30%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

Investment Returns – Net of 0.48% Administrative Fee					Fees and Expenses				
Investment Option (inception date)	Performance as of 09/30/2023				Net Total Operating Expenses (Actual)		Gross Total Annual Operating Expenses		
	<i>Benchmark</i>	1 year	5 year	10 year	Since inception	As a %	Per \$1,000	As a %	Per \$1,000
ClearBridge Small Cap Growth Fund (08/01/1998)	4.24%	2.17%	7.46%			1.26%	\$12.60	1.26%	\$12.60
<i>S&P SmallCap 600 Growth TR USD</i>	<i>9.61%</i>	<i>2.91%</i>	<i>8.55%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Franklin Small Cap Value Fund (03/08/1996)	13.40%	5.04%	6.67%			0.96%	\$9.60	0.96%	\$9.60
<i>S&P SmallCap 600 Value TR USD</i>	<i>10.27%</i>	<i>3.23%</i>	<i>7.58%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Growth Stock Index Fund (05/31/1994)	27.26%	11.94%	13.93%			0.50%	\$5.02	0.50%	\$5.02
<i>S&P 500 Growth TR USD</i>	<i>19.84%</i>	<i>10.45%</i>	<i>13.46%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Mid-Cap Stock Index Fund (10/01/1997)	15.09%	5.58%	8.40%			0.52%	\$5.18	0.52%	\$5.18
<i>S&P® Midcap 400 TR</i>	<i>15.53%</i>	<i>6.06%</i>	<i>8.95%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Small Cap Stock Index Fund (09/30/1996)	8.57%	1.96%	6.16%			0.52%	\$5.20	0.52%	\$5.20
<i>S&P SmallCap 600 TR USD</i>	<i>10.08%</i>	<i>3.21%</i>	<i>8.15%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Stock Market Index Fund (04/30/1997)	21.21%	9.46%	11.41%			0.49%	\$4.90	0.49%	\$4.90
<i>S&P® 500 TR</i>	<i>21.61%</i>	<i>9.92%</i>	<i>11.92%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
T Rowe Price Growth Stock Portfolio (04/07/1950)	29.12%	7.07%	11.23%			0.91%	\$9.10	0.91%	\$9.10
<i>S&P 500 Growth TR USD</i>	<i>19.84%</i>	<i>10.45%</i>	<i>13.46%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Value Stock Index Fund (05/31/1994)	14.06%	5.91%	8.02%			0.50%	\$5.02	0.50%	\$5.02
<i>S&P 500 Value TR USD</i>	<i>22.18%</i>	<i>8.41%</i>	<i>9.64%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Vanguard® Equity Income Fund (08/31/2001)	12.29%	7.38%	9.22%			0.67%	\$6.70	0.67%	\$6.70
<i>S&P 500 Value TR USD</i>	<i>22.18%</i>	<i>8.41%</i>	<i>9.64%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
William Blair Small-Mid Cap Growth I Fund (07/01/1998)	14.09%	4.07%	9.28%			1.32%	\$13.20	1.44%	\$14.40
<i>S&P 1000 Growth TR</i>	<i>14.23%</i>	<i>4.82%</i>	<i>8.82%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

Investment Returns – Net of 0.48% Administrative Fee					Fees and Expenses				
Investment Option (inception date)	Performance as of 09/30/2023				Net Total Operating Expenses (Actual)		Gross Total Annual Operating Expenses		
	Benchmark	1 year	5 year	10 year	Since inception	As a %	Per \$1,000	As a %	Per \$1,000
International Stock Funds (Equities)									
Emerging Markets Index Fund (10/01/2003)	11.53%	(0.04%)	1.41%			0.65%	\$6.50	0.65%	\$6.50
<i>MSCI® EM NR USD</i>	<i>11.72%</i>	<i>0.71%</i>	<i>2.34%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
International Stock Index Fund (11/30/1993)	26.39%	3.07%	3.61%			0.55%	\$5.50	0.55%	\$5.50
<i>MSCI® EAFE NR USD</i>	<i>25.64%</i>	<i>3.23%</i>	<i>3.81%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
MFS® International Growth Fund (10/24/1995)	18.03%	4.27%	5.27%			1.15%	\$11.50	1.16%	\$11.60
<i>MSCI® All Country World (ex-US) Growth Index</i>	<i>16.21%</i>	<i>2.88%</i>	<i>4.28%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Specialty Funds									
Cohen & Steers Institutional Realty Shares (02/14/2000)	(0.33%)	4.24%	6.83%			1.13%	\$11.30	1.14%	\$11.40
<i>S&P® US REIT TR USD</i>	<i>2.15%</i>	<i>1.65%</i>	<i>4.63%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Franklin Growth Fund (12/31/1996)	20.46%	8.52%	11.70%			0.88%	\$8.80	0.88%	\$8.80
<i>S&P® 1500 Index USD</i>	<i>20.99%</i>	<i>9.49%</i>	<i>11.61%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
Invesco Global Fund (11/17/1998)	29.03%	5.36%	7.57%			1.04%	\$10.40	1.04%	\$10.43
<i>MSCI® World NR USD</i>	<i>21.96%</i>	<i>7.26%</i>	<i>8.23%</i>			<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

The cumulative effect of fees and expenses can substantially reduce the growth of a participant's account. Fees and expenses are only one of several factors that Plan participants should consider when making investment decisions. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-retirement-plan-fees-and-expenses.pdf>.

A glossary of investment terms relevant to investment options available in the Plan is available at <http://www.sparkinstitute.org/content-files/File/Part%20Disc%20Inv%20Terms%20Glossary%2012-19-11%20FINAL.pdf>. This glossary is intended to help you and your participants better understand your investment options.

Glossary of Terms

Administrative Fee – an Asset Based Fee that is based upon the Assets received by United of Omaha pursuant to the Contract. Actual Administrative Fee could differ as Plan Asset levels change during the term of the Contract. See “*Administrative Fee*” section of this Fee Disclosure Notice.

Affiliate – an entity directly controlled by United of Omaha, or an officer, director, employee or partner of such entity, who provides services to the Plan.

Asset Based Fee – a type of fee that is calculated by multiplying the rate by the amount of Assets in the Plan or in an investment option within the Plan, as applicable.

Assets – the market value of monies invested in the Contract.

Contract – the unregistered group variable annuity product contract 13936 issued to the Plan.

Deposit Based Fee – a type of fee that is calculated by multiplying the rate by the amount of deposits made by the Plan into the Plan’s investments; assessed for a certain period of time, such as 12 months or 24 months.

Financial Professional – A person who is employed to provide financial services or guidance to clients.

Investment Fees – Asset Based Fees that vary based upon the funds selected by the Plan for investment by participants, as listed in the Investment Fee Summary; portion retained by investment manager and portion paid to United of Omaha.

Mutual of Omaha Insurance Company – the ultimate parent company of United of Omaha.

Participant Recordkeeping Fee – a flat fee used to pay for participant-related recordkeeping services; this fee is based upon the number of participants with an account balance in the Plan.

Plan – Holland Enterprises Inc 401(k) Retirement Plan.

Plan Recordkeeping Fee – a flat fee used to pay for Plan-level recordkeeping services.

Recordkeeping Fees – the total of the Plan Recordkeeping Fee, the Participant Recordkeeping Fees and the Recordkeeping Fee Subsidy; charged in exchange for the services provided to the Plan and the participants pursuant to the Recordkeeping Services Agreement.

Recordkeeping Fee Subsidy – an Asset Based Fee used to subsidize the Plan Recordkeeping Fee and the Participant Recordkeeping Fees; the amount varies by investment option and can range from 0.1% to 0.2% of the Plan Assets in a given fund. This fee is limited to a maximum of \$19 per participant across all plans contracted with United of Omaha.

Recordkeeping Services Agreement – the agreement between the Plan and United of Omaha detailing the services related to maintaining participant accounts and processing participant transactions.

Responsible Plan Fiduciary – a fiduciary with authority to cause the Plan to enter into, extend or renew, the Contract.

Separate Account K – an insurance company separate account established by United of Omaha which reflects the investment experience of the assets allocated to it, is unaffected by any gains or losses in United of Omaha’s general asset account or any other separate account, and is maintained in accordance with the laws of the State of Nebraska.

Shareholder Service Fee – a type of fee paid for administrative services provided on an investment option’s behalf representing a portion of the administrative fees that would otherwise be incurred by the investment option, including maintenance of individual plan and participant accounts.

Subcontractor – any person or entity, or their affiliate, who has entered into a contract with United of Omaha or an Affiliate of United of Omaha to provide services to the Plan.

Transaction Based Fee – a type of fee that is based on the execution of a specific service or transaction only as requested by the Plan or a participant.

Transferred Assets – includes (i) monies paid to United of Omaha by the Plan as a single sum on a nonrecurring basis from existing Plan assets within the first twelve (12) months immediately following the first deposit date and directed to the maturity accounts or subaccounts under the Contract, or (ii) monies paid to United of Omaha as a result of participant directed rollovers which monies are directed to the maturity accounts or subaccounts under the Contract. The term “Transferred Assets” shall not include: (a) interest earned on deposits; (b) monies refunded to a Plan which either exceed contribution maximums as stated in the Contract or exceed any limitation imposed by federal or state regulation; (c) principal and interest maturing under a maturity account of the Contract which is directed to a new maturity account of the Contract; (d) monies directed to the holding account or activity account; or (e) monies received by United of Omaha in error.

United of Omaha – United of Omaha Life Insurance Company. A wholly-owned subsidiary of Mutual of Omaha Insurance Company.