

Announcement of Upcoming Changes

TO: All Plan Participants
FROM: Holland Enterprises Inc
RE: Our Retirement Plan

In **February 2020**, our plan assets will be transferred to a new class of units within the same investments. The investments you have selected will not change but you may notice some other changes. Your on-line account and your quarterly statement will appear to reflect transfers to and from investments with the same name. This is actually just a transfer between two classes of the same investment and does not affect the value of your account or the underlying investments.

Because each class has a different price, the number of units you own will be different after the transfer. For example, prior to the transfer, you may own 550 units at \$10 per unit for a total value of \$5,500. If the price per unit of the new class is \$11, you will own 500 units after the transfer. The total value of your account, however, is still \$5,500 (500 units x \$11). Again, this move to a new class does not change the value of your account.

This change will be applicable to all Mutual of Omaha investments in the plan. In order to accommodate the transfer, you will not be able to make any investment changes from the close of the market on **February 11, 2020** until noon on **February 14, 2020**.

Please review the “Participant Fee Disclosure Document” enclosure which provides you with detail regarding the fund performance and expense information for the funds in our plan.

Please refer to www.getretirementright.com for details regarding the fund performance and expense information for the funds in our plan.

*Neither Mutual of Omaha nor any of its affiliates provides legal, tax or investment advice.