



Recent events surrounding the COVID-19 global pandemic may have prompted you to ask important questions about the financial strength and stability of the companies you do business with. I want to take this opportunity to reassure you Mutual of Omaha stands strong and ready to continue meeting your needs through these uncertain times.

Since 1909, Mutual of Omaha has successfully navigated many challenging environments, guided by our mission to help our customers protect what they care about and achieve their financial goals.

As a mutual insurance company, we are owned by our policyholders. This uniquely positions us to 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're able to pursue a sound business plan and disciplined investment strategy. We finished 2019 with more than \$50 billion in assets, and our \$3.1 billion in statutory surplus represents added security and protection for our customers.

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

As the COVID-19 pandemic continues to evolve, I'd like to share a few of the specific ways we're responding to protect our customers and maintain our financial strength and stability:

- **We are taking extra precautions to protect the health and safety of our associates, our customers and our communities.** We are following guidance from public health officials and practicing social distancing to help prevent the spread of COVID-19, including activating remote work capabilities for our associates.
- **We are providing uninterrupted service to our customers.** We have robust Business Resiliency plans and are exercising elements of those plans to continue providing excellent service to our customers.
- **We are closely monitoring and responding to the economic environment and market conditions to ensure we remain well-positioned to meet current and future obligations.** We are evaluating the potential impact of various adverse scenarios and proactively working to maintain our strong liquidity and capital positions.

As an insurance company, we're committed to understanding and managing risks on behalf of our customers. While today's environment isn't without its challenges, we are well prepared and confident in our ability to weather the storm and continue fulfilling the promises we've made.

Thank you for your continued trust in Mutual of Omaha. We look forward to serving you for years to come.

James T. Blackledge  
Chairman of the Board and CEO