One Day I will understand how my retirement plan can help me work toward my goals.

One Day is Today!®

LEARN MORE ABOUT THE ARNOLD GROUP 401(K) PLAN

ONEAMERICA® IS THE MARKETING NAME FOR THE COMPANIES OF ONEAMERICA.

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About OneAmerica

GETTING STARTED

- The companies of OneAmerica can trace their foundation in the insurance and financial services industry back more than 140 years
- We aim to keep our promises to customers by maintaining financial strength, putting long-term financial security ahead of short-term profits
- OneAmerica is a mutual organization
  - Has no shareholders and is accountable to its clients or policyholders
  - Primary objective is to help customers create and protect wealth so they can provide for their loved ones

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Importance of retirement preparation

GETTING STARTED

3 Major reasons retirement preparation is important:

1. Longer life expectancy
2. Inflation
3. Social Security uncertainty

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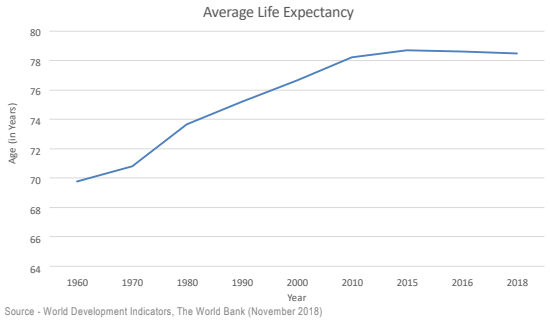
People are living longer

GETTING STARTED



Source - World Development Indicators, The World Bank (November 2018)

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Inflation

GETTING STARTED

Even low inflation can damage purchasing power

- With each passing year, the same amount of money has less purchasing power in the future
- In 25 years, at just a 3% annual rate of inflation, annual expenses of $72,058 could double.
- If your investments don't earn at least enough to stay ahead of inflation, you are falling behind.

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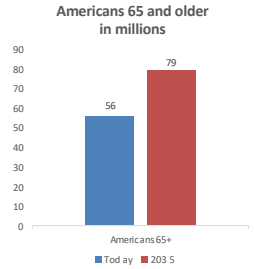
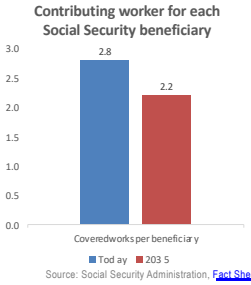
Social Security Concerns

GETTING STARTED

More Americans are qualifying for Social Security with less workers to replenish funds





Source: Social Security Administration, Fact Sheet, 2020

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Retirement income sources

GETTING STARTED

Retirement Income could come from a few different sources, which may include:

- Employer sponsored retirement plan
- Defined Benefit/Pension plan
- Social Security
- Personal savings/ investments

To calculate your anticipated Social Security benefit, visit **www.ssa.gov**

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The cost of waiting

GETTING STARTED

It's never too late to start preparing for retirement!

- Personal savings and investments outside of a retirement plan are only part of the picture.
- If you wait to begin contributing, you will probably have to contribute more to reach the same financial goal.

TOTAL AT AGE 65…	COST OF WAITING (one year)
if Dan starts participating at age 25… **$246,072**	**$0**
if Dan starts participating at age 26… **$230,643**	**$15,429**

Assumptions: $1,500 annual contribution ● Earns $30,000/year ● Plans to retire at 65 ● 6% rate of return

All numeric examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary.

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Who can join the plan

GETTING STARTED

Plan eligibility

- Must be age 21 or older
- Must have 1 year of service, with 1,000 hours worked
- Plan entry dates are January 1 and July 1, once eligibility has been met

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Your retirement plan contributions

GETTING STARTED

You can contribute up to 100% of your pay] to a **maximum of $20,500 for 2022**

Change your contribution **each pay period**

Automatically deducted from your paycheck

Contributions to your retirement account

You are always **100% vested in your contributions** to the plan, plus any earnings they may generate

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Catching up

GETTING STARTED

Catch-up contributions

Catch-up contributions are additional deferral amounts for **participants 50 years and older**

For 2022, this means you could contribute an **extra $6,500** above the $20,500/year deferral limit

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Your contribution options

GETTING STARTED

Traditional

Contributions in are **before-tax**

Distributions paid are **taxed**

If withdrawn before age 59½ a 10% tax penalty may apply

Roth

Contributions in are **after-tax**

Distributions paid are **free from federal tax**

If distributions occur:
- 5 taxable years after first Roth contributions
- after participant either attains age 59½, dies or becomes disabled

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Traditional vs. Roth

GETTING STARTED

	Traditional	Roth
Annual wages	$40,000	$40,000
Pre-tax contribution (6%)	($2,400)	$0
Annual taxable wage	$37,600	$40,000
Social Security/Medicare	($3,060)	($3,060)
Federal Tax	($5,640)	($6,000)
Roth 401(k)contribution (6%)	$ 0	($ 2,400)
Spendable Pay	$28,900	$28,540

Example assumes 7.65% for Social Security/Medicare calculation as indicated on Social Security website. Federal Tax assumes 15% average rate. Figures have been rounded.

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Employer contributions

GETTING STARTED

- Effective 2/15/2022, The Arnold Group will make a Safe Harbor Matching Contribution equal to the following:
  - 100% on the first 3% contributed, and 50% on the next 2% contributed
- Deposited pre-tax
- Vested 100% immediately

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Distributions

GETTING STARTED

- Upon termination of employment
- Death or disability
- Age 59 ½ in-service withdrawals
- Hardship withdrawals

Fees, limits, terms, and requirements for loans vary from plan to plan. Plan participants should carefully consider the risks, tax implications, and retirement investing consequences before taking a loan from an employer-sponsored retirement plan. Contact the plan sponsor (employer) with any questions.

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Basic asset classes

GETTING STARTED

Stocks:

- Ownership in a company, generally in the form of shares
- Value generally rises and falls with the success of the company

Bonds:

- Debt securities issued by government agencies, municipalities and corporations
- Have a specified maturity date and may pay interest at predetermined times

Cash equivalents:

- Short-term securities such as Treasury bills and money market investments that provide safety and liquidity, but low potential returns

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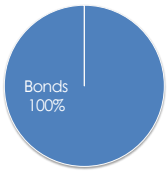
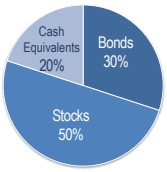
Diversification

GETTING STARTED



If you have all your retirement funds in one investment and that investment performs poorly, your account could be in trouble



But, if your portfolio is divided between several investments, poor performance from one investment has less impact on the overall portfolio.

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Investment options

GETTING STARTED

Individual funds

- Build your own

Target Based Funds

- Managed for age

For more complete information, please contact your plan sponsor. A mutual fund prospectus, collective fund disclosure statement, or other applicable fund information can be obtained from your plan sponsor. You should carefully consider the fund's investment objectives, risk, charges, and expenses before you invest. Information about these and other important subjects is in the fund's prospectus, collective fund disclosure, or other applicable fund information, which you should read carefully before investing.

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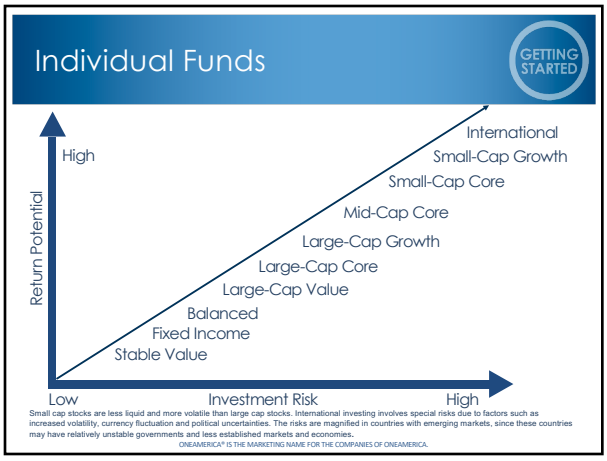
Individual Funds
GETTING STARTED
Return Potential
High
International
Small-Cap Growth
Small-Cap Core
Mid-Cap Core
Large-Cap Growth
Large-Cap Core
Large-Cap Value
Balanced
Fixed Income
Stable Value
Low
Investment Risk
High
Small cap stocks are less liquid and more volatile than large cap stocks. International investing involves special risks due to factors such as increased volatility, currency fluctuation and political uncertainties. The risks are magnified in countries with emerging markets, since these countries may have relatively unstable governments and less established markets and economies.
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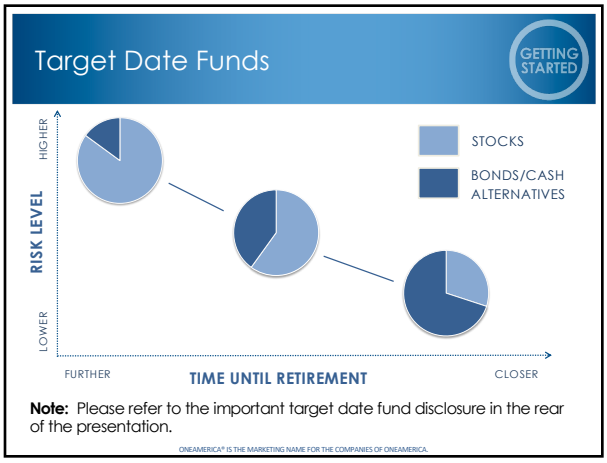
Target Date Funds
GETTING STARTED
HIGHER
RISK LEVEL
LOWER
STOCKS
BONDS/CASH ALTERNATIVES
FURTHER
TIME UNTIL RETIREMENT
CLOSER
Note: Please refer to the important target date fund disclosure in the rear of the presentation.
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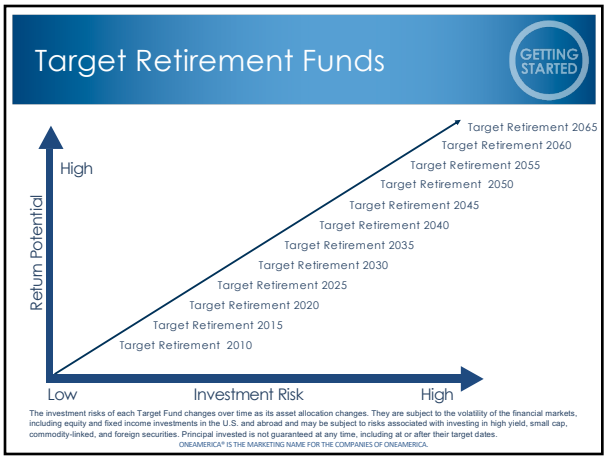
Target Retirement Funds
GETTING STARTED
Return Potential
High
Target Retirement 2065
Target Retirement 2060
Target Retirement 2055
Target Retirement 2050
Target Retirement 2045
Target Retirement 2040
Target Retirement 2035
Target Retirement 2030
Target Retirement 2025
Target Retirement 2020
Target Retirement 2015
Target Retirement 2010
Low
Investment Risk
High
The investment risks of each Target Fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.
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Monitor your plan

GETTING STARTED

Review
your account

- Carefully read your **quarterly statements**
- Regularly visit ***www.oneamerica.com*** to view your account details and make adjustments
- Call ***1-800-249-6269*** with any questions
- **Create or review** your beneficiary designations

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Online account management

GETTING STARTED

Log in to your account at
www.oneamerica.com/login

Online services are available
24 hours/day, 7 days/week

Access the following:

- Account balances
- Investment option performance
- Viewing or changing investment options
- Updating contact information
- Making deferral changes
- Designating and updating beneficiaries

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Online enrollment

GETTING STARTED

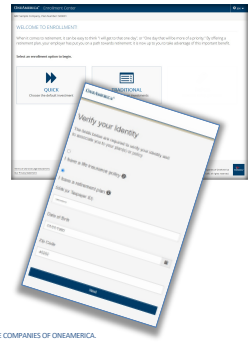
Visit *www.oneamerica.com/login*

Select "Register for a new account"

- Complete the registration information, including your zip code, user information and security questions

Log in to your account and enroll

- Choose an enrollment option
- Follow the steps for the option you selected



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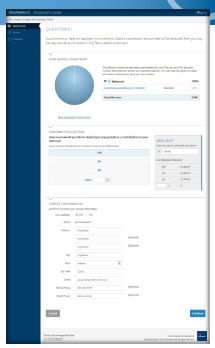
Quick enrollment

GETTING STARTED

- To enroll:
  - Choose or enter the amount you would like to defer (Pre-tax)/(Roth)
  - Enter your contact information
  - Review your selection and submit
- Your contributions will be invested in your plan's default investment(s): age –appropriate *American Funds Target Date Fund*
- Once enrolled, you can change your investment elections in Account Services



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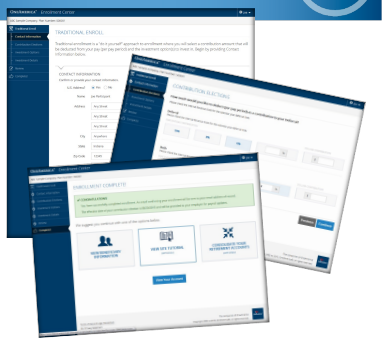
Traditional enrollment

GETTING STARTED

To enroll:

- Access your account
- Choose or enter your deferral amount(s) (Pre-tax)/(Roth)
- Select investment option(s)
- Review your selections and submit



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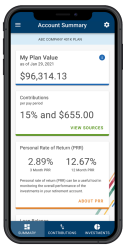
Mobile account management

GETTING STARTED

Download the OneAmerica mobile app
Available in the Apple Store or Google Play



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Online tools

GETTING STARTED

One Day is Today® Online resources – *www.oneamerica.com/today*

- Articles and Guides
- Multimedia
  - Interactive charts
  - Tutorials
  - Videos
- Calculators
  - Small Change, Big Savings
  - Cost of Waiting
  - Asset Allocation Builder
  - Retirement Planning Resources
    - My OneCheck® Online

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Disclosures

GETTING STARTED

OneAmerica® is the marketing name for the companies of OneAmerica. Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company.

Administrative and recordkeeping services provided by OneAmerica Retirement Services LLC, a OneAmerica company, which is not a broker/dealer or investment advisor. Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.

Mutual funds are sold by prospectus. To obtain a copy of the prospectus, the participant should contact the plan's investment advisor or the mutual fund company directly. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.

Investing involves risk which includes potential loss of principle.
Past performance is not a guarantee of future results.
The use of asset allocation or diversification does not assure a profit or guarantee against a loss.

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Disclosures

GETTING STARTED

Target Date Funds are designed for people who plan to retire and begin taking withdrawals during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments; the funds will shift assets from equities to fixed-income investments over time. As a result, the funds become more conservative over time as you approach retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market and the principal value of the Target Date Funds is not guaranteed at any time, including the target date. Target Date Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Target Date Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal amounts invested into these funds are not guaranteed at any point and may lose value.

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Disclosures

GETTING STARTED

Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other federal government agency. Although they seek to preserve the value of your investment at $1.00 per share, it's possible to lose money by investing in money market funds.

Investing in international markets involves risks not associated with investing solely in the U.S., such as currency fluctuation, potential political and diplomatic instability, liquidity risks, and differences in accounting, taxes, and regulations. Risks of international investing are generally intensified for investments in emerging markets.

Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

Funds investing in stocks of small, mid-sized, and emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

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Disclosures

GETTING STARTED

Individuals cannot invest directly in any index. The index return assumes reinvestment of all distributions and does not reflect the deduction of taxes, fees, and expenses.

The views and opinions expressed by Peter Dunn (aka Pete the Planner) are solely his and do not necessarily reflect the views and opinions of the companies of OneAmerica. Pete the Planner's content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice. Pete the Planner is not an affiliate of any OneAmerica company.

Registered representative of and securities offered through OneAmerica Securities, Inc., a Registered Investment Advisor, Member FINRA, SIPC.

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GETTING STARTED

LIFE INSURANCE | RETIREMENT | EMPLOYEE BENEFITS

ONEAMERICA® *companies:*

AMERICAN UNITED LIFE INSURANCE COMPANY®
THE STATE LIFE INSURANCE COMPANY®
ONEAMERICA RETIREMENT SERVICES LLC
MCCREADY AND KEENE, INC.
ONEAMERICA SECURITIES, INC
PIONEER MUTUAL LIFE INSURANCE COMPANY®
A stock subsidiary of American United Mutual Insurance Holding Company
ONEAMERICA ASSET MANAGEMENT, LLC (OAM)
AUL REINSURANCE MANAGEMENT SERVICES, LLC®
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