



Participant Fee Disclosure

AUL Retirement Services
Retirement Plan(s) of THE ARNOLD GROUP
Plan Number G50549

Products and financial services provided by

AMERICAN UNITED LIFE INSURANCE COMPANY[®] | a ONEAMERICA[®] company
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This document is being provided to you to make you aware of your rights and responsibilities with respect to the investment of assets held in, or contributed to, your Retirement Plan account.

It provides sufficient information regarding your Plan and its designated investment alternatives, including their related fees and expenses, to allow you to make informed decisions regarding the management of your account. As such, this document is intended to satisfy the obligations created by Regulation 2550.404a-5 issued by the U.S. Department of Labor (DOL). If you have questions about the information presented here, you should contact your Plan Administrator or the AUL Participant Services Center at 1-800-249-6269. A glossary to assist in understanding the terms used in this document can be found at www.oneamerica.com/investmentglossary.

The investment options available to you are contained in a group annuity contract(s) issued by American United Life Insurance Company (AUL). More detailed information on each of these options is shown in Exhibit A, but in general they consist of a fixed interest option and variable investment options provided through an AUL separate account. Contributions to the Plan(s) will be sent to AUL where they will be allocated to the investment options according to the directions received by AUL.

Investment Direction

Under the terms of your Plan(s), you have been given the responsibility to direct the investment of the funds contributed to your account. You can do this

- 1) Via Account Services (www.oneamerica.com)
- 2) Via OneAmerica TeleServe[®]
- 3) By completing an Investment Option Election Form.

If you do not direct the investment of your applicable Plan accounts, then your accounts will be invested in accordance with the default investment options established under the Plan(s). These default investments will be made in accordance with specific rules under which the fiduciaries of the Plan(s), including the Employer, the Trustee and the Plan Administrator, will be relieved of any legal liability for any losses resulting from the default investments. The Plan Administrator has, or will provide you with, a separate notice which details these default investments and your right to switch out of the default investment if you so desire. If you do not actively direct your contributions, it is your responsibility to use the transfer feature through the OneAmerica TeleServe[®] system or to log into your secure retirement services account using Account Services to re-direct any defaulted contributions made to your account (that you can direct), if applicable, into other investment options available for the Plan(s).

In addition, all or part of your account value may be transferred between the available investment options at any time, but no more frequently than once per day. You can initiate a transfer through the OneAmerica TeleServe[®] system or by registering for and then logging into Account Services. Transfers will be based on the market value of your account balance on the day the transfer is made, if received by 4 p.m. Eastern Time using Account Services. If your request is received after 4 p.m., your request will be processed and based on the market value of your account on the next business day.



Transfer Restrictions

There is a transfer restriction related to the Stable Value (SVA) investment. You may transfer up to one-hundred percent (100%) of the SVA balance at any time; however, that amount may not be transferred to a competing investment. After a transfer from the SVA to a non-competing investment, you must wait 90 days before you may transfer any money to the SVA or a competing investment.

A participant requesting a redemption with a value of \$5,000 or more from an American Funds investment option will be precluded from investing in that investment option until 30 days have elapsed since the date of the redemption transaction.

Voting Rights

AUL owns the shares of any mutual fund, collective investment trust, or other entity held in connection with the variable investment options offered under the group annuity contract(s). AUL exercises these voting rights at all shareholder meetings on all matters requiring shareholder voting. AUL's vote reflects the proxy instructions it receives in a timely manner from parties that hold the voting interest.

Fees and Expenses Information

There are three general categories of fees that can be applicable in connection with the services provided by AUL for you and your Plan Administrator and the investments options offered. They are:

- General administrative services provided to the Plan(s) by AUL
- Charges for processing certain individual transactions
- Fees that are related to the investment options offered in connection with the Plan(s).

These fees vary based on the services selected by your Plan Administrator and are set out in more detail in Exhibit B. In addition to the services selected by your Plan Administrator, you will receive quarterly statements, be provided financial recordkeeping, and have access to online services using the Account Services website.



Exhibit A: Investment Options

AUL allocates amounts to the Stable Value Account (SVA) as AUL is directed. Interest is credited daily from the date of the allocation to the SVA to the date of withdrawal from the SVA. Each year, at least 35 days prior to January 1, AUL declares a guaranteed rate for the SVA that applies for the subsequent calendar year. All monies in the SVA will earn interest at the guaranteed rate in effect. No guaranteed rate may be less than an annual effective interest rate of 0%. Thus, principal and interest accrued on all amounts invested in the SVA are guaranteed (although such amounts are subject to any applicable withdrawal charge).

Fixed Interest Investment Option

Your Plan(s) offers a fixed interest investment option (SVA). This option is backed by the general assets of AUL's general account and provides both a guarantee of principal and a lifetime minimum interest rate. Interest will be credited to amounts allocated to the AUL Stable Value Account SVA at the rate as of the date of this Participant Fee Disclosure of 1.00% or at a minimum guaranteed rate of 0.00%.

Variable Investment Option

Your Plan(s) offers the variable investment options shown below through an AUL separate account. These options will provide the opportunity to experience investment results similar to those of the securities that support and underlie the options. All balances held in these options are insulated from the claims of AUL's general creditors and can be used only for providing the benefits specified in the Plan(s) and Contract(s). Contributions allocated to these options are credited in units of the AUL separate account and AUL in turn purchases shares of the specific, corresponding securities. No contributions are directly invested into the mutual funds or collective investment trusts.

The following list provides the investment options available for your Plan(s). The expense ratio in the chart is the annual operating expenses of the underlying mutual fund divided by the average net assets of the underlying mutual fund. The expense ratio is retained by the investment management company. For prospectus information on your Plan's variable investment options, please use the drop down fund listing from the Retirement Services link found on www.oneamerica.com/prospectuses. If you want additional information about your investment options, including current interest rates and variable investment performance, you can go to the OneAmerica Account Services website or you can contact OneAmerica Customer Service at P.O. Box 368, Indianapolis, IN 46206-0368 and 317-285-1877. A free paper copy of the information available on the website can be obtained by contacting OneAmerica Customer Service at 317-285-1877.

NOTE: Investments having a superscript **F** (F) indicate that the investment is frozen, which means the investment will no longer accept future contributions.

Investment option performance as of 10/31/2021

Investment Option Fix Int/Stable Value/Cash	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
AUL Stable Value Account (STVL)	Fixed Int/Stable Val	0.00	\$0.00	N/A	N/A	N/A	N/A
Investment Option Intermediate-Term Bonds	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
AmerFds Bond Fd of America R6 (CJH7)	Int Term Bond	0.21	\$2.10	1.18	N/A	6.23	05/17/2018
Benchmark Morningstar US 5-10 yr Core Bond Index				-1.25	N/A	4.67	05/17/2018



Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Intermediate-Term Bonds							
PGIM Total Return Bond R6 (CFRK)	Int Term Bond	0.39	\$3.90	1.60	N/A	4.86	12/08/2016
Benchmark Morningstar US 5-10 yr Core Bond Index				-1.25	N/A	3.50	12/08/2016
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Balanced							
Vanguard Balanced Index Adm (CFVX)	Balanced	0.07	\$0.70	24.54	N/A	12.24	12/08/2016
Benchmark Morningstar Moderate Target Risk				21.99	N/A	10.33	12/08/2016
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Large-Cap Stocks							
MFS Val R6 (CFN7)	Large Cap Value	0.47	\$4.70	40.19	N/A	12.08	12/08/2016
Benchmark Russell 1000 Value Index				43.94	N/A	11.36	12/08/2016
Vanguard Equity-Income Adm (CFV6)	Large Cap Value	0.19	\$1.90	40.01	N/A	12.25	12/08/2016
Benchmark Russell 1000 Value Index				43.94	N/A	11.36	12/08/2016
iShares SP 500 Index K (CJTK)	Large Cap Blend	0.03	\$0.30	42.83	N/A	18.05	07/26/2018
Benchmark Morningstar S&P 500 Index				42.95	N/A	19.23	07/26/2018
TRowePrice BlueChip Grth I (CFRT)	Large Cap Growth	0.56	\$5.60	32.73	N/A	24.25	12/08/2016
Benchmark Russell 1000 Growth Index				43.39	N/A	25.45	12/08/2016
Vanguard Growth Index Adm (CFWG)	Large Cap Growth	0.05	\$0.50	43.37	N/A	24.65	12/08/2016
Benchmark Russell 1000 Growth Index				43.39	N/A	25.45	12/08/2016
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Mid-Cap Stocks							
Vanguard Mid Cap Index Adm (CFW3)	Mid Cap Blend	0.05	\$0.50	45.21	N/A	15.39	12/08/2016
Benchmark Russell Mid Cap Index				45.58	N/A	15.54	12/08/2016
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Small-Cap Stocks							
Vanguard Small Cap Index Adm (CFXG)	Small Cap Blend	0.05	\$0.50	48.16	N/A	13.49	12/08/2016
Benchmark Russell 2000 Index				51.01	N/A	13.35	12/08/2016
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Foreign Stocks							
Vanguard Emrg Mkts Stk Idx Adm (CFV3)	Diversified Emrg Mkt	0.14	\$1.40	17.44	N/A	9.53	12/08/2016
Benchmark Morningstar Emerging Markets Index				19.61	N/A	10.93	12/08/2016
MFS Intl Diversification R6 (CKFM)	Foreign Blend	0.73	\$7.30	26.26	N/A	14.16	10/18/2018
Benchmark Morningstar Developed Markets Index				40.22	N/A	14.24	10/18/2018
Vanguard Total Int Stk Idx Adm (CFX7)	Foreign Blend	0.11	\$1.10	30.59	N/A	10.08	12/08/2016
Benchmark Morningstar Developed Markets Index				40.22	N/A	15.02	12/08/2016
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Managed Asset Allocation							
AmerFds 2010 Trgt Date Ret R6 (CFHR)	Mgd Asset Allocation	0.30	\$3.00	15.36	N/A	7.73	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016



Investment Option Managed Asset Allocation	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
AmerFds 2015 Trgt Date Ret R6 (CFHT)	Mgd Asset Allocation	0.30	\$3.00	17.31	N/A	8.35	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2020 Trgt Date Ret R6 (CFHV)	Mgd Asset Allocation	0.31	\$3.10	18.00	N/A	9.07	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2025 Trgt Date Ret R6 (CFHW)	Mgd Asset Allocation	0.33	\$3.30	20.82	N/A	10.55	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2030 Trgt Date Ret R6 (CFHX)	Mgd Asset Allocation	0.35	\$3.50	24.76	N/A	12.04	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2035 Trgt Date Ret R6 (CFHY)	Mgd Asset Allocation	0.37	\$3.70	30.26	N/A	13.88	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2040 Trgt Date Ret R6 (CFH3)	Mgd Asset Allocation	0.38	\$3.80	33.36	N/A	14.71	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2045 Trgt Date Ret R6 (CFH4)	Mgd Asset Allocation	0.39	\$3.90	34.26	N/A	14.99	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2050 Trgt Date Ret R6 (CFH6)	Mgd Asset Allocation	0.39	\$3.90	34.84	N/A	15.20	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2055 Trgt Date Ret R6 (CFH7)	Mgd Asset Allocation	0.39	\$3.90	35.03	N/A	15.22	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2060 Trgt Date Ret R6 (CFH9)	Mgd Asset Allocation	0.40	\$4.00	35.07	N/A	15.20	12/08/2016
Benchmark Morningstar S&P 500 Index				42.95	N/A	18.40	12/08/2016
AmerFds 2065 Trgt Date Ret R6 (CN46)	Mgd Asset Allocation	0.40	\$4.00	35.09	N/A	30.49	10/27/2020
Benchmark Morningstar S&P 500 Index				42.95	N/A	35.59	10/27/2020

If the Plan permits and the participant invests in assets not specifically reported on the quarterly statements provided by AUL, the participant will receive more than one statement detailing the investments in the plan within a reasonable amount of time after the end of each quarter. Examples of these types of assets include self-directed brokerage accounts, real estate, life insurance, or assets with another vendor.

An investment's past performance is not necessarily an indication of how the investment will perform in the future. Fees and expenses are only one of several factors to consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce growth of a retirement account. Participants and beneficiaries can visit www.dol.gov/ebsa for an example demonstrating the long-term effect of fees and expenses.

The benchmarks shown in the chart above are broad-based securities market indices produced and administered by independent and unrelated third parties. These benchmarks are provided to help you assess the investment options available in your plan. Since each available investment option may have a different inception date and since the performance of each benchmark is calculated from the inception date of the



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related investment option, the performance of a benchmark displayed in the chart and related to a particular investment option choice could be different than the same benchmark shown in relationship to a different investment option.

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Exhibit B: Fees and Charges

The fees and charges shown below may be charged against your account on an individual, rather than a plan-wide basis. If these fees are deducted from your account, your quarterly statement will list the amount in the Fee section. Fees for plan administrative, legal, accounting, and other services are paid by the plan sponsor. However, the Plan Sponsor may direct that these fees be assessed against participant accounts on a pro rata or per capita basis.

Direct Administrative Fees:

All direct administrative fees on this Plan(s) are billed to the Plan Sponsor.

Other Administrative Fees		
Fee Type	Amount	Description
3(21) Auto Execute	0.0075%	Fee is a percentage of the account value assessed quarterly. AUL will keep up to 50% of this fee for related administrative services.

Direct Individual Participant Fees:

There are no deducted direct individual participant fees on this Plan(s).

Direct Contract Termination Fees (also may apply to Individual Participant Withdrawals):

Any contract termination fees associated with this Plan(s) are not deducted from participant accounts.

Investment Option Charge (IOC):

The AUL portion of the IOC is calculated using the following asset charge.

Asset Charge:

The applicable rate based on the chart below can be found with the eSponsor / Account Services website's investment performance information.			
Aggregate Month-End Plan Investment Account Value (Minimum)	Aggregate Month-End Plan Investment Account Value (Maximum)	Annual Charge Factor	Annual Charge Factor per \$1,000
\$0	\$249,999	1.90%	\$19.00
\$250,000	\$499,999	1.65%	\$16.50
\$500,000	\$749,999	1.20%	\$12.00
\$750,000	\$999,999	0.90%	\$9.00
\$1,000,000	\$1,999,999	0.65%	\$6.50
\$2,000,000	\$2,999,999	0.55%	\$5.50
\$3,000,000	\$3,999,999	0.45%	\$4.50
\$4,000,000	\$4,999,999	0.35%	\$3.50
\$5,000,000	\$9,999,999	0.35%	\$3.50
\$10,000,000	\$999,999,999	0.35%	\$3.50



Non-AUL Fees:

In addition, the Plan Sponsor has authorized the collection of fees for other plan services providers from participant accounts. No portion of these fees will be retained by AUL. These fees are as follows:

Other Plan Service Provider Fees		
Fee Type	Amount	Description
Redemption Fee	Variable	A fee assessed to a participant account by an investment management company if shares of a particular mutual fund are purchased and sold within the minimum holding period determined by the investment management company. No portion of this fee will be retained by AUL. A detailed description of a redemption fee, and a list of fees as of a specific point in time, can be found within our Glossary (see the Redemption fee and transfer restrictions guide).
TPA Assessed Fee Collection	Detailed by TPA Fee Type	The type of fees and amounts are based on your arrangement with a Third Party Administrator
Annual Admin Service	Variable	Fee amount is determined by the TPA
Per Participant	Variable	Fee amount is determined by the TPA
One Time Miscellaneous	Variable	Fee amount is determined by the TPA

Advisor Fees		
Fee Type	Amount	Description
Advisor	0.125%	Fee is a percentage of the account value deducted quarterly from participant accounts