

Taking action toward  
your financial future

Participate in your retirement plan

GETTING  
STARTED

The Arnold Group 401(k) Plan  
G50549

3 STEPS TO RETIREMENT PREPARATION

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# 3 Steps to retirement preparation

When it comes to retirement, it can be easy to think “I will get to that one day,” or “One day that will be more of a priority.” To have a better chance of reaching your retirement goals, it is important to make that “one day” today. By offering a retirement plan your employer has put you on a good path, but now it is up to you to take advantage of this important benefit. Read on for more information about the three steps you can take now to prepare for retirement.

1 ESTIMATE YOUR NEED

2 DETERMINE YOUR CONTRIBUTIONS

3 CHOOSE YOUR INVESTMENTS

# 1. Estimate your need

With the average life expectancy increasing, uncertainty around Social Security, rising healthcare costs and inflation continuing to erode the purchasing power of your money, participating in your retirement plan is more important than ever.

The amount you need in retirement income could play a significant role in reaching your future financial goals. It is important to take the time to look at your specific situation and retirement income needs before determining how much to contribute to your retirement account.

Only 48 percent of workers report that they and/or their spouses have taken the time to complete a retirement needs calculation, according to the 2015 Retirement Confidence Survey from Employee Benefit Research Institute and Mathew Greenwald & Associates.

**Note:** All individuals are fictitious and all numeric examples are hypothetical. These hypothetical investment returns are for educational purposes only and are not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings. Actual returns or principal value will vary. Balances shown are before reduction for taxes.

Use the “Retirement Income Strategy” tool at [www.oneamerica.com/retirementstrategy](http://www.oneamerica.com/retirementstrategy) to determine a suitable amount for your situation.

It is important that you start preparing to reach your retirement income goals early, because waiting even one year can make a big difference.



**David**  
Age 25

**\$1,500** Annual contribution

Assumptions:

- Earns \$30,000/year
- Plans to retire at age 65
- Contributions assume a constant rate of return of 6 percent

Total at age 65 if contributions begin at:

Age 25

**\$246,072**

**= \$0**

Age 26

**\$230,643**

**= \$15,429**

**COST OF WAITING (ONE YEAR)**



**Lisa**  
Age 40

**\$3,000** Annual contribution

Assumptions:

- Earns \$50,000/year
- Plans to retire at age 65
- Contributions assume a constant rate of return of 6 percent

Total at age 65 if contributions begin at:

Age 40

**\$174,469**

**= \$0**

Age 41

**\$161,594**

**= \$12,875**

**COST OF WAITING (ONE YEAR)**

## 2. Determine your contributions

It is a smart idea to participate in your retirement plan as soon as possible. If you start contributing right away, your account may have more time to grow or weather ups and downs.

### Your retirement plan contributions

The money you contribute to your retirement account is automatically deducted from your paycheck – before taxes are taken out. It goes directly into your retirement account, so your paycheck is actually less than it would have been. This means you are paying less in current income taxes for the year. This can help reduce the impact of contributing to your retirement plan on your take-home pay.

### Put tax deferral to work for you

Tax deferral simply means the contributions to your retirement plan are not currently taxed. You are putting off paying taxes on that money until you withdraw it from your retirement account.

How can putting off paying taxes be a benefit? Not only are your contributions invested, but the deferred taxes allow your money to stay invested.

### Roth Contributions

Unlike traditional qualified plan contributions, Roth contributions are made with after-tax dollars, which means that you are taxed on the full amount you earn first, and then your contribution is deducted. Roth contributions and earnings accumulate tax-free. When you reach retirement, your qualified distributions can be withdrawn tax-free.

The Roth option may make more sense for you if:

- You believe you will be in a higher tax bracket when you retire
- You prefer to reduce your future tax liability instead of your current tax liability
- You want tax-free growth

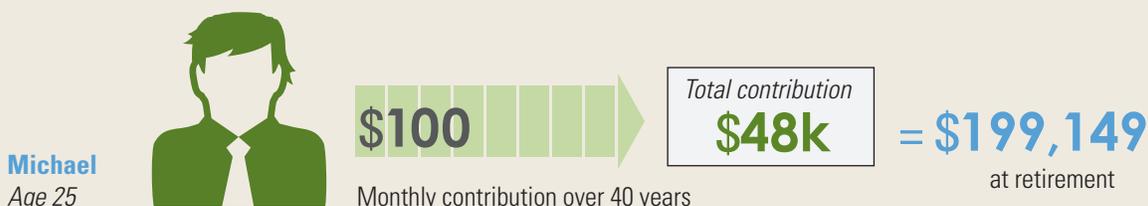
However, Roth is not for everyone. Weigh your options carefully.

### The benefits of compounding

Compounding occurs when your initial investment generates a gain that is reinvested and experiences an additional earning. When the new balance (the original investment plus the gain) generates further earnings, the initial gain increases the total return of your initial investment. When the following gains are reinvested, future positive earnings are further compounded.

### Compounding example

Thanks in part to compounding, the difference between the contributions to Michael's account and his actual account balance at retirement is \$151,149!



**Note:** This hypothetical investment return and fictitious name is designed to demonstrate the impact of compounding returns and is not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings and a 6 percent average return on investment. Actual returns or principal value will vary. Balance shown is before reduction of taxes.

## 3. Choose your investments

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An important and sometimes confusing step in retirement preparation is choosing which options to invest in. Because each investor has different goals and different circumstances, there is no set strategy that works for everyone.

### Investment types

There are different types of investments in which you may choose to invest your retirement plan contributions. The three main types are:

- Stocks
  - Stocks have historically had the greatest risk and highest returns among the three major investment types.
- Bonds
  - Bonds are generally less volatile than stocks but offer more modest returns.
- Cash equivalents
  - Cash equivalents – such as certificates of deposit, treasury bills and money market funds – are generally the most conservative investments, but offer a lower potential for return than the other major investment types.

Another type of investment, called an Asset Allocation investment, provides investors with a blended portfolio of different types of investments in a single option. These investments are a good option for investors who would prefer to allow professional money managers to make adjustments to their investments as the market fluctuates.

AUL's Retirement Services products offer flexibility and diversity in investment options through our group annuity contract to help plan participants reach their retirement goals. Participants invest in an AUL separate account, which in turn invests in underlying funds. Plan participants are credited with units of the AUL separate account, not shares of any underlying fund.

### Understanding risk and return

Investment risk is the potential for an investment to lose value. Return is the change in value on an investment. Higher returns are usually associated with

greater risks, while investments with lower returns generally have a lower risk level. Understanding the relationship between risk and return is very important as you develop your investment strategy.

The amount of investment risk you are willing to take, also known as your "risk tolerance," is a personal decision, which can be shaped by many factors including the amount of time you have until retirement, also known as your "time horizon."

- Risk tolerance
  - Some people are comfortable taking on the risk of frequent ups and downs of the stock market in return for potentially greater long-term returns. Others prefer the possibility of a slow, steady return with lower risk investments. Understanding your personal attitude toward risk can help you find the right mix of investments for your portfolio.
- Time horizon
  - The longer you have until retirement, the more risk you can potentially afford to take.

### Mixing it up with diversification

Because different investment types have varying levels of risk and return, it is important to make sure you have a good mix of investments in your portfolio. This strategy, called diversification, aims to balance risk and reward by allocating assets according to your goals, risk tolerance and investment horizon.

**Note:** Each group of investments carries its own unique risks. Before investing, please read each fund prospectus for a detailed explanation of the risks, fees, and costs associated with each underlying investment. Although you might reduce volatility and risk with diversification, you can't eliminate investment risk altogether. Diversification does not ensure a profit or protect against loss. Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund.

**Money Market funds are not typically insured or guaranteed by the Federal Deposit Insurance Corporation 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.**

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What type of investor are you? Find out by completing the Asset Allocation Builder questionnaire on the following pages.

### **Investment support**

Because choosing investment options can be difficult, the The Arnold Group 401(k) Plan offers you assistance with these important decisions, including tools and resources provided by AUL and others available from independent, third parties.

#### ***Target date investment options***

Your plan offers target date investments. Target date investments are types of Asset Allocation investments designed for investors who prefer to be less "hands-on" when it comes to their investment management.

With target date investments, which are based on your anticipated date of retirement, investments are progressively rebalanced for you from riskier investments to more conservative investments as you near retirement.

More information on your plan's investment options can be found in your enrollment materials, during online enrollment or by logging in to your secure account.

**Note:** 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 you near 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.

#### ***My OneCheck<sup>SM</sup> Online***

My OneCheck Online from MasteryPOINT Financial Technologies is available to you by logging into your account at [www.oneamerica.com](http://www.oneamerica.com). This tool includes resources to help you create your personal retirement strategy:

- **Strategy Builder:** The My OneCheck Online Strategy Builder web tool is designed to help you create a retirement action plan and provides recommendations from MasteryPOINT that may move you closer to your retirement goals.
- **Retirement education information:** The education section of the tool provides information on retirement preparation concepts and the advantages of your retirement plan.
- **Calculators:** The Distribution Planner and Paycheck calculators are helpful retirement preparation and financial resources.

**Note:** MasteryPOINT's My OneCheck Online Retirement Income Strategy (RIS) tool is a sophisticated retirement planning tool designed to provide you with valuable help in reaching your retirement goals. However, the tool's forecasts and projections are derived from mathematical modeling techniques of the economic and financial markets that may or may not reflect actual conditions and events. The asset projections and suggestions of asset allocation strategies furnished through the RIS tool are based on information and assumptions you provide about your current financial, personal, family status, and expected returns as well the historical performance of various asset categories available within your plan. While My OneCheck Online can provide you with insights on which investment asset categories offered by your Plan appear to best fit your retirement needs, you are solely responsible for using your own best judgment to choose the investments that are most suitable for you.

#### ***Methodology***

The My OneCheck Online RIS tool generates retirement wealth and retirement income projections based on current account balances, current salary, retirement age, life expectancy, current savings rates and rate of return assumptions entered by the participant. The risk questionnaire provides a series of questions that are used to determine the user's tolerance for risk. Based on his/her answers to the questions, the tool assigns each user a conservative, moderate, or aggressive risk profile. The tool then displays a suggested mix of assets that may be appropriate for the user's time horizon to retirement

and risk profile. Consult with your financial professional to discuss how other investment options can be combined with your asset level suggestions to best meet your overall retirement or other financial goals.

#### *Limitations and key assumptions*

- There can be no assurance that any of the suggestions for modification of participant savings level, participant retirement age, participant retirement goal, or participant risk level will generate any specific level of retirement date wealth or income in retirement.
- These illustrations are hypothetical and based on the information and variables you provide. Investing involves risk including the potential for loss of principal. Past performance is not a guarantee of future results. Your actual investment experience will vary.
- Any investment involves risk and there is no assurance that the investment objective of any investment option will be achieved. Before investing, understand that your investments are subject to market risk, including possible loss of principal.
- The use of diversification and asset allocation as part of an overall investment strategy does not assure a profit, or protect against loss in a declining market.
- Monthly retirement plan contributions are made at the end of each month prior to retirement at the specified rate you selected.
- Your retirement plan assets grow at the pre- and post-retirement rates of return you selected.
- Your salary growth before retirement is calculated at an annual rate of 3%. Contributions into the Plan before retirement will also grow at the same rate. Income growth after retirement is set to the inflation rate.
- After retirement, your growth-adjusted salary is withdrawn from your retirement plan balance each month. This amount is indicated as withdrawn before investment growth is applied for the month.
- Monthly compounding is applied to rates of return and inflation. These values are applied at the rate you select, divided by 12 for growth of retirement plan balances.
- Social Security is calculated based on your current salary. An earnings base for up to 35 working years prior to retirement date is calculated. Your current Social Security benefits are calculated from your assumed earnings base and that of your spouse

(whether non-working spouse or working spouse if his/her age and salary are specified). A 2.5% annual growth factor is applied to your Social Security benefits after retirement. The calculated benefit is added to your retirement plan balance at the end of each month during retirement. Benefits are reduced for early retirement and increased for late retirement according to current Social Security regulations.

- If you are married and do not explicitly exclude the spouse Social Security benefit, a spousal benefit equal to one half of your benefit will be computed and added to your balance.
- If you retire before your normal retirement age (65, 66, or 67 depending on your age), your Social Security benefit will be reduced by the standard reduction formula. If you retire before age 62, your benefit may be reduced even further. The program does not consider your salary and Social Security contribution history. As a result, your computed benefit when you retire early may be less than your actual benefit. Contact the Social Security Administration for a more accurate benefit estimate.
- Your federal tax rate is calculated based upon your current salary (including spouse salary, if entered) and assumes only the standard deduction. State taxes are not considered in the analysis.

#### *Other risks and limitations*

MasteryPOINT My OneCheck Online cannot independently monitor, review, or update the recommendations or projections you receive from it, nor does it have the capability to monitor or review the investment decisions you make based on its recommendations or projections. Because the tool's utility depends on the completeness, accuracy and timeliness of the information you provide, you are solely responsible for reviewing and updating information within the tool. You understand that you must provide complete and accurate information when requested by My OneCheck Online in order to get meaningful results from it.

**IMPORTANT: The projections or other information generated by this RIS tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investments results and are not guaranteed. RIS does not evaluate every possible investment or retirement strategy you could use, particularly when considering investments outside of your employer sponsored pension plan. As a result, the recommendations of RIS may not**

**have considered investments or strategies that would produce similar or superior results. Additionally, the results provided by RIS may vary with each use and over time depending on the assumptions you enter.**

**Schlindwein Associates, LLC is an independent Registered Investment Advisor, and neither Schlindwein Associates, LLC nor MasteryPOINT are affiliates of any of the companies of OneAmerica.**

**What type of investor are you?**

Based on your personal situation and comfort level with investing, this questionnaire can help you select your investor profile. Answer these questions and total your score at the bottom. The total score recommends which of the five risk profiles is most appropriate for you.

If you'd prefer to complete this questionnaire online, visit [www.oneamerica.com/AssetAllocation](http://www.oneamerica.com/AssetAllocation).

	1 year	2-4 years	5-7 years	8-10 years	11+ years	Score
I expect to begin withdrawing money from my retirement account in:	1	2	3	4	5	

	I want a lump sum distribution	2-4 years	5-7 years	8-10 years	11+ years	Score
Once I begin withdrawing money from my retirement account, I expect the withdrawals to last:	1	2	3	4	5	

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Score
I would take money out of my retirement account to pay for a large, unexpected expense.	1	2	3	4	5	
To meet my financial goals, my investments must grow at a high rate of return.	5	4	3	2	1	
I prefer investments that are a low risk, even if the returns are lower than the rate of inflation (the rise in prices over time).	1	2	3	4	5	
I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs.	1	2	3	4	5	
When it comes to investing, protecting the money I have is my highest priority.	1	2	3	4	5	
I am unwilling to wait several years to recover from losses I could incur in an extended down market.	1	2	3	4	5	
I always choose investments with the highest possible return, even if the investments may frequently experience large declines in value because of higher risk.	5	4	3	2	1	
If I had \$1,000 invested in an account, and its value dropped to \$850 after six months, I would move all my money to a more conservative account.	1	2	3	4	5	

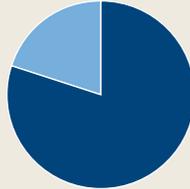
<b>TOTAL</b>
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## Selecting an investor model to suit your style

### Conservative strategy

#### Score 10–19

The conservative investment strategy seeks to provide high current income and low long-term capital appreciation.

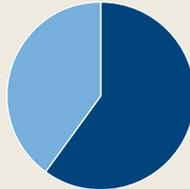


Investment	Percentage
Stocks	20%
Bonds	80%

### Moderate strategy

#### Score 20–26

The moderate strategy seeks to provide high current income and moderate long-term capital appreciation.

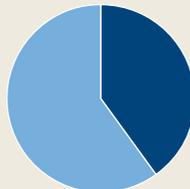


Investment	Percentage
Stocks	40%
Bonds	60%

### Balanced strategy

#### Score 27–33

The balanced strategy seeks to provide above average capital appreciation and a moderate level of current income.

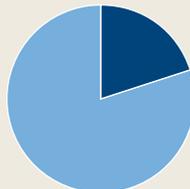


Investment	Percentage
Stocks	60%
Bonds	40%

### Growth strategy

#### Score 34–40

The growth investment strategy seeks to provide high long-term capital appreciation with low current income.



Investment	Percentage
Stocks	80%
Bonds	20%

### Equity growth strategy

#### Score 41–50

An equity growth strategy seeks to provide high long-term capital appreciation.



Investment	Percentage
Stocks	100%
Bonds	0%

**Note:** Not all plans offer investment options in all categories.

**Note:** While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to asset allocation models neither guarantees a profit nor eliminates the possibility of loss.

# Investment information

The quality of the options in which your retirement assets are invested is an important part of reaching your retirement goals. Understanding the characteristics of each investment, such as risk, return and expense in addition to routinely reviewing the performance of your plan's investment offerings is key. Read on to learn more about the options offered by your plan.

**In this section, you will find:**

- Information on how to read investment performance
- Investment performance for options offered by your plan

# How to read investment performance information

When determining suitable investment options, it is important to look at the performance of the options available in your plan. While past performance does not guarantee future results, this information can give you some background data to use when choosing where to invest your retirement assets.

## 1. Investment Option (Internal Code)

— This column shows the investment options available for the plan.

## 2. Investment Type

— The “Investment Type” is the category in which the option falls. This is helpful when comparing options and determining where you’d like to invest.

## 3. Net Expense Ratio

— The Net Expense Ratio is the annual operating expenses of the underlying investment vehicle divided by the average net assets of the underlying investment vehicle, inclusive of any applicable waiver of fees or expense reimbursements.

### Annualized performance as of [MM/DD/YYYY]

**Note:** Returns are historical and past performance does not guarantee future results. Current performance may be lower or higher than the performance quoted. The investment return and principal value of the investment accounts will fluctuate, thus a participant’s units may be worth more or less than their original cost when redeemed.

**Note:** Annualized total return figures shown are net of the ordinary operating expenses for each fund, but may not reflect a deduction for any contract related charges and fees such as mortality & expense risk charges, administrative expenses, premium tax charges, maintenance fees or other expenses that might be incurred under a group variable annuity contract. If included in these total return figures, any such charges would lower the performance shown. For a complete description of the charges, expenses or fees that apply to your contract, please contact your Employer or Plan Administrator. For a more complete description of the performance calculation and other important information, write to OneAmerica Securities, Inc., 433 N. Capitol Ave., Indianapolis, IN 46204, 1-800-249-6269.

**Note:** The performance reported includes the mortality and expense risk charge (1.25% on an annualized basis) but does not reflect the deduction of withdrawal charges or a pro rata portion of any administrative charge. Based on the type of contract, administrative fees may range from \$0-\$7.50 per quarter.

**Note:** An investment in the OneAmerica Money Market investment account is not insured or guaranteed by the Federal Deposit Insurance Corporation or any government agency. Although the account seeks to maintain a stable unit value, it is possible to lose money by investing in the account.

Annualized performance as of [MM/DD/YYYY]

Investment Option Name (Internal ID)	Investment Type	Net Exp. Ratio	YTD	1 Year	3 Years	5 Years	10 Years / Inception	Inv Opt Inception
<b>Fix Int/Stable Value/Cash</b>								
OneAmerica Money Mkt O/XXXX	Cash	0.99	-0.11	-1.25	-1.24	-0.86	0.30	04/12/1990
	Money Market Current Yield		-1.26					
<b>Short-Term Bonds</b>								
Thornburg Ltd-Term Inc R3/XXXX	Short Term Bond	0.99	6.06	6.59	4.55	4.87	3.76	10/01/1992
<b>Intermediate-Term Bonds</b>								
AmerCent Infl-Adj Bond A/XXXX	Inflation Protected B	0.73	5.98	5.95	6.27	5.33	5.11	06/15/1998
Franklin Strat Inc R3/XXXX	Multisector Bond	1.15	9.74	10.89	7.04	5.66	6.83	05/24/1994
<b>High Yield Bonds</b>								
Fidelity VIP High Inc Init/XXXX	High Yield Bond	0.69	0.75	10.10	9.19	7.11	7.58	09/19/1985
<b>Balanced</b>								
AmerCent AllocCon Inv/XXXX	Balanced	1.01	7.82	8.39	6.09	2.39	4.59	02/15/1996
AmerCent Strat Alloc Agrsv Inv/XXXX	Balanced	1.21	12.07	11.52	8.03	0.05	6.23	02/15/1996

*continues*

## 4. Year to Date (YTD), 1-year, 3-year, 5-year and 10-year or inception performance

— This information shows the investment option’s performance for the specific time period.

## 5. Investment Option Inception Date

— This is the date the investment option was first made available to investors.

**Note:** While investment performance is available for most investment options, it is not available for all options. Some performance data may be provided by the investment’s manager or not available at this time.

# Annualized performance

as of 10/31/2021

**Note:** Returns are historical and past performance does not guarantee future results. Current performance may be lower or higher than the performance quoted. The investment return and principal value of the investment accounts will fluctuate, thus a participant's units/shares may be worth more or less than their original cost when redeemed.

**Note:** Annualized total return figures shown are net of the ordinary operating expenses for each fund, but may not reflect a deduction for any contract related charges and fees such as mortality &

expense risk charges, administrative expenses, premium tax charges, maintenance fees or other expenses that might be incurred under a group variable annuity contract. If included in these total return figures, any such charges would lower the performance shown. For a complete description of the charges, expenses or fees that apply to your contract, please contact your Employer or Plan Administrator. For a more complete description of the performance calculation and other important information, write to One American Square, Indianapolis, IN 46282, 1-800-249-6269.

## Annualized performance as of 10/31/2021

Investment Option /Internal Code	Investment Type	Net Exp. Ratio	YTD	1 Year	3 Years	5 Years	10 Years / Inception	INV Option Inception
<b>Intermediate-Term Bonds</b>								
AmerFds Bond Fd of America R6/ CJKH7 <sup>1</sup>	Int Term Bond	0.21	-0.71	1.18	6.96	3.91	3.64	05/01/2009
PGIM Total Return Bond R6/CFRK <sup>1</sup>	Int Term Bond	0.39	-1.43	1.60	6.51	4.20	4.24	12/27/2010
<b>Balanced</b>								
Vanguard Balanced Index Adm/ CFVX	Balanced	0.07	12.63	24.54	15.49	12.69	10.92	11/13/2000
<b>Large-Cap Stocks</b>								
MFS Val R6/CFN7	Large Cap Value	0.47	22.09	40.19	15.41	13.37	13.40	05/01/2006
Vanguard Equity-Income Adm/ CFV6	Large Cap Value	0.19	21.28	40.01	14.26	13.32	13.31	08/13/2001
iShares SP 500 Index K/CJTK	Large Cap Blend	0.03	23.99	42.83	21.47	18.88	16.14	07/30/1993
TRowePrice BlueChip Grth I/CFRT	Large Cap Growth	0.56	19.71	32.73	25.68	24.22	20.32	12/17/2015
Vanguard Growth Index Adm/ CFWG	Large Cap Growth	0.05	24.45	43.37	30.11	24.78	18.94	11/13/2000
<b>Mid-Cap Stocks</b>								
Vanguard Mid Cap Index Adm/ CFW3 <sup>2</sup>	Mid Cap Blend	0.05	22.93	45.21	20.69	16.79	14.86	11/12/2001
<b>Small-Cap Stocks</b>								
Vanguard Small Cap Index Adm/ CFXG <sup>2</sup>	Small Cap Blend	0.05	18.91	48.16	17.89	16.04	14.25	11/13/2000
<b>Foreign Stocks</b>								
Vanguard Emrg Mkts Stk Idx Adm/ CFV3 <sup>3</sup>	Diversified Emerg Mkt	0.14	2.43	17.44	12.93	8.77	4.81	06/23/2006
MFS Intl Diversification R6/CKFM <sup>3</sup>	Foreign Blend	0.73	7.78	26.26	14.82	N/A	10.05	10/02/2017
Vanguard Total Int Stk Idx Adm/ CFX7 <sup>3</sup>	Foreign Blend	0.11	9.20	30.59	12.47	9.97	7.14	11/29/2010

## Annualized performance as of 10/31/2021

Investment Option /Internal Code	Investment Type	Net Exp. Ratio	YTD	1 Year	3 Years	5 Years	10 Years / Inception	INV Option Inception
<b>Managed Asset Allocation</b>								
AmerFds 2010 Trgt Date Ret R6/CFHR <sup>4</sup>	Mgd Asset Allocation	0.30	7.47	15.36	9.82	7.78	7.43	07/13/2009
AmerFds 2015 Trgt Date Ret R6/CFHT <sup>4</sup>	Mgd Asset Allocation	0.30	8.39	17.31	10.62	8.42	8.13	07/13/2009
AmerFds 2020 Trgt Date Ret R6/CFHV <sup>4</sup>	Mgd Asset Allocation	0.31	8.77	18.00	11.21	9.18	8.93	07/13/2009
AmerFds 2025 Trgt Date Ret R6/CFHW <sup>4</sup>	Mgd Asset Allocation	0.33	9.90	20.82	13.02	10.71	10.33	07/13/2009
AmerFds 2030 Trgt Date Ret R6/CFHX <sup>4</sup>	Mgd Asset Allocation	0.35	11.68	24.76	14.54	12.31	11.42	07/13/2009
AmerFds 2035 Trgt Date Ret R6/CFHY <sup>4</sup>	Mgd Asset Allocation	0.37	14.17	30.26	16.87	14.21	12.41	07/13/2009
AmerFds 2040 Trgt Date Ret R6/CFH3 <sup>4</sup>	Mgd Asset Allocation	0.38	15.60	33.36	17.97	15.06	12.88	07/27/2009
AmerFds 2045 Trgt Date Ret R6/CFH4 <sup>4</sup>	Mgd Asset Allocation	0.39	16.02	34.26	18.31	15.36	13.05	07/13/2009
AmerFds 2050 Trgt Date Ret R6/CFH6 <sup>4</sup>	Mgd Asset Allocation	0.39	16.37	34.84	18.56	15.57	13.16	07/13/2009
AmerFds 2055 Trgt Date Ret R6/CFH7 <sup>4</sup>	Mgd Asset Allocation	0.39	16.52	35.03	18.60	15.60	13.16	02/01/2010
AmerFds 2060 Trgt Date Ret R6/CFH9 <sup>4</sup>	Mgd Asset Allocation	0.40	16.49	35.07	18.60	15.56	12.24	03/27/2015
AmerFds 2065 Trgt Date Ret R6/CN46 <sup>4</sup>	Mgd Asset Allocation	0.40	16.58	35.09	N/A	N/A	40.06	03/27/2020

### Additional information about your investment options

**Note:** Any performance reported before AUL first offered an investment account is hypothetical and was calculated by adjusting the underlying fund's performance by current applicable contract charges.

**Note:** Unit values are based on net asset values provided by the fund company and not independently verified by OneAmerica. If OneAmerica receives corrected information, the net asset value will be recomputed and your account will be recalculated, if necessary, to reflect the corrected net asset value, provided that the error was material under federal securities laws.

### Asset Class and Investment Option Specific Disclosures

**1. Note:** Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund.

**2. Note:** 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.

**3. Note:** 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.

**4. Note:** 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.

### **Additional Notes**

**Note:** The use of asset allocation or diversification does not assure a profit or guarantee against a loss.

**Note:** Non-registered group annuity contracts are issued by American United Life Insurance Company® (AUL), One American Square, Indianapolis, IN 46282, 1-800-249-6269. While a participant in an annuity contract may benefit from additional investment and annuity related benefits under the annuity contract, any tax deferral is provided by the plan and not the annuity contract.

**Note:** Participants invest in AUL separate accounts, which in turn invest in underlying funds. Plan participants own units of an AUL separate account, not shares of any underlying fund.

**Note:** If a participant invests in assets held with another company, recordkeeper or vendor, they will receive more than one statement detailing their investments. Examples of these types of assets include self-directed brokerage accounts, real estate, life insurance, or assets with another vendor.

**Note:** Log into your secure account at [www.oneamerica.com](http://www.oneamerica.com) to obtain the most current calendar month end performance.

**Participant Enrollment Form**

Products and financial services provided by  
**AMERICAN UNITED LIFE  
INSURANCE COMPANY®**  
a OneAmerica® company  
One American Square, P.O. Box 6011  
Indianapolis, IN 46206-6011  
1-800-249-6269



**Plan Information**

Plan Number   G50549   Division \_\_\_\_\_  
Plan Name   The Arnold Group 401(k) Plan  

**Participant Information**

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security (or Taxpayer ID) Number \_\_\_\_\_  M  F \_\_\_\_\_  
Gender Date of Birth

Street Address \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone Number (including area code) \_\_\_\_\_ E-mail Address \_\_\_\_\_  Work  Personal

**Employment Information**

To be completed by the Employer for Employer Sponsored Plans or by the Participant for Voluntary 403(b), 457(b), or IRA plans.

Date of Hire \_\_\_\_\_ Date of Rehire \_\_\_\_\_

**Participant Election**

[ ] I authorize my employer to reduce my compensation by \_\_\_\_\_% or \$\_\_\_\_\_ as a **pre-tax** deferral to the Plan.

[ ] I authorize my employer to reduce my compensation by \_\_\_\_\_% or \$\_\_\_\_\_ as a **Roth after-tax** deferral to the Plan.

[ ] I elect **NOT** to make contributions. I understand that I may be entitled to employer contributions or forfeiture reallocations, if applicable, as permitted by the Plan.



## Information for Participant

1. The election made in the **"Participant Election"** section of this form applies until changed by you. Elections can be changed by logging into your secure account at [www.oneamerica.com](http://www.oneamerica.com) or by contacting your plan representative. The effective date of your election will be determined by your employer and is dependent upon Plan document provisions.
2. If allowed and if you are eligible to make catch-up contributions, any of your elective deferrals that exceed either the elective deferral dollar limit (the Internal Revenue Code (Code) section 402(g) limit), the annual additions limit (the Code section 415 limit), the plan's deferral limit, or the Actual Deferral Percentage (ADP) limit shall be treated as catch-up contributions, up to the applicable catch-up contributions limit for the calendar year.
3. For any calendar year that you make elective deferrals to a retirement plan sponsored by an unrelated employer as well as to this Plan, you are responsible for determining if you have exceeded the Code section 402(g) limit in effect for such taxable (calendar) year.
4. Contributions received on your behalf will be directed based on elections selected by you, if your employer is not directing the investment of your contributions, by logging into your secure account at [www.oneamerica.com](http://www.oneamerica.com), by completing an **"Investment Option Election Form"** (R-20089), or by calling 1-800-249-6269.
5. If you do not select investment options through one of the means mentioned above, if your employer is not directing the investment of your contributions, contributions received on your behalf will be directed to the applicable default investment option. It is your responsibility to log into your secure account at [www.oneamerica.com](http://www.oneamerica.com) or to call 1-800-249-6269 to transfer contributions to other available investment options.

Additional plan-specific provisions or limitations may apply. Please refer to your summary plan description (SPD) or contact your plan representative for assistance.

## Participant Acknowledgement and Signature

I understand that (1) if I am a participant in a 403(b) or a 457 plan that restrictions on distributions may apply as set forth in Section 403(b)(11) or Section 457 of the Internal Revenue Code; (2) I have a duty to review my pay records (pay stub, etc.) to confirm that my election is implemented by my employer as requested under the **"Participant Election"** section of this form.

I also understand that (1) tax-qualified retirement plans from American United Life Insurance Company® (AUL) are funded by an AUL group annuity contract; (2) while a participant in an annuity contract may benefit from additional investment and annuity-related benefits under the annuity contract, any tax deferral is provided by the Plan and not the annuity contract; and (3) this material must be preceded by or accompanied by the **"State Specific Fraud Warning Notices for Retirement Services"** (R-20402) form.

Under penalties of perjury, by signing the below, I hereby certify (1) that the Social Security (or Taxpayer ID) Number provided under the **"Participant Information"** section of this form is correct; and (2) that I am not subject to backup withholding because (a) I have not been notified that I am subject to backup withholding as a result of a failure to report interest and dividends, or (b) the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.

**NOTE: The IRS does not require your consent to any portions of this document other than certifications required to avoid backup withholding.**

Do you own existing in-force life insurance or annuities?     Yes  No

Does this annuity replace, discontinue or change any existing insurance or an annuity?     Yes  No

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Date

**(if applicable) OneAmerica Securities, Inc. Broker/Dealer Firm: Please send this signed completed form and the New Account Form (I-23383) to OneAmerica Securities, Inc.**

**Please make a copy of this form for your records and return the original to your plan representative.**





1. Investment elections will take effect when this form is processed by the record keeper. Contributions received after the date this form is processed will be invested according to your elections, if your employer is not directing the investment of your contributions, until changed by you. Contributions received prior to the date this form is processed will be invested according to elections already on file, if applicable, or will be directed to the applicable default investment option. It is your responsibility to log into your secure account at [www.oneamerica.com](http://www.oneamerica.com) or to call 1-800-249-6269 to transfer contributions to other available investment options.
2. If you do not complete the **“Investment Elections”** section of this form, if your employer is not directing the investments of your contributions, contributions received on your behalf will be directed to the applicable default investment option. It is your responsibility to log into your secure account at [www.oneamerica.com](http://www.oneamerica.com) or to call 1-800-249-6269 to transfer contributions to other available investment options.
3. All or part of your account value may be transferred between available investment options at any time during the accumulation period, subject to the following:
  - a. Only one transfer may be made per day.
  - b. You may be limited to the number of investments selected in a single transfer request.
  - c. Your reallocated investment total must equal the current investment total.
  - d. The investment return and principal value of the investment accounts will fluctuate, so that when redeemed, units may be worth more or less than the original cost.
4. Contributions, other than those directed to the AUL general account (fixed interest investment option), will be credited to the AUL separate account, which is divided into variable investment accounts. Each variable investment account invests exclusively in shares of a specific mutual fund, mutual fund portfolio, or other entity in which it is authorized to invest. Due to the fluctuation in value of the assets underlying the AUL separate account, the value of variable investment account units credited to the contractholder or the participant will also fluctuate, so that units may be worth more or less than the original cost when redeemed.
5. 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.

Additional plan-specific provisions or limitations may apply. Please refer to your summary plan description (SPD) or contact your plan representative for assistance.

## Participant Acknowledgement and Signature

***This section must be completed if not attached to the Participant Enrollment Form.***

I understand that (1) if I am a participant in a 403(b) or a 457 plan that restrictions on distributions may apply as set forth in Section 403(b)(11) or Section 457 of the Internal Revenue Code; (2) this material must be preceded by or accompanied by the **“State Specific Fraud Warning Notices for Retirement Services”** (R-20402) form.

Under penalties of perjury, by signing the below, I hereby certify (1) that the Social Security (or Taxpayer ID) Number above is correct; and (2) that I am not subject to backup withholding because (a) I have not been notified that I am subject to backup withholding as a result of a failure to report interest and dividends, or (b) the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.

**NOTE: The IRS does not require your consent to any portions of this document other than certifications required to avoid backup withholding.**

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Date

**Please make a copy of this form for your records and return the original to your plan representative.**



## State Specific Fraud Warning Notices for Retirement Services Contract Applications

Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 368  
Indianapolis, IN 46206-0368  
(317) 285-1877



**All States Not Listed Below:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**Alabama:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**Colorado:** It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment or fines, denial of insurance and civil damages. Any insurance company or representative of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Georgia, Oregon, Vermont:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to civil fines and criminal penalties.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Maine, Tennessee, Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and a denial of insurance benefits.

**Maryland:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and imprisonment.

**New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New Mexico:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**Ohio:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Virginia:** Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

## Participant Beneficiary Designation Form

(For ERISA plans not offering  
Qualified Pre-Retirement Survivor Annuities)

Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 6011  
Indianapolis, IN 46206-6011  
1-800-249-6269



### Instructions for the Plan Participant

1. Complete the **"Participant Marital Status"** section of this form.
2. To designate a Beneficiary or Beneficiaries, complete the **"Beneficiary Designation"** section of this form.
3. Read, then complete the **"Participant Signature"** section of this form.
4. If you are married and have met any of the requirements necessary for spousal consent, have your spouse read, then complete the **"Spousal Authorization"** section of this form.
5. Keep a copy of the completed form with your other important records and return the original to your plan representative.

### Information for Plan Participant

#### Trust Information

If your beneficiary is a trust, there shall be no obligation to inquire into the terms of the trust, and payment of the proceeds as provided in the designation will be a full discharge from all liability. If, before payment of the proceeds is made, satisfactory proof is presented that the trust has been revoked or is not in effect at your death, the proceeds shall be paid to the next class of beneficiary or to your estate if there is no such beneficiary. If the trust has been created by a will but fails to come into existence for any reason, the proceeds shall be paid to the next class of beneficiary or to your estate if there is no such beneficiary.

### Participant Marital Status

If you are married, federal law (and/or the terms of your plan) generally requires that death benefits from the plan be paid to your spouse when you die. You should immediately inform your plan representative of any change in our marital status. Such change may invalidate any previous beneficiary designation.

Married.

If you are married and have designated a Beneficiary other than, or in addition to, your spouse, your spouse's signature is required in order to complete your designation. **Your spouse's consent must be witnessed by a plan representative or a Notary Public.**

Married but unable to locate my spouse.

If you are married and cannot locate your spouse, your election must be witnessed by a plan representative or a Notary Public. Your plan representative may request evidence for the plan's records.

Unmarried.

Because your spouse would have certain rights to your death benefit, your Beneficiary designation becomes invalid if you are married at the time of your death, unless your spouse has consented in writing to your designations.

Participant Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_  
 Plan Name: \_\_\_\_\_ Plan Number: \_\_\_\_\_

**Beneficiary Designation**

Complete this section to designate a beneficiary or beneficiaries. Enter full names, relationship to you (for example, spouse, child, grandchild, etc.), Social Security Number, and date of birth. Benefits are payable to the survivors within the highest class (Primary or Secondary) in equal shares unless specified otherwise here. The rights of other beneficiaries shall terminate upon such payment. The beneficiary or beneficiaries for the benefit payable at my death shall be as follows:

**Primary Beneficiary**

1. \_\_\_\_\_  M  F \_\_\_\_\_ %  
 NAME (FIRST, M.I., LAST) SOC. SEC. # RELATIONSHIP DOB  
 \_\_\_\_\_  
 ADDRESS CITY, STATE, ZIP

2. \_\_\_\_\_  M  F \_\_\_\_\_ %  
 NAME (FIRST, M.I., LAST) SOC. SEC. # RELATIONSHIP DOB  
 \_\_\_\_\_  
 ADDRESS CITY, STATE, ZIP

3. \_\_\_\_\_  M  F \_\_\_\_\_ %  
 NAME (FIRST, M.I., LAST) SOC. SEC. # RELATIONSHIP DOB  
 \_\_\_\_\_  
 ADDRESS CITY, STATE, ZIP

*Designated percentage(s) must total 100%.*

**If naming a Trust:**

\_\_\_\_\_ FULL NAME OF TRUST FULL NAME OF TRUSTEE(S) DATE OF TRUST

*If no primary beneficiary is living at the time of your death, benefits will be paid to the second class of beneficiaries.*

**Secondary Beneficiary**

1. \_\_\_\_\_  M  F \_\_\_\_\_ %  
 NAME (FIRST, M.I., LAST) SOC. SEC. # RELATIONSHIP DOB  
 \_\_\_\_\_  
 ADDRESS CITY, STATE, ZIP

2. \_\_\_\_\_  M  F \_\_\_\_\_ %  
 NAME (FIRST, M.I., LAST) SOC. SEC. # RELATIONSHIP DOB  
 \_\_\_\_\_  
 ADDRESS CITY, STATE, ZIP

3. \_\_\_\_\_  M  F \_\_\_\_\_ %  
 NAME (FIRST, M.I., LAST) SOC. SEC. # RELATIONSHIP DOB  
 \_\_\_\_\_  
 ADDRESS CITY, STATE, ZIP

*Designated percentage(s) must total 100%.*

**If naming a Trust:**

\_\_\_\_\_ FULL NAME OF TRUST FULL NAME OF TRUSTEE(S) DATE OF TRUST



# Participating in your plan

## **eEnrollment**

### **Registration**

1. Go to [www.oneamerica.com/enrollment](http://www.oneamerica.com/enrollment)
2. Click on “Register for a new account”.
3. Select the “Account Services” link.
4. Complete the step-by-step registration process, which includes:
  - Entry of your plan number and personal information
  - Complete account setup

### **Enrollment**

1. Enter your User ID and Password created during registration. Click Login.
2. Complete the step-by-step enrollment process, which includes:
  - Determine what you will contribute
  - Select your investment options

## **Paper enrollment**

Paper forms are available. Please complete and return them following the instructions given by your plan representative.

## **Consolidating retirement accounts**

You are able to roll over or transfer an existing qualified retirement plan account from a prior employer immediately.

Benefits of account consolidation include:

- One point of contact for your retirement questions
- Reporting of your retirement assets on a single account statement
- One account for allocation and diversification of your retirement portfolio

Considerations include:

- Your prior account’s investment options and cost structure
- Possibility of moving your account(s) into an Individual Retirement Account (IRA)

You will have an opportunity to initiate a rollover or transfer of your accounts during the enrollment process. For assistance in initiating a rollover or transfer, call 1-800-249-6269 Monday through Friday from 8 a.m. to 10 p.m. Eastern Time (ET).

Enroll today

at [www.oneamerica.com/enrollment](http://www.oneamerica.com/enrollment),  
by filling out the enrollment forms or by  
calling **1-800-249-6269**.

## Notes

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Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company.

This information is provided for overview or general educational purposes only. This is not to be considered, or intended to be legal or tax advice. Changes in the tax law may affect the information provided. Investors should consult with their legal or tax advisors for personalized assistance, including any specific state law requirements.

Investing always involves risk, including the potential loss of principal. Participants should carefully consider their risk tolerance, investing time horizon, needs, and objectives as well as the specific risks and limitations associated with each of the investment options before investing. It is important to note that there are costs associated with the group annuity including investment costs associated with each of the investment options, as well as expense fees and contract charges.

Investment options summary pages and performance information are available for most investment options, but not all options.

The retirement plan discussed is funded by a group annuity. A variable annuity contract is a long-term, tax-deferred investment designed for retirement that will fluctuate in value. The annuity has underlying investment options. These investment options may not be available for purchase outside the variable annuity. Contributions are used to purchase units of an investment account within an AUL separate account and AUL in turn purchases shares of the corresponding investment option.

Non-registered group annuity contracts are issued by American United Life Insurance Company® (AUL), One American Square, Indianapolis, IN 46206, 1-800-249-6269. While a participant in an annuity contract may benefit from additional investment and annuity related benefits under the annuity contract, any tax deferral is provided by the plan and not the annuity contract.

Tax qualified retirement plans from American United Life Insurance Company® (AUL) are funded by an AUL group annuity contract. While a participant in an annuity contract may benefit from additional investment and annuity related benefits under the annuity contract, any tax deferral is provided by the plan and not the annuity contract.

Investments made into the plan are tax-deferred. The tax deferral is a result of the tax treatment of the plan itself and not the group annuity. The group annuity adds no additional tax benefit. Withdrawals from the plan may be taxed as ordinary income and, remember, if withdrawals are made before age 59½, there may be an additional 10 percent tax penalty in addition to the ordinary income tax due.

AUL's Retirement Services products offer flexibility and diversity in investment options through our group annuity contract to help plan participants reach their retirement goals. Participants invest in AUL separate accounts, which in turn invest in underlying funds.

The use of multiple leading investment companies on a single platform allows access to quality investments and the ability to select investments by specialty without locking into their company's full product lineup. Plan participants own units of an AUL separate account, not shares of any underlying fund.

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.

Your plan may offer the services of a third party advisor not affiliated with the companies of OneAmerica.

# The strength of OneAmerica

As a part of a mutual organization, we answer to our customers, not outside shareholders or Wall Street. Our solid ratings are proof that you can feel confident your retirement plan is serviced by a highly reputable company.

## Financial ratings

### A.M. Best

#### *A+ (Superior) — Stable outlook*

A.M. Best's A+ (Superior) rating is second highest of 16 possible ratings, according to the July 20, 2017 press release and reflects:

- Consistently strong sales, excellent retention and positive net flows which contribute to strong operating earnings
- Strong risk-based capital position
- Diversified sources of revenue and earnings from established niche positions in core Retirement Services and Individual Life segments
- Growth in core markets — full-service small and mid-sized retirement plans, life insurance and asset-based long-term care
- Well-developed enterprise risk management framework
- Well-managed investment portfolio

### S&P

#### *AA- — Stable outlook*

Standard and Poor's AA- rating is fourth highest of 21 possible ratings, according to the October 4, 2017 report and reflects:

- Strong competitive position supported by a leading market position in its Care Solutions line, consistent sales growth, especially in retirement services, and strong retention
- Growing captive agency and diversified distribution network
- Extremely strong capital and earnings
- Low product risk profile
- Strong liquidity
- A well-developed and clearly articulated risk management program

## The companies of OneAmerica offer other ways to help!

Retirement preparation is an important part of helping you reach your overall life goals, but there are other ways the companies of OneAmerica can help you and your family:

### Life insurance

We offer a variety of life insurance products, including whole life, term and universal options. Our competitively priced policies can help provide peace of mind for you and your loved ones.

### Care solutions

Preparing for the possibility of long-term care means weighing your options and positioning your assets to protect you and your family. We offer several options, including life insurance and deferred annuities that provide a way to increase your long term care benefits while passing your assets to your heirs if care is never needed.

### Disability income insurance

Make sure you and your family are financially insured in the event that a disability keeps you out of work for an extended period of time. Count on our professionals to help design a policy that protects your income.

**Note:** While the companies of OneAmerica offer these products and services, it is important that you work with your financial professional to determine if such services are suitable for you and your future goals.

These ratings reflect assessments of the claims-paying ability of American United Life Insurance Company® (AUL), The State Life Insurance Company® (State Life), and Pioneer Mutual Life Insurance Company® (PML). S&P does not provide an assessment of the claims paying ability of PML. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Ratings are under continuous review and subject to change and/or affirmation.

Questions? Visit us online  
at [www.oneamerica.com](http://www.oneamerica.com) or  
call **1-800-249-6269**.

Your plan's financial professional(s):  
Daniel Nottingham  
Edward Jones  
(316) 788-5501

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#### **About OneAmerica®**

A national leader in the insurance and financial services marketplace for nearly 140 years, the companies of OneAmerica help customers build and protect their financial futures.

OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and recordkeeping services, individual life insurance, annuities, asset based long-term care solutions and employee benefit plan products.

Products are issued and underwritten by the companies of OneAmerica and distributed through a nationwide network of employees, agents, brokers and other sources that are committed to providing value to our customers.

To learn more about our products, services and the companies of OneAmerica, visit [OneAmerica.com/companies](http://OneAmerica.com/companies).

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