

# About American United Life Insurance Company<sup>®</sup>

American United Life Insurance Company<sup>®</sup> (AUL) is the founding member of OneAmerica Financial<sup>SM</sup> and is focused on providing a strong suite of products for individuals, families and businesses. AUL provides local service through a national network of experienced professionals utilizing an extensive menu of financial products, including retirement, life insurance, annuities and employee benefit plan products. The company helps consumers prepare for tomorrow by helping to protect their financial futures.

## Products and services

### Life Insurance and Annuities

AUL offers an array of individual products, including term life, whole life, variable universal life and fixed annuities.

### Retirement Services

AUL is a leader in the retirement services industry, offering a wide range of products and services for retirement plans of individuals and employers focusing on the 401(k), 403(b), 457 and defined benefit markets, as well as the pension risk transfer and Stable Value institutional markets.

### Employee Benefits

AUL offers a strong suite of group benefit solutions, including employee-paid and voluntary group life and disability insurance and absence management solutions. Offering these core benefits may provide employers and their employees access to additional protection and well-being services including employee assistance programs and travel assistance.

## Financial highlights

### 2023 AUL statutory year-end highlights

<b>Total assets</b>	\$37.1 billion
<b>Total life insurance in force</b>	\$122.3 billion
<b>Premium and other income</b>	\$5.6 billion
<b>Total surplus (including Asset Valuation Reserve)</b>	\$1.4 billion
<b>Net investment income</b>	\$668.8 million
<b>Statutory pre-tax net gain</b>	\$(35.5) million

### 2023 OneAmerica Financial GAAP year-end highlights

<b>Assets under administration</b>	\$95.1 billion
<b>Revenue</b>	\$3,840.2 million
<b>Shareholder's equity</b>	\$1,747.4 million
<b>Net investment income</b>	\$1,213.2 million
<b>Net income for OneAmerica Financial</b>	\$126.8 million

Financial results for AUL are reported on a statutory basis. Financial results for OneAmerica Financial are produced according to Generally Accepted Accounting Principles (GAAP). These consolidated results include OneAmerica Financial Partners, Inc. and its subsidiaries. Assets under administration includes total GAAP assets plus trust assets administered by McCready and Keene, Inc. and OneAmerica Retirement Services LLC, OneAmerica Financial companies.

**AUL is licensed and authorized to conduct life insurance business in every state of the United States except New York (NAIC #60895).**

## Financial strength

### A.M. Best

**A+ (Superior)** – The second highest of 15 possible ratings as of August 31, 2023.

### Standard & Poor's

**AA-** – The fourth highest of 22 possible ratings as of August 23, 2023.

These ratings reflect rating agency assessments of the financial strength and claims-paying ability of AUL. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Ratings are assessed annually and can be changed at any time.

## About OneAmerica Financial<sup>SM</sup>

OneAmerica Financial<sup>SM</sup> is a national financial services organization helping people build greater certainty for better moments, every day. The companies of OneAmerica Financial have been advancing financial security for more than 145 years, supporting millions of customers with solutions across life insurance, retirement, employee benefits and long-term care. As a people-first mutual organization, OneAmerica Financial prioritizes customers' interests and maintains a long-term focus on both value and financial stability. For more information visit [OneAmerica.com](https://www.OneAmerica.com).

OneAmerica Financial<sup>SM</sup> is the marketing name for the companies of OneAmerica Financial.

**Note:** Group annuity contracts are issued by AUL and registered variable life and annuity products are distributed by OneAmerica Securities, Inc., Member FINRA, SIPC, a Registered Investment Advisor, One American Square, Indianapolis, IN 46282.