

Understanding your Services Agreement and Fee Disclosure document

This guide will assist you in reviewing your Services Agreement and Fee Disclosure document, which contains important information you should consider in connection with the services provided to your plan.

The services and fees it describes were previously outlined for you in your New Business Agreement (NBA), Administrative Services Agreement (ASA) or group annuity contract with American United Life Insurance Company® (AUL).



If you have any questions concerning your Services Agreement and Fee Disclosure, visit us at www.oneamerica.com/sponsorfeedisdisclosure or call your plan services consultant.

Sections included in your Services Agreement and Fee Disclosure document

1. Exhibit A: AUL Services list

Exhibit A lists all services routinely provided to your plan and is dependent on the level of service you selected in your NBA or ASA or subsequent changes to those selections. It includes a description of AUL's services that are recordkeeping in nature, as well as a separate estimate of the costs to your plan for recordkeeping services, as required by Department of Labor regulations. Actual recordkeeping costs may differ from this estimate. The services listed demonstrate the valuable assistance we provide to help you with the ongoing administration of your plan.

In addition, Exhibit A lists optional services to inform you of services you may elect to have AUL perform now or in the future.



