

Understanding Your Participant Fee Disclosure document

We're pleased to offer this guide to assist you in navigating your Participant Fee Disclosure document. The length of your document and the amount of information it contains will vary depending on the specific options selected by your employer in establishing American United Life Insurance Company® (AUL) as the investment vehicle and service provider for your retirement plan.

In addition to describing plan fees, this document will provide you with information to help you make your investment decisions by noting any transfer restrictions that may apply to an investment option in your plan.

Group variable annuity contracts are issued by AUL and registered group variable annuity contracts are distributed by OneAmerica Securities, Inc., Member FINRA, SIPC, a Registered Investment Advisor, 433 N. Capitol Ave., Indianapolis, IN 46204, 1-877-285-3863, which is a wholly owned subsidiary of AUL.

Sections included in your Participant Fee Disclosure document:

1. Exhibit A: Investment Options

Exhibit A describes the interest rate crediting methodology for a fixed investment option that may be available through your plan and provides the guaranteed rate of interest, if applicable.

This Exhibit also includes a chart that lists the investment options selected for your plan by the plan sponsor. For each investment option, the chart will provide the expense ratio, performance percentage, and a benchmark comparison.

2. Exhibit B: Fees and Charges

Exhibit B lists the different types of fees that may apply to your retirement plan. The services agreement and contract reflect the decisions made by your employer regarding the services and investments offered under your plan. The fees listed here are deducted from your account.

There may be other providers, other than AUL, that offer services to you or the plan. Some of these fees will only apply to you if you elect to take advantage of those services. The fees for services provided by other companies may be disclosed separately.

A link to a glossary is also available on our website at www.oneamerica.com/feedisclosure to assist with your understanding of the fees listed.

