

Taking action toward
your financial future

Participate in your retirement plan

GETTING
STARTED

Sabre88 LLC 401 (k) Profit Sharing Plan
G37341

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 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.

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.

3. Choose your investments

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.

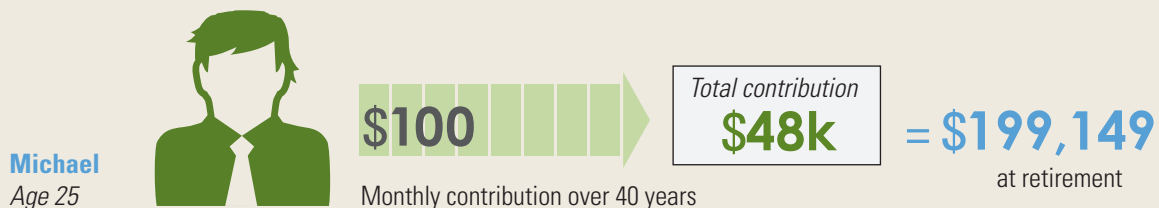
Investment types

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.

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.

- 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.

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 Sabre88 LLC 401(k) Profit Sharing 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.

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.

	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	

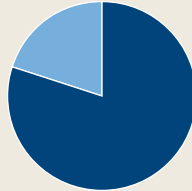
TOTAL

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.

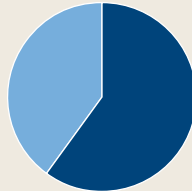


Investment	Percentage
Stocks	20%
Bonds	80%

Moderate strategy

Score 20–26

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

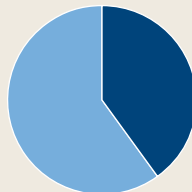


Investment	Percentage
Stocks	40%
Bonds	60%

Balanced strategy

Score 27–33

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

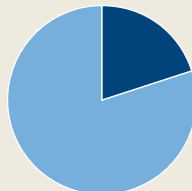


Investment	Percentage
Stocks	60%
Bonds	40%

Growth strategy

Score 34–40

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

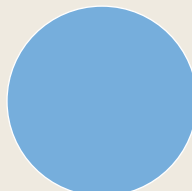


Investment	Percentage
Stocks	80%
Bonds	20%

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
- Tips on reading investment option summary pages
- Investment option summary pages for your plan's options

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
Fix Int/Stable Value/Cash								
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					
Short-Term Bonds								
Thornburg Ltd-Term Inc R3/XXXX	Short Term Bond	0.99	6.06	6.59	4.55	4.87	3.76	10/01/1992
Intermediate-Term Bonds								
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
High Yield Bonds								
Fidelity VIP High Inc Init/XXXX	High Yield Bond	0.69	0.75	10.10	9.19	7.11	7.58	09/19/1985
Balanced								
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 11/30/2018

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 11/30/2018

Investment Option /Internal Code	Investment Type	Net Exp. Ratio	YTD	1 Year	3 Years	5 Years	10 Years / Inception	INV Option Inception
Intermediate-Term Bonds								
PIMCO Total Return R/PTRR ¹	Int Term Bond	1.19	-1.98	-1.45	1.37	1.46	4.30	12/31/2002
High Yield Bonds								
PIMCO High Yield R/PHYR ^{1, 2}	High Yield Bond	1.17	-1.13	-0.97	5.03	3.46	9.86	12/31/2002
Balanced								
Russell LP Balanced R5/FRLB	Balanced	1.52	-3.88	-3.62	4.01	3.33	7.83	09/16/1997
Russell LP Eqty Grth Strat R5/FRLE	Balanced	1.58	-3.86	-3.53	6.22	4.35	9.20	09/30/1997
Russell LP Grth Strat R5/FRLA	Balanced	1.55	-3.57	-3.19	5.38	3.89	8.58	09/16/1997
Large-Cap Stocks								
Lord Abbett Fundamentl Eqty R3/LAFE	Large Cap Value	1.21	0.39	1.59	8.45	6.90	11.63	09/28/2007
BlackRck Russell 1000Idx CL66/WRR1	Large Cap Blend	0.68	4.14	5.25	11.23	10.20	12.84	01/30/2012
AmerFds Grth Fd of America R3/AFGA	Large Cap Growth	0.98	5.00	6.23	12.00	10.94	14.35	11/30/1973
Mid-Cap Stocks								
Lord Abbett MidCap Stock R3/LDMV ³	Mid Cap Value	1.20	-4.66	-4.59	4.69	5.45	11.62	03/31/2008
Small-Cap Stocks								
Fidelity Adv Smcap M/HASC ³	Small Cap Blend	1.28	-5.44	-5.39	3.64	4.80	10.28	09/09/1998
Foreign Stocks								
AmerCent Emerging Mkt A/ACEM ⁴	Diversified Emerg Mkt	1.51	-17.02	-14.80	8.05	3.01	9.30	05/12/1999
Templeton Foreign R/FTFF ⁴	Foreign Value	1.35	-10.86	-8.58	3.81	-0.54	8.19	10/05/1982
TRowePrice Intl Stock R/TRIS ⁴	Foreign Growth	1.37	-9.85	-8.16	4.74	3.03	9.64	05/09/1980
World Stocks								
AmerFds Cap World Grth&Inc R3/AFCW ⁴	World Stock	1.09	-5.42	-4.01	6.87	5.20	9.92	03/31/1993

Annualized performance as of 11/30/2018

Investment Option /Internal Code	Investment Type	Net Exp. Ratio	YTD	1 Year	3 Years	5 Years	10 Years / Inception	INV Option Inception
Specialty								
Fidelity Adv Realstate M/FIRE ⁵	Specialty	1.33	2.68	2.56	4.20	8.09	14.81	09/12/2002
Managed Asset Allocation								
AmerFds 2015 Trgt Date Ret R3/ AF15 ⁶	Mgd Asset Allocation	0.98	-0.87	-0.04	4.98	4.38	8.33	02/01/2007
AmerFds 2020 Trgt Date Ret R3/ AF20 ⁶	Mgd Asset Allocation	0.99	-0.56	0.22	5.40	4.86	9.14	02/01/2007
AmerFds 2025 Trgt Date Ret R3/ AF25 ⁶	Mgd Asset Allocation	1.01	-0.60	0.29	6.17	5.43	10.22	02/01/2007
AmerFds 2030 Trgt Date Ret R3/ AF30 ⁶	Mgd Asset Allocation	1.03	-0.49	0.56	7.22	6.28	10.99	02/01/2007
AmerFds 2035 Trgt Date Ret R3/ AF35 ⁶	Mgd Asset Allocation	1.05	-0.41	0.66	8.10	6.84	11.32	02/01/2007
AmerFds 2040 Trgt Date Ret R3/ AF40 ⁶	Mgd Asset Allocation	1.06	-0.40	0.74	8.43	7.03	11.48	02/01/2007
AmerFds 2045 Trgt Date Ret R3/ AF45 ⁶	Mgd Asset Allocation	1.06	-0.33	0.81	8.58	7.18	11.55	02/01/2007
AmerFds 2050 Trgt Date Ret R3/ AF50 ⁶	Mgd Asset Allocation	1.06	-0.20	0.95	8.72	7.25	11.58	02/01/2007
AmerFds 2055 Trgt Date Ret R3/ AF55 ⁶	Mgd Asset Allocation	1.07	-0.21	0.94	8.72	7.23	9.70	02/01/2010
AmerFds 2060 Trgt Date Ret R3/ AF60 ⁶	Mgd Asset Allocation	1.10	-0.24	0.94	8.70	N/A	6.94	03/27/2015

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 that invest in high-yield bonds are subject to greater credit risk and price fluctuations than funds that invest in investment grade bonds.

3. 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.

4. 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.

5. Note: Sector funds may experience greater short-term price volatility than more diversified equity funds. Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

6. 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 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.

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 to obtain the most current calendar month end performance.

How to read investment option summary pages

1. Investment name

- The name of the investment option

2. Morningstar category

- The category in which this investment falls

3. Overall Morningstar Rating™

- A measurement by Morningstar of how this investment has performed relative to similar offerings after costs and risks are taken into consideration

4. Investment strategy

- The objective of the investment and how the portfolio manager intends to reach that objective

5. Composition

- The holdings of the investment, broken down by general investment class

6. Morningstar Style Box™

- A visual representation of where the investment option falls in terms of size, style and risk

7. Top 5 holdings

- The top 5 stocks and bonds with the most influence on the returns of this investment option

8. Morningstar Equity Super Sectors

- How much of the investment is held in each of Morningstar's three Super

Sectors, which are comprised of 11 sectors according to their primary business.

» *Sensitive Super Sector:*

Communication Services, Energy, Industrials and Technology

» *Defensive Super Sector:*

Healthcare, Consumer Defensive and Utilities

» *Cyclical Super Sector:* Basic Materials, Consumer Cyclical, Financial Services and Real Estate

9. Volatility analysis

- A summary of the investment's past price fluctuation

10. Risk measures

- *Alpha:* The difference between the investment's active returns and its expected performance (given its level of risk)
- *Beta:* A measurement of the investment's sensitivity to market movements

— *R-Squared:* The percentage of the investment's movements as explained by movements in its benchmark index

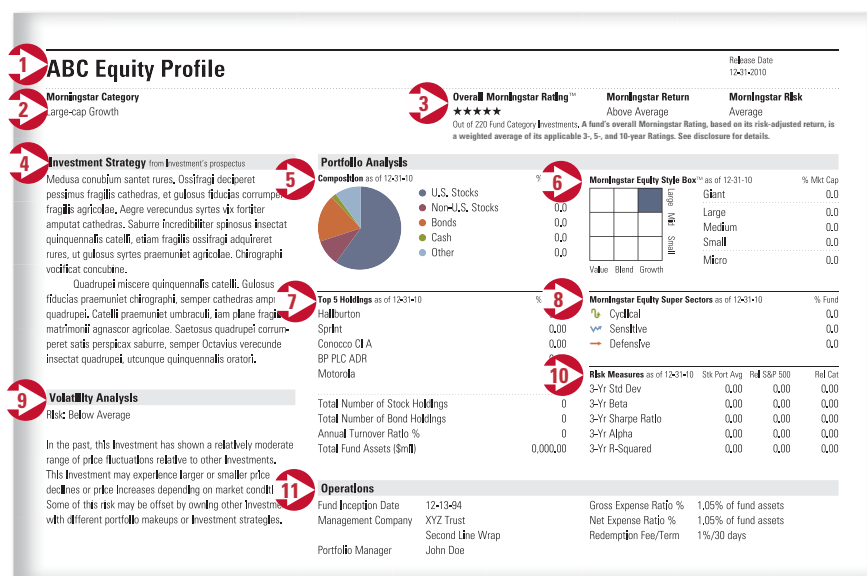
— *Sharpe Ratio:* Uses standard deviation and excess return to determine reward per unit of risk

— *Standard Deviation:* A statistical measure of the volatility of the investment's returns

11. Operations

- Information on inception dates, availability and restrictions, as well as the portfolio manager's name and contact information

Note: Some of the sections on this example may vary based on investment option. • While investment options summary pages are available for most investment options, they are not available for all options. Some summary pages may be provided by the investment's manager or not available at this time.



AUL Fixed Interest Account

Release Date:
09-30-2018

Morningstar Category
Stable Value

Overall Morningstar Rating™
—

Morningstar Return
—

Morningstar Risk
—

Out of 474 Stable Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy

This is an interest-earning investment option, backed by AUL's general account assets. AUL guarantees that interest will be credited at the higher of the rate guaranteed in the group annuity contract and the current rate declared by it. AUL may change the initial interest rate for future contributions. New contributions are guaranteed to earn the applicable initial interest rate for at least a one-year time period from the date contributions are made. Changes in the initial interest rate or in the interest rate for prior contributions will also be effective for at least one year. In no event will the interest rate ever be below the rate guaranteed in the group annuity contract. AUL bears the investment risk for the AUL Fixed Interest Account values and for paying interest.

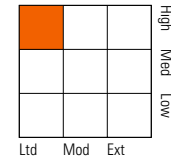
Portfolio Analysis

Composition as of 09-30-18	% Assets
Bonds	65.00
Cash	5.00
Commingled Mortgages	30.00

Operations

Fund Inception Date	12-01-06
Management Company	—
Portfolio Manager(s)	No manager information available
Gross Expense Ratio	—
Expense Ratio	—
Redemption Fee	—

Morningstar Fixed Income Style Box™ as of 09-30-18



Market Sectors as of 09-30-18	% Fund
Corporate Bonds	65.00
Mortgage & Asset Backed Securities	15.00
Direct Commercial Mortgages	15.00
Other	5.00

Volatility Analysis

Risk: —

The volatility measure is not displayed for investments with fewer than three years of history. The category average, however, is shown above.

PIMCO Total Return R

Release Date:
09-30-2018

Morningstar Category
Intermediate-Term Bond

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Above Average

Out of 902 Intermediate-Term Bond investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management.

The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 20% of its total assets in high yield securities. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers.

Portfolio Analysis

Composition as of 06-30-18	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.0
Bonds	148.6
Cash	-58.4
Other	9.8
Total	100.0

Top 5 Holdings as of 06-30-18

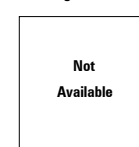
Top 5 Holdings as of 06-30-18	% Assets
US 5 Year Note (CBT) Sept18 09-28-18	23.05
Fin Fut Euribor Ice (Wht) 09/1 09-18-18	19.85
Federal National Mortgage As 4% 08-13-48	12.71
Pimco Fds 07-23-18	9.23
90 Day Eurodollar Future June2 06-15-20	8.22

Total Number of Stock Holdings	2
Total Number of Bond Holdings	7340
Annual Turnover Ratio %	635.00
Total Fund Assets (\$mil)	68,335.86

Operations

Fund Inception Date	12-31-02
Management Company	Pacific Investment Management Company, LLC
Portfolio Manager(s)	Mihir P. Worah

Morningstar Fixed Income Style Box™ as of 06-30-18



Avg Eff Duration	4.06
Avg Eff Maturity	5.17
Avg Wtd Coupon	3.73
Avg Wtd Price	102.19
30 Day SEC Yield	1.89

Credit Analysis: % Bonds

Not Available

Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Gross Expense Ratio	1.19% of fund assets
Expense Ratio	1.19% of fund assets
Redemption Fee	—

PIMCO High Yield R

Release Date:
09-30-2018

Morningstar Category
High Yield Bond

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Average

Out of 592 High Yield Bond investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management.

The fund invests at least 80% of its assets in a diversified portfolio of high yield securities ("junk bonds"), which may be represented by forwards or derivatives. It may invest up to 20% of its total assets in securities rated Caa or below by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality. The fund may invest, without limitation, in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities.

Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Portfolio Analysis

Composition as of 06-30-18	% Net
U.S. Stocks	0.0
Non-U.S. Stocks	0.1
Bonds	90.7
Cash	3.3
Other	6.0
Total	100.0

Morningstar Fixed Income Style Box™ as of 06-30-18

Not Available	Avg Eff Duration	3.73
	Avg Eff Maturity	5.84
	Avg Wtd Coupon	5.99
	Avg Wtd Price	98.77
	30 Day SEC Yield	4.39

Top 5 Holdings as of 06-30-18	% Assets
Pimco Fds 08-28-18	8.74
Cdx Hy30 5y Ice 06-20-23	2.25
Cdx Hy29 5y Ice 12-20-22	1.59
Pimco Fds 07-23-18	1.26
Trs Iboxhy /3ml Indx 12/20/18 12-20-18	1.24
Total Number of Stock Holdings	12
Total Number of Bond Holdings	707
Annual Turnover Ratio %	25.00
Total Fund Assets (\$mil)	7,638.30

Operations

Fund Inception Date	12-31-02	Gross Expense Ratio	1.17% of fund assets
Management Company	Pacific Investment Management Company, LLC	Expense Ratio	1.17% of fund assets
Portfolio Manager(s)	Andrew Jessop	Redemption Fee	—

Russell Inv LifePoints Balanced Strat R5

Release Date:
09-30-2018

Morningstar Category
Allocation--50% to 70% Equity

Overall Morningstar Rating™
★

Morningstar Return
Low

Morningstar Risk
Average

Out of 703 Allocation--50% to 70% Equity investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks to provide above average long term capital appreciation and a moderate level of current income.

The fund is a "fund of funds," which seeks to achieve its objective by investing principally in a combination of several other Russell Investment Company Funds. The adviser intends the fund's strategy of investing in a combination of underlying funds to result in investment diversification that an investor could otherwise achieve only by holding numerous individual investments. The fund's approximate target strategic allocation as of March 1, 2018 is 51% to equity, 38% to fixed income, 4% to multi-asset and 7% to alternative asset classes.

Volatility Analysis

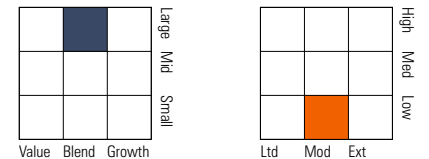
Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Portfolio Analysis

Composition as of 09-30-18	% Net
U.S. Stocks	21.9
Non-U.S. Stocks	29.1
Bonds	37.0
Cash	9.4
Other	2.6
Total	100.0

Morningstar Style Box™ as of 09-30-18(EQ) ; 06-30-18(F-I)



Top 5 Holdings as of 09-30-18	% Assets
Russell Inv Strategic Bond Y	22.42
Russell Inv Global Equity Y	17.82
Total Return Swap 12-21-18	17.29
Total Return Swap	17.14
Russell Inv Multifactor Intl Eq Y	12.39
Total Number of Stock Holdings	0
Total Number of Bond Holdings	3
Annual Turnover Ratio %	33.00
Total Fund Assets (\$mil)	1,677.43

Morningstar Super Sectors as of 09-30-18

Cyclical	43.15
Sensitive	36.31
Defensive	20.53

Operations

Fund Inception Date	03-24-98	Gross Expense Ratio	1.74% of fund assets
Management Company	Russell Investment Management, LLC	Expense Ratio	1.52% of fund assets
Portfolio Manager(s)	Brian Meath	Redemption Fee	—

Russell Inv LifePoints Equity Gr StratR5

Release Date:
09-30-2018

Morningstar Category

Allocation--70% to 85% Equity

Investment Strategy from investment's prospectus

The investment seeks to provide high long term capital appreciation.

The fund is a "fund of funds," which seeks to achieve its objective by investing principally in a combination of several other Russell Investment Company Funds. The fund's investment adviser intends the fund's strategy of investing in a combination of underlying funds to result in investment diversification that an investor could otherwise achieve only by holding numerous individual investments. The fund's approximate target strategic allocation as of March 1, 2018 is 85% to equity, 7% to fixed income and 8% to alternative asset classes.

Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Overall Morningstar Rating™

★★

Out of 323 Allocation--70% to 85% Equity investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Morningstar Return

Below Average

Morningstar Risk

Above Average

Portfolio Analysis

Composition as of 09-30-18

	% Net
U.S. Stocks	43.4
Non-U.S. Stocks	36.4
Bonds	5.2
Cash	13.2
Other	1.9
Total	100.0

Top 5 Holdings as of 09-30-18

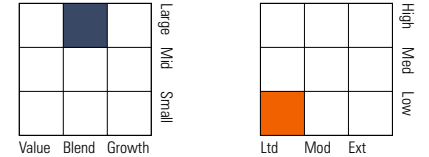
	% Assets
Russell Inv Global Equity Y	20.59
Russell Inv Multifactor Intl Eq Y	17.42
Russell Inv US Small Cap Equity Y	14.11
Total Return Swap 12-21-18	13.02
Total Return Swap	12.91

Total Number of Stock Holdings	0
Total Number of Bond Holdings	2
Annual Turnover Ratio %	26.00
Total Fund Assets (\$mil)	535.45

Operations

Fund Inception Date	03-24-98
Management Company	Russell Investment Management, LLC
Portfolio Manager(s)	Brian Meath

Morningstar Style Box™ as of 09-30-18(EQ) ; 06-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

	% Fund
Cyclical	41.69
Sensitive	37.67
Defensive	20.63

Russell Inv LifePoints Growth Strat R5

Release Date:
09-30-2018

Morningstar Category

Allocation--70% to 85% Equity

Investment Strategy from investment's prospectus

The investment seeks to provide high long term capital appreciation, and as a secondary objective, current income.

The fund is a "fund of funds," which seeks to achieve its objective by investing principally in a combination of several other Russell Investment Company Funds. The fund's investment adviser intends the fund's strategy of investing in a combination of underlying funds to result in investment diversification that an investor could otherwise achieve only by holding numerous individual investments. The fund's approximate target strategic allocation as of March 1, 2018 is 70% to equity, 22% to fixed income and 8% to alternative asset classes.

Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Overall Morningstar Rating™

★★

Out of 323 Allocation--70% to 85% Equity investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Morningstar Return

Low

Morningstar Risk

Average

Portfolio Analysis

Composition as of 09-30-18

	% Net
U.S. Stocks	39.0
Non-U.S. Stocks	32.7
Bonds	13.3
Cash	13.1
Other	1.9
Total	100.0

Top 5 Holdings as of 09-30-18

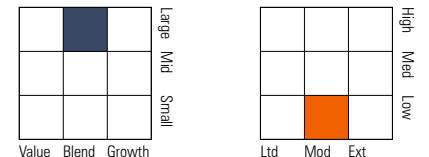
	% Assets
Total Return Swap 12-21-18	19.15
Total Return Swap	18.98
Russell Inv Global Equity Y	17.53
Russell Inv Multifactor Intl Eq Y	17.10
Russell Inv Unconstrained Total Ret Y	11.23

Total Number of Stock Holdings	0
Total Number of Bond Holdings	2
Annual Turnover Ratio %	23.00
Total Fund Assets (\$mil)	1,194.93

Operations

Fund Inception Date	03-24-98
Management Company	Russell Investment Management, LLC
Portfolio Manager(s)	Brian Meath

Morningstar Style Box™ as of 09-30-18(EQ) ; 06-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

	% Fund
Cyclical	42.93
Sensitive	36.93
Defensive	20.14

Lord Abbett Fundamental Equity R3

Release Date:
09-30-2018

Morningstar Category

Large Value

Overall Morningstar Rating™

★★★

Out of 1109 Large Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Morningstar Return

Average

Morningstar Risk

Average

Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital and income without excessive fluctuations in market value.

The fund invests principally in equity securities of U.S. and multinational companies that the fund's manager believes are undervalued in all market capitalization ranges. Under normal conditions, it will invest at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in equity securities. The fund normally will invest at least 50% of its net assets in equity securities of large, established companies having a market capitalization within the range of companies included in the Russell 1000® Index.

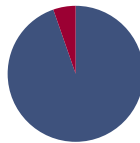
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18



Asset Class	% Assets
U.S. Stocks	94.7
Non-U.S. Stocks	5.3
Bonds	0.0
Cash	0.0
Other	0.0

Top 5 Holdings as of 09-30-18

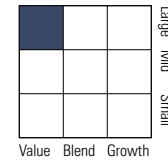
Company	% Assets
Johnson & Johnson	4.15
JPMorgan Chase & Co	4.11
Bank of America Corporation	3.65
Cisco Systems Inc	3.44
Chevron Corp	3.42

Total Number of Stock Holdings	62
Total Number of Bond Holdings	0
Annual Turnover Ratio %	96.00
Total Fund Assets (\$mil)	2,193.45

Operations

Fund Inception Date	09-28-07
Management Company	Lord, Abbett & Co LLC
Portfolio Manager(s)	Eli Rabinowich

Morningstar Equity Style Box™ as of 09-30-18



Style	% Mkt Cap
Giant	62.54
Large	29.73
Medium	7.73
Small	0.00
Micro	0.00

Morningstar Super Sectors as of 09-30-18

Sector	% Fund
Cyclical	33.68
Sensitive	35.29
Defensive	31.05

BlackRock Russell 1000 Index CI 66

Release Date:
09-30-2018

Morningstar Category

Large Blend

Overall Morningstar Rating™

★★★

Out of 1196 Large Blend investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Morningstar Return

Average

Morningstar Risk

Average

Investment Strategy from investment's prospectus

The fund seeks to achieve investment results that are similar to the price and yield performance, before fees and expenses, of the Russell 1000® Index. BlackRock uses a replication indexing strategy to manage the underlying fund by investing in substantially all of the securities of the Index in approximately the same proportions as the Index.

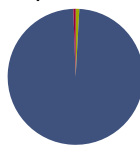
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18



Asset Class	% Assets
U.S. Stocks	98.6
Non-U.S. Stocks	0.6
Bonds	0.0
Cash	0.9
Other	0.0

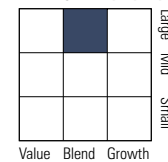
Top 5 Holdings as of 09-30-18

Company	% Assets
BlackRock Russell 1000® Index F	100.00
Total Number of Holdings	1
Annual Turnover Ratio %	2.57
Total Fund Assets (\$mil)	2.27

Operations

Fund Inception Date	01-30-12
Management Company	Wilmington Trust RISC
Portfolio Manager(s)	Rachel M. Aguirre

Morningstar Equity Style Box™ as of 09-30-18



Style	% Mkt Cap
Giant	50.61
Large	31.69
Medium	17.13
Small	0.56
Micro	0.00

Morningstar Super Sectors as of 09-30-18

Sector	% Fund
Cyclical	33.49
Sensitive	42.69
Defensive	23.82

American Funds Growth Fund of Amer R3

Release Date:
09-30-2018

Morningstar Category
Large Growth

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Below Average

Out of 1258 Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks growth of capital.

The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest up to 25% of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio managers in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual managers who decide how their respective segments will be invested.

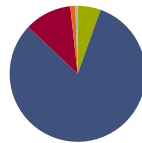
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

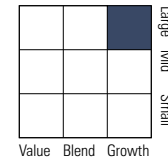
Composition as of 09-30-18



- U.S. Stocks 81.6
- Non-U.S. Stocks 11.2
- Bonds 1.2
- Cash 5.5
- Other 0.6

% Assets

Morningstar Equity Style Box™ as of 09-30-18



% Mkt Cap

Giant	59.03
Large	30.48
Medium	10.10
Small	0.39
Micro	0.00

Top 5 Holdings as of 09-30-18

Holder	% Assets
Amazon.com Inc	6.18
Netflix Inc	4.21
Facebook Inc A	3.83
Microsoft Corp	3.74
Alphabet Inc Class C	3.35

Morningstar Super Sectors as of 09-30-18

Sector	% Fund
Cyclical	34.20
Sensitive	46.01
Defensive	19.79

Total Number of Stock Holdings	238
Total Number of Bond Holdings	13
Annual Turnover Ratio %	25.00
Total Fund Assets (\$mil)	180,156.49

Operations

Fund Inception Date	05-21-02	Gross Expense Ratio	0.98% of fund assets
Management Company	Capital Research and Management Company	Expense Ratio	0.98% of fund assets
Portfolio Manager(s)	Donald D. O'Neal	Redemption Fee	—

Lord Abbett Mid Cap Stock R3

Release Date:
09-30-2018

Morningstar Category
Mid-Cap Value

Overall Morningstar Rating™
★★

Morningstar Return
Below Average

Morningstar Risk
Below Average

Out of 373 Mid-Cap Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks capital appreciation through investments, primarily in equity securities, which are believed to be undervalued in the marketplace.

The fund will invest at least 80% of its net assets, plus the amount of any borrowings for investment purposes, in equity securities of mid-sized companies. It may invest up to 10% of its net assets in foreign companies, including emerging market companies and American Depositary Receipts ("ADRs"). The adviser defines foreign companies as those whose securities are traded primarily on non-U.S. securities exchanges.

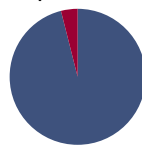
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

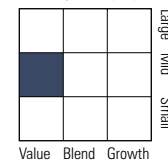
Composition as of 09-30-18



- U.S. Stocks 96.1
- Non-U.S. Stocks 4.0
- Bonds 0.0
- Cash 0.0
- Other 0.0

% Assets

Morningstar Equity Style Box™ as of 09-30-18



% Mkt Cap

Giant	0.00
Large	24.35
Medium	71.15
Small	4.51
Micro	0.00

Top 5 Holdings as of 09-30-18

Holder	% Assets
KeyCorp	2.40
Conduent Inc	2.26
FirstEnergy Corp	2.24
Textron Inc	2.06
CMS Energy Corp	1.99

Morningstar Super Sectors as of 09-30-18

Sector	% Fund
Cyclical	44.99
Sensitive	33.02
Defensive	21.98

Total Number of Stock Holdings	85
Total Number of Bond Holdings	0
Annual Turnover Ratio %	67.00
Total Fund Assets (\$mil)	1,549.23

Operations

Fund Inception Date	03-31-08	Gross Expense Ratio	1.20% of fund assets
Management Company	Lord, Abbett & Co LLC	Expense Ratio	1.20% of fund assets
Portfolio Manager(s)	Jeff Diamond	Redemption Fee	—

Fidelity Advisor® Small Cap M

Release Date:
09-30-2018

Morningstar Category
Small Blend

Overall Morningstar Rating™
★★

Morningstar Return
Below Average

Morningstar Risk
Low

Out of 652 Small Blend investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital.

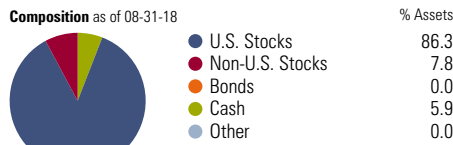
The fund normally invests at least 80% of its assets in securities of companies with small market capitalizations (which, for purposes of this fund, are those companies with market capitalizations similar to companies in the Russell 2000® Index or the S&P Small Cap 600® Index). It invests primarily in common stocks. The fund invests in domestic and foreign issuers. It invests in either "growth" stocks or "value" stocks or both.

Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis



Top 5 Holdings as of 08-31-18

Security	% Assets	
Fidelity Revere Str Tr	5.61	
E-mini Russell 2000 Index Futu 09-21-18	4.95	
Conduent Inc	3.41	
LivaNova PLC	2.52	
Essent Group Ltd	2.17	
Total Number of Stock Holdings		85
Total Number of Bond Holdings		0
Annual Turnover Ratio %		84.00
Total Fund Assets (\$mil)		2,119.20

Morningstar Equity Style Box™ as of 08-31-18

Style	% Mkt Cap
Giant	0.00
Large	0.78
Medium	54.61
Small	41.66
Micro	2.94

Morningstar Super Sectors as of 08-31-18

Sector	% Fund
Cyclical	40.81
Sensitive	39.48
Defensive	19.71

Operations

Fund Inception Date	09-09-98	Gross Expense Ratio	1.28% of fund assets
Management Company	Fidelity Management & Research Company	Expense Ratio	1.28% of fund assets
Portfolio Manager(s)	James M. Harmon	Redemption Fee	—

American Century Emerging Markets A

Release Date:
09-30-2018

Morningstar Category
Diversified Emerging Mkts

Overall Morningstar Rating™
★★★★

Morningstar Return
Above Average

Morningstar Risk
Above Average

Out of 708 Diversified Emerging Mkts investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks capital growth.

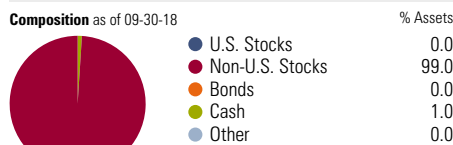
The fund invests at least 80% of its net assets in equity securities of companies located in emerging market countries. It generally invests in equity securities denominated in foreign currencies. The fund's manager considers an emerging market country to be any country other than a developed country.

Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Portfolio Analysis



Top 5 Holdings as of 09-30-18

Security	% Assets	
Tencent Holdings Ltd	5.02	
Taiwan Semiconductor Manufacturing Co Lt	4.90	
Samsung Electronics Co Ltd	4.02	
Alibaba Group Holding Ltd ADR	3.97	
CNOOC Ltd	2.94	
Total Number of Stock Holdings		92
Total Number of Bond Holdings		0
Annual Turnover Ratio %		47.00
Total Fund Assets (\$mil)		2,164.69

Morningstar Equity Style Box™ as of 09-30-18

Style	% Mkt Cap
Giant	53.03
Large	28.40
Medium	16.93
Small	1.64
Micro	0.00

Morningstar Super World Regions as of 09-30-18

Region	% Fund
Americas	14.16
Greater Europe	14.82
Greater Asia	71.02

Operations

Fund Inception Date	05-12-99	Gross Expense Ratio	1.51% of fund assets
Management Company	American Century Investment Management, Inc	Expense Ratio	1.51% of fund assets
Portfolio Manager(s)	Patricia Ribeiro	Redemption Fee	—

Templeton Foreign R

Release Date:
09-30-2018

Morningstar Category
Foreign Large Value

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Above Average

Out of 276 Foreign Large Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

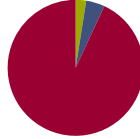
The investment seeks long-term capital growth. Under normal market conditions, the fund invests at least 80% of its net assets in foreign securities. These securities are predominantly equity securities of companies located outside the U.S., including developing markets. The equity securities in which the fund invests are predominantly common stock, and may include smaller and midsize companies. Although the investment manager will search for investments across a large number of regions, countries and sectors, from time to time, based on economic conditions, it may have significant positions in particular regions, countries or sectors.

Volatility Analysis

Risk: Above Average
In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Portfolio Analysis

Composition as of 06-30-18	% Assets
U.S. Stocks	4.4
Non-U.S. Stocks	93.1
Bonds	0.0
Cash	2.5
Other	0.0



Morningstar Equity Style Box™ as of 06-30-18	% Mkt Cap
Giant	47.09
Large	29.80
Medium	17.99
Small	5.12
Micro	0.00

Top 5 Holdings as of 06-30-18	% Assets
Samsung Electronics Co Ltd	3.34
BP PLC	3.32
Royal Dutch Shell PLC B	2.99
Teva Pharmaceutical Industries Ltd ADR	2.87
Standard Chartered PLC	2.26
Total Number of Stock Holdings	89
Total Number of Bond Holdings	0
Annual Turnover Ratio %	23.01
Total Fund Assets (\$mil)	6,032.74

Morningstar Super World Regions as of 06-30-18	% Fund
Americas	11.62
Greater Europe	52.77
Greater Asia	35.61

Operations

Fund Inception Date	01-02-02	Gross Expense Ratio	1.44% of fund assets
Management Company	Templeton Global Advisors Limited	Expense Ratio	1.35% of fund assets
Portfolio Manager(s)	Tucker Scott	Redemption Fee	—

T. Rowe Price International Stock R

Release Date:
09-30-2018

Morningstar Category
Foreign Large Growth

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Above Average

Out of 347 Foreign Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

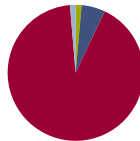
The investment seeks long-term growth of capital through investments primarily in the common stocks of established, non-U.S. companies. The managers expect to primarily invest in stocks outside the U.S. and to diversify broadly among developed and emerging countries throughout the world. It normally invests in at least five countries and may purchase the stocks of companies of any size, but its focus will typically be on large companies. Normally, at least 80% of the fund's net assets (including any borrowings for investment purposes) will be invested in stocks.

Volatility Analysis

Risk: Average
In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18	% Assets
U.S. Stocks	5.6
Non-U.S. Stocks	91.6
Bonds	0.0
Cash	1.4
Other	1.4



Morningstar Equity Style Box™ as of 09-30-18	% Mkt Cap
Giant	52.77
Large	35.19
Medium	10.99
Small	1.04
Micro	0.00

Top 5 Holdings as of 09-30-18	% Assets
AIA Group Ltd	2.16
Bayer AG	2.13
British American Tobacco PLC	1.92
Taiwan Semiconductor Manufacturing Co Lt	1.82
Alibaba Group Holding Ltd ADR	1.81
Total Number of Stock Holdings	121
Total Number of Bond Holdings	0
Annual Turnover Ratio %	31.30
Total Fund Assets (\$mil)	13,315.18

Morningstar Super World Regions as of 09-30-18	% Fund
Americas	13.78
Greater Europe	42.29
Greater Asia	43.92

Operations

Fund Inception Date	09-30-02	Gross Expense Ratio	1.37% of fund assets
Management Company	T. Rowe Price Associates, Inc.	Expense Ratio	1.37% of fund assets
Portfolio Manager(s)	Richard N. Clattenburg	Redemption Fee	2.00%/90 days

American Funds Capital World Gr&Inc R3

Release Date:
09-30-2018

Morningstar Category
Large World Stock

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Average

Out of 739 Large World Stock investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital while providing current income.

The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances, the fund will invest a significant portion of its assets in securities of issuers domiciled outside the United States, including those based in developing countries.

Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18	% Assets
U.S. Stocks	38.8
Non-U.S. Stocks	52.5
Bonds	1.5
Cash	5.2
Other	1.9

Top 5 Holdings as of 09-30-18	% Assets
AbbVie Inc	2.94
Samsung Electronics Co Ltd	1.96
Amgen Inc	1.78
Netflix Inc	1.72
Microsoft Corp	1.69
Total Number of Stock Holdings	276
Total Number of Bond Holdings	24
Annual Turnover Ratio %	35.00
Total Fund Assets (\$mil)	90,988.86

Operations

Fund Inception Date	06-06-02
Management Company	Capital Research and Management Company
Portfolio Manager(s)	Mark E. Denning

Morningstar Equity Style Box™ as of 09-30-18	% Mkt Cap
Giant	69.19
Large	24.50
Medium	6.06
Small	0.25
Micro	0.00

Morningstar Super World Regions as of 09-30-18	% Fund
Americas	46.92
Greater Europe	28.69
Greater Asia	24.39

Fidelity Advisor® Real Estate M

Release Date:
09-30-2018

Morningstar Category
Real Estate

Overall Morningstar Rating™
★★

Morningstar Return
Average

Morningstar Risk
Above Average

Out of 222 Real Estate investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks above-average income and long-term capital growth, consistent with reasonable investment risk; it seeks to provide a yield that exceeds the composite yield of the S&P 500® Index.

The fund invests primarily in common stocks. It invests at least 80% of assets in securities of companies principally engaged in the real estate industry and other real estate related investments. The fund invests in domestic and foreign issuers. It uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments. The fund is non-diversified.

Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

Portfolio Analysis

Composition as of 09-30-18	% Assets
U.S. Stocks	97.5
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	2.5
Other	0.0

Top 5 Holdings as of 09-30-18	% Assets
Simon Property Group Inc	8.15
Prologis Inc	7.10
Public Storage	6.78
AvalonBay Communities Inc	5.90
Boston Properties Inc	5.52
Total Number of Stock Holdings	40
Total Number of Bond Holdings	0
Annual Turnover Ratio %	69.00
Total Fund Assets (\$mil)	564.74

Operations

Fund Inception Date	09-12-02
Management Company	Fidelity SelectCo, LLC
Portfolio Manager(s)	Samuel J. Wald

Morningstar Equity Style Box™ as of 09-30-18	% Mkt Cap
Giant	0.00
Large	51.75
Medium	32.98
Small	13.77
Micro	1.51

Morningstar Super Sectors as of 09-30-18	% Fund
Cyclical	99.44
Sensitive	0.57
Defensive	0.00

American Funds 2015 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target-Date 2015

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Below Average

Out of 111 Target-Date 2015 investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

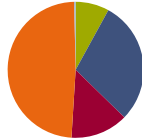
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Portfolio Analysis

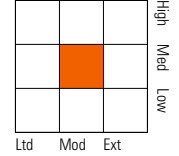
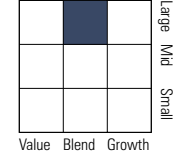
Composition as of 09-30-18



- U.S. Stocks
- Non-U.S. Stocks
- Bonds
- Cash
- Other

% Assets

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Top 5 Holdings as of 09-30-18

Asset	% Assets
American Funds Income Fund of Amer R6	11.26
American Funds Capital Income Bldr R6	11.24
American Funds Intern Bd Fd of Amer R6	8.99
American Funds Bond Fund of Amer R6	8.00
American Funds Inflation Linked Bd R6	6.98

Total Number of Holdings	20
Annual Turnover Ratio %	4.00
Total Fund Assets (\$mil)	4,675.32

Morningstar Super Sectors as of 09-30-18

Sector	% Fund
Cyclical	32.95
Sensitive	39.76
Defensive	27.29

Operations

Fund Inception Date	02-01-07
Management Company	Capital Research and Management Company
Portfolio Manager(s)	James B. Lovelace

Gross Expense Ratio	0.98% of fund assets
Expense Ratio	0.98% of fund assets
Redemption Fee	—

American Funds 2020 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target-Date 2020

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
Average

Out of 205 Target-Date 2020 investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

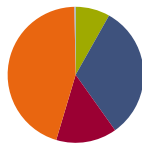
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Portfolio Analysis

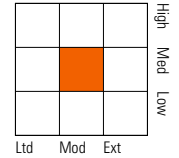
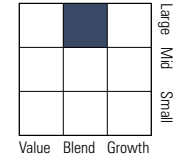
Composition as of 09-30-18



- U.S. Stocks
- Non-U.S. Stocks
- Bonds
- Cash
- Other

% Assets

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Top 5 Holdings as of 09-30-18

Asset	% Assets
American Funds Intern Bd Fd of Amer R6	8.98
American Funds Capital Income Bldr R6	7.69
American Funds Income Fund of Amer R6	7.67
American Funds Bond Fund of Amer R6	7.22
American Funds Inflation Linked Bd R6	6.45

Total Number of Holdings	21
Annual Turnover Ratio %	1.00
Total Fund Assets (\$mil)	13,422.85

Morningstar Super Sectors as of 09-30-18

Sector	% Fund
Cyclical	33.18
Sensitive	40.73
Defensive	26.09

Operations

Fund Inception Date	02-01-07
Management Company	Capital Research and Management Company
Portfolio Manager(s)	James B. Lovelace

Gross Expense Ratio	0.99% of fund assets
Expense Ratio	0.99% of fund assets
Redemption Fee	—

American Funds 2025 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target-Date 2025

Overall Morningstar Rating™
★★★★

Morningstar Return
Above Average

Morningstar Risk
Average

Out of 180 Target-Date 2025 investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

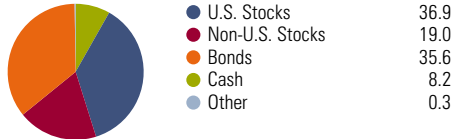
Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

Portfolio Analysis

Composition as of 09-30-18



Top 5 Holdings as of 09-30-18

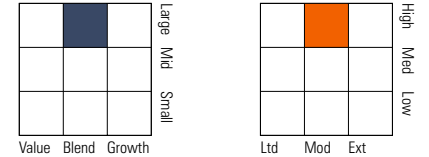
Holder	% Assets
American Funds Interm Bd Fd of Amer R6	7.76
American Funds Washington Mutual R6	6.49
American Funds US Government Sec R6	6.26
American Funds Invmt Co of Amer R6	6.24
American Funds American Mutual R6	6.01

Total Number of Holdings	22
Annual Turnover Ratio %	0.00
Total Fund Assets (\$mil)	17,098.37

Operations

Fund Inception Date	02-01-07
Management Company	Capital Research and Management Company
Portfolio Manager(s)	James B. Lovelace

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

Sector	% Fund
Cyclical	33.90
Sensitive	41.31
Defensive	24.80

American Funds 2030 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target-Date 2030

Overall Morningstar Rating™
★★★★★

Morningstar Return
Above Average

Morningstar Risk
Average

Out of 195 Target-Date 2030 investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

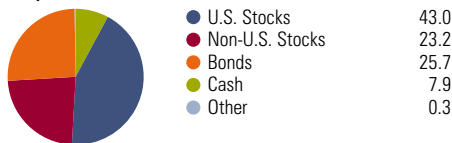
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18



Top 5 Holdings as of 09-30-18

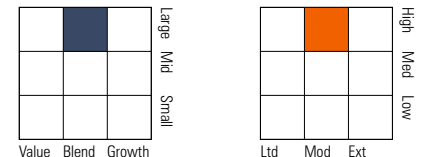
Holder	% Assets
American Funds Washington Mutual R6	7.99
American Funds US Government Sec R6	7.26
American Funds Invmt Co of Amer R6	6.99
American Funds American Balanced R6	5.99
American Funds American Mutual R6	5.99

Total Number of Holdings	22
Annual Turnover Ratio %	0.00
Total Fund Assets (\$mil)	18,348.52

Operations

Fund Inception Date	02-01-07
Management Company	Capital Research and Management Company
Portfolio Manager(s)	James B. Lovelace

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

Sector	% Fund
Cyclical	34.37
Sensitive	41.13
Defensive	24.50

Gross Expense Ratio	1.03% of fund assets
Expense Ratio	1.03% of fund assets
Redemption Fee	—

American Funds 2035 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target-Date 2035

Overall Morningstar Rating™
★★★★★

Morningstar Return
Above Average

Morningstar Risk
Average

Out of 175 Target-Date 2035 investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

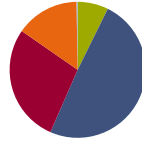
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18



	% Assets
U.S. Stocks	49.3
Non-U.S. Stocks	28.1
Bonds	15.1
Cash	7.3
Other	0.3

Top 5 Holdings as of 09-30-18

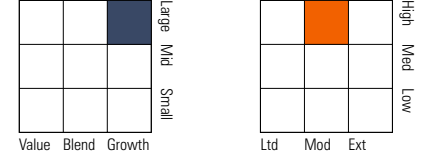
	% Assets
American Funds Washington Mutual R6	8.00
American Funds US Government Sec R6	7.27
American Funds Invmt Co of Amer R6	7.00
American Funds New Perspective R6	6.99
American Funds AMCAP R6	6.30

Total Number of Holdings	19
Annual Turnover Ratio %	0.00
Total Fund Assets (\$mil)	14,367.77

Operations

Fund Inception Date	02-01-07
Management Company	Capital Research and Management Company
Portfolio Manager(s)	James B. Lovelace

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

	% Fund
Cyclical	34.94
Sensitive	40.89
Defensive	24.18

American Funds 2040 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target-Date 2040

Overall Morningstar Rating™
★★★★★

Morningstar Return
Above Average

Morningstar Risk
Average

Out of 195 Target-Date 2040 investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

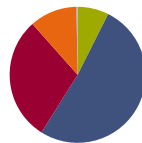
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18



	% Assets
U.S. Stocks	51.5
Non-U.S. Stocks	29.5
Bonds	11.3
Cash	7.4
Other	0.3

Top 5 Holdings as of 09-30-18

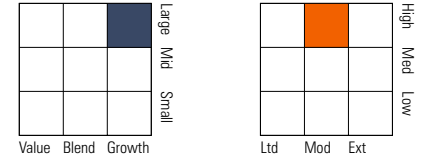
	% Assets
American Funds Washington Mutual R6	8.00
American Funds Invmt Co of Amer R6	7.25
American Funds AMCAP R6	7.04
American Funds Growth Fund of Amer R6	7.03
American Funds New Perspective R6	6.99

Total Number of Holdings	18
Annual Turnover Ratio %	0.00
Total Fund Assets (\$mil)	12,454.88

Operations

Fund Inception Date	02-01-07
Management Company	Capital Research and Management Company
Portfolio Manager(s)	James B. Lovelace

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

	% Fund
Cyclical	35.04
Sensitive	40.88
Defensive	24.09

Gross Expense Ratio	1.06% of fund assets
Expense Ratio	1.06% of fund assets
Redemption Fee	—

American Funds 2045 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target-Date 2045

Overall Morningstar Rating™
★★★★★

Morningstar Return
Above Average

Morningstar Risk
Below Average

Out of 175 Target-Date 2045 investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

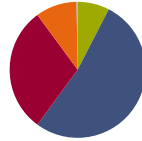
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18



	% Assets
U.S. Stocks	52.5
Non-U.S. Stocks	29.8
Bonds	9.8
Cash	7.6
Other	0.3

Top 5 Holdings as of 09-30-18

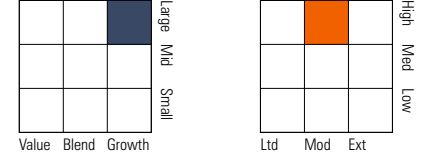
	% Assets
American Funds Invmt Co of Amer R6	8.25
American Funds Washington Mutual R6	8.25
American Funds American Mutual R6	7.25
American Funds Fundamental Invs R6	7.25
American Funds AMCAP R6	7.03

Total Number of Holdings	18
Annual Turnover Ratio %	0.00
Total Fund Assets (\$mil)	8,886.19

Operations

Fund Inception Date	02-01-07
Management Company	Capital Research and Management Company
Portfolio Manager(s)	James B. Lovelace

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

	% Fund
Cyclical	34.91
Sensitive	41.12
Defensive	23.98

American Funds 2050 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target-Date 2050

Overall Morningstar Rating™
★★★★★

Morningstar Return
High

Morningstar Risk
Below Average

Out of 190 Target-Date 2050 investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

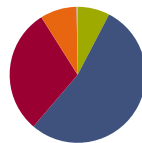
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18



	% Assets
U.S. Stocks	53.6
Non-U.S. Stocks	29.8
Bonds	8.7
Cash	7.7
Other	0.3

Top 5 Holdings as of 09-30-18

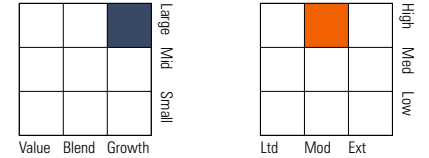
	% Assets
American Funds Invmt Co of Amer R6	9.00
American Funds Washington Mutual R6	9.00
American Funds American Mutual R6	8.00
American Funds Fundamental Invs R6	8.00
American Funds AMCAP R6	7.03

Total Number of Holdings	16
Annual Turnover Ratio %	0.00
Total Fund Assets (\$mil)	7,331.57

Operations

Fund Inception Date	02-01-07
Management Company	Capital Research and Management Company
Portfolio Manager(s)	James B. Lovelace

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

	% Fund
Cyclical	34.72
Sensitive	41.32
Defensive	23.95

Gross Expense Ratio	1.06% of fund assets
Expense Ratio	1.06% of fund assets
Redemption Fee	—

American Funds 2055 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target Date 2055

Overall Morningstar Rating™
★★★★★

Morningstar Return
High

Morningstar Risk
Below Average

Out of 173 Target Date 2055 investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

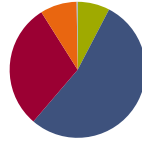
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18



	% Assets
U.S. Stocks	53.6
Non-U.S. Stocks	29.8
Bonds	8.7
Cash	7.7
Other	0.3

Top 5 Holdings as of 09-30-18

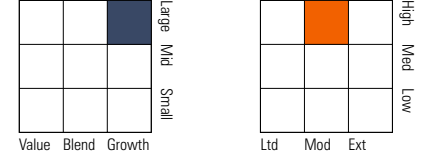
	% Assets
American Funds Invmt Co of Amer R6	9.00
American Funds Washington Mutual R6	9.00
American Funds American Mutual R6	8.00
American Funds Fundamental Invs R6	8.00
American Funds AMCAP R6	7.03

Total Number of Holdings	16
Annual Turnover Ratio %	1.00
Total Fund Assets (\$mil)	3,710.37

Operations

Fund Inception Date	02-01-10
Management Company	Capital Research and Management Company
Portfolio Manager(s)	James B. Lovelace

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

	% Fund
Cyclical	34.73
Sensitive	41.32
Defensive	23.95

American Funds 2060 Trgt Date Retire R3

Release Date:
09-30-2018

Morningstar Category
Target-Date 2060 +

Overall Morningstar Rating™
★★★★★

Morningstar Return
Above Average

Morningstar Risk
Below Average

Out of 76 Target-Date 2060+ investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

Investment Strategy from investment's prospectus

The investment seeks growth, income and conservation of capital.

The fund normally invests a greater portion of its assets in bond, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds and a balanced fund and bond funds. The fund categories represent differing investment objectives.

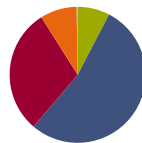
Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Portfolio Analysis

Composition as of 09-30-18



	% Assets
U.S. Stocks	53.6
Non-U.S. Stocks	29.8
Bonds	8.7
Cash	7.7
Other	0.3

Top 5 Holdings as of 09-30-18

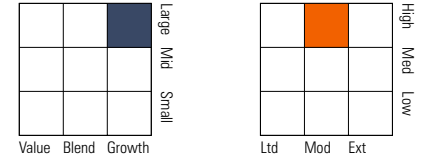
	% Assets
American Funds Invmt Co of Amer R6	9.00
American Funds Washington Mutual R6	9.00
American Funds American Mutual R6	8.00
American Funds Fundamental Invs R6	8.00
American Funds AMCAP R6	7.00

Total Number of Holdings	16
Annual Turnover Ratio %	4.00
Total Fund Assets (\$mil)	1,012.84

Operations

Fund Inception Date	03-27-15
Management Company	Capital Research and Management Company
Portfolio Manager(s)	Wesley K. Phoa

Morningstar Style Box™ as of 09-30-18(EQ) ; 09-30-18(F-I)



Morningstar Super Sectors as of 09-30-18

	% Fund
Cyclical	34.74
Sensitive	41.31
Defensive	23.96

Important Disclosures

The Investment Profile is supplemental sales literature and must be preceded or accompanied by the fund's current prospectus as well as this disclosure statement. The performance data given represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, so that an investor's shares when redeemed may be worth more or less than the original investment. Fund portfolio statistics change over time. The fund is not FDIC-insured, may lose value and is not guaranteed by a bank or other financial institution.

Performance

Total return reflects performance without adjusting for sales charges or the effects of taxation, but is adjusted to reflect all actual ongoing fund expenses and assumes reinvestment of dividends and capital gains. If adjusted, sales charges would reduce the performance quoted.

Standardized Total Return is total return adjusted for sales charges.

NAV Return is based on net asset value for a fund. Net asset value is calculated by dividing the total net assets of the fund by the total number of shares. NAVs come directly from the fund company. ETF investors purchase shares on an exchange at the market price, which may be different than the NAV.

Market Return is the price at which an exchange-traded fund (ETF) may be bought or sold. The price listed may or may not be the same as the fund's NAV.

The fund's performance is compared with that of an index. The index is an unmanaged portfolio of specified securities and the index does not reflect any initial or ongoing expenses. The index cannot be invested in directly. A fund's portfolio may differ significantly from the securities in the index. The index is chosen by Morningstar.

Morningstar Category

Morningstar Category is assigned by placing funds into peer groups based on their underlying holdings. The underlying securities in each portfolio are the primary factor in our analysis as the investment objective and investment strategy stated in a fund's prospectus may not be sufficiently detailed for our proprietary classification methodology. Funds are placed in a category based on their portfolio statistics and compositions over the past three years. Analysis of performance and other indicative facts are also considered. If the fund is new and has no portfolio history, Morningstar estimates where it will fall before giving it a permanent category assignment. Categories may be changed based on recent changes to the portfolio.

Total Annual Operating Expense

This is the percentage of fund assets paid for operating expenses and management fees. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. In contrast to the net expense ratio, the gross expense ratio does not reflect any fee waivers in effect during the time period.

Also known as the Prospectus Gross Expense Ratio, Morningstar pulls the prospectus gross expense ratio from the fund's most recent prospectus.

Expense Ratio %

The expense ratio is the annual fee that all funds charge their shareholders. It expresses the percentage of assets deducted each fiscal year for fund expenses, including 12b-1 fees,

management fees, administrative fees, operating costs, and all other asset-based costs incurred by the fund. Portfolio transaction fees, or brokerage costs, as well as front-end or deferred sales charges are not included in the expense ratio. The expense ratio, which is deducted from the fund's average net assets, is accrued on a daily basis. The gross expense ratio, in contrast to the net expense ratio, does not reflect any fee waivers in effect during the time period.

Sales Fees

Also known as loads, sales fees list the maximum level of initial (front-end) and deferred (back-end) sales charges imposed by a fund. The scales of minimum and maximum charges are taken from a fund's prospectus. Because fees change frequently and are sometimes waived, it is wise to examine the fund's prospectus carefully for specific information before investing.

12b1 Expense %

A 12b-1 fee is a fee used to pay for a mutual fund's distribution costs. It is often used as a commission to brokers for selling the fund. The amount of the fee is taken from a fund's returns.

Maximum Redemption Fee %

The Maximum Redemption Fee is the maximum amount a fund may charge if redeemed in a specific time period after the fund's purchase (for example, 30, 180, or 365 days).

Asset Allocation

Asset Allocation reflects asset class weightings of the portfolio. The "Other" category includes security types that are not neatly classified in the other asset classes, such as convertible bonds and preferred stocks, or cannot be classified by Morningstar as a result of missing data. Morningstar may display asset allocation data in several ways, including tables or pie charts. In addition, Morningstar may compare the asset class breakdown of the fund against its three-year average, category average, and/or index proxy.

Asset allocations shown in tables may include a breakdown among the long, short, and net (long positions net of short) positions. These statistics summarize what the fund's managers are buying and how they are positioning the fund's portfolio. When short positions are captured in these portfolio statistics, investors get a more robust description of the fund's exposure and risk. Long positions involve buying the security outright and selling it later, with the hope the security's price rises over time. Short positions are taken with the hope of benefitting from anticipated price declines. The investor borrows the security from another investor, sells it and receives cash, and then is obligated to buy it back at some point in the future. If the price falls after the short sale, the investor will have sold high and can buy low to close the short position and lock in a profit. However, if the price of the security increases after the short sale, the investor will experience a loss buying it at a higher price than the sale price.

Most fund portfolios hold fairly conventional securities, such as long positions in equities and bonds. Morningstar may generate a colored pie chart for these portfolios. Other portfolios use other investment strategies or securities, such as short positions or derivatives, in an attempt to reduce transaction costs, enhance returns, or reduce risk. Some of these securities and strategies behave like conventional securities, while other have unique return and risk characteristics. Portfolios that incorporate investment strategies resulting in short positions or portfolio with relatively exotic derivative positions often report data to Morningstar that does not meet the parameters of the calculation underlying a pie chart's generation. Because of the nature of how these securities are reported to Morningstar, we

may not always get complete portfolio information to report asset allocation. Morningstar, at its discretion, may determine if unidentified characteristics of fund holdings are material. Asset allocation and other breakdowns may be rescaled accordingly so that percentages total to 100 percent. (Morningstar used discretion to determine if unidentified characteristics of fund holdings are material, pie charts and other breakdowns may rescale identified characteristics to 100% for more intuitive presentation.)

Note that all other portfolio statistics presented in this report are based on the long (or long rescaled) holdings of the fund only.

Sector Weightings

Super Sectors represent Morningstar's broadest classification of equity sectors by assigning the 11 equity sectors into three classifications. The Cyclical Super Sector includes industries significantly impacted by economic shifts, and the stocks included in these sectors generally have betas greater than 1. The Defensive Super Sector generally includes industries that are relatively immune to economic cycles, and the stocks in these industries generally have betas less than 1. The Sensitive Super Sector includes industries that ebb and flow with the overall economy, but not severely so. Stocks in the Sensitive Super Sector generally have betas that are close to 1.

Morningstar Rating™

The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The Morningstar Rating does not include any adjustment for sales loads. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

For private funds, the Morningstar Rating presented is hypothetical, because Morningstar does not independently analyze private funds. Rather, the rating is assigned as a means to compare these funds with the universe of mutual funds that Morningstar rates. The evaluation of this investment does not affect the retail mutual fund data published by Morningstar.

Morningstar Return

The Morningstar Return rates a fund's performance relative to other managed products in its Morningstar Category. It is an assessment of a product's excess return over a risk-free rate (the return of the 90-day Treasury Bill) in comparison with the products in its Morningstar category. In each Morningstar

Important Disclosures

category, the top 10% of products earn a High Morningstar Return (High), the next 22.5% Above Average (+Avg), the middle 35% Average (Avg), the next 22.5% Below Average (-Ave), and the bottom 10% Low (Low). Morningstar Return is measured for up to three time periods (three, five, and 10 years). These separate measures are then weighted and averaged to produce an overall measure for the product. Products with less than three years of performance history are not rated.

Morningstar Risk

Morningstar Risk evaluates a fund's downside volatility relative to that of other products in its Morningstar Category. It is an assessment of the variations in monthly returns, with an emphasis on downside variations, in comparison with the products in its Morningstar category. In each Morningstar category, the 10% of products with the lowest measured risk are described as Low Risk (Low), the next 22.5% Below Average (-Avg), the middle 35% Average (Avg), the next 22.5% Above Average (+Avg), and the top 10% High (High). Morningstar Risk is measured for up to three time periods (three, five, and 10 years). These separate measures are then weighted and averaged to produce an overall measure for the product. Products with less than three years of performance history are not rated.

Morningstar Style Box™

The Morningstar Style Box reveals a fund's investment strategy as of the date noted on this report.

For equity funds the vertical axis shows the market capitalization of the long stocks owned and the horizontal axis shows investment style (value, blend, or growth).

For fixed-income funds, the vertical axis shows the credit quality of the long bonds owned and the horizontal axis shows interest rate sensitivity as measured by a bond's effective duration.

Morningstar seeks credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information, Morningstar instructs fund companies to only use ratings that have been assigned by a Nationally Recognized Statistical Rating Organization (NRSRO). If two NRSROs have rated a security, fund companies are to report the lowest rating; if three or more NRSROs have rated the same security differently, fund companies are to report the rating that is in the middle. For example, if NRSRO X rates a security AA-, NRSRO Y rates the same security an A and NRSRO Z rates it a BBB+, the fund company should use the credit rating of 'A' in its reporting to Morningstar. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO rating on a fixed-income security can change from time-to-time.

For credit quality, Morningstar combines the credit rating information provided by the fund companies with an average default rate calculation to come up with a weighted-average credit quality. The weighted-average credit quality is currently a letter that roughly corresponds to the scale used by a leading NRSRO. Bond funds are assigned a style box placement of "low", "medium", or "high" based on their average credit quality. Funds with a low credit quality are those whose weighted-average credit quality is determined to be less than "BBB-"; medium are those less than "AA-", but greater or equal to "BBB-"; and high are those with a weighted-average credit quality of "AA-" or higher. When classifying a bond portfolio, Morningstar first maps the NRSRO credit ratings of the underlying holdings to their respective default rates (as determined by Morningstar's analysis of actual historical default rates). Morningstar then averages these default rates to

determine the average default rate for the entire bond fund. Finally, Morningstar maps this average default rate to its corresponding credit rating along a convex curve.

For interest-rate sensitivity, Morningstar obtains from fund companies the average effective duration. Generally, Morningstar classifies a fixed-income fund's interest-rate sensitivity based on the effective duration of the Morningstar Core Bond Index (MCBI), which is currently three years. The classification of Limited will be assigned to those funds whose average effective duration is between 25% to 75% of MCBI's average effective duration; funds whose average effective duration is between 75% to 125% of the MCBI will be classified as Moderate; and those that are at 125% or greater of the average effective duration of the MCBI will be classified as Extensive.

For municipal bond funds, Morningstar also obtains from fund companies the average effective duration. In these cases static breakpoints are utilized. These breakpoints are as follows: (i) Limited: 4.5 years or less; (ii) Moderate: more than 4.5 years but less than 7 years; and (iii) Extensive: more than 7 years. In addition, for non-US taxable and non-US domiciled fixed income funds static duration breakpoints are used: (i) Limited: less than or equal to 3.5 years; (ii) Moderate: greater than 3.5 and less than equal to 6 years; (iii) Extensive: greater than 6 years.

Principal Risks

The specific risks associated with investing in this fund. Please see the Risk Definitions document for more information on each type of risk.

Investment Risk

Foreign Securities Funds/Emerging Markets Funds: The investor should note that funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

Specialty/Sector Funds: The investor should note that funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Non-Diversified Funds: The investor should note that funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

Small Cap Funds: The investor should note that funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Mid Cap Funds: The investor should note that funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

High-Yield Bond Funds: The investor should note that funds that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

Tax-Free Municipal Bond Funds: The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

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 G37341 Division _____
Plan Name Sabre88 LLC 401(k) Profit Sharing 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 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 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, 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 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 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 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. The following transfer restriction will apply to monies in the Fixed Interest Account (FIA):
One hundred percent (100%) may be transferred from the Fixed Interest Account (FIA) at any time. However, once a transfer has been made from the FIA, transfers back into the FIA are allowed only after 90 days have elapsed since your last transfer from the FIA.

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 plans 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 elect that a pre-retirement benefit be distributed in a form **other than** a life annuity, complete the **"Election of Pre-Retirement Death Benefit"** section of this form.
3. To designate a Beneficiary or Beneficiaries, complete the **"Beneficiary Designation"** section of this form.
4. Read, then complete the **"Participant Signature"** section of this form.
5. 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.
6. 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.

Community Property Information

(Only applicable to plans not subject to the Employee Retirement Income Security Act (ERISA) of 1974 and in the states of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin. This is also applicable in Alaska if you and your spouse agree to make it community property through a community property agreement or a community property trust.)

If there has been no previous written notice of community property interest and the space for the consent of your spouse is not completed, then anyone acting on the information contained herein shall be entitled to rely on his/her good faith belief that no such interest exists.

This good faith reliance shall apply to any payment to a named Beneficiary even though:

1. You have not obtained the consent of a former spouse having a community interest; or,
2. You and your spouse subsequently divorce; or,
3. Your spouse dies after the date of execution of this designation; or,
4. You and your spouse subsequently sever your interest in the community.

Qualified Pre-Retirement Survivor Annuity (QPSA) Information

This form assumes that your plan provides for a QPSA of 100% of your vested account balance at death. Plan documents may differ in their provisions concerning such items as revocability of spousal consent, the minimum percentage for a QPSA, and other significant matters. Contact your plan representative if you have questions about your plan document or provisions specific to your plan.

Many plan documents provide that if you do not waive the QPSA benefit then your spouse has the option to choose the QPSA or another form of available distribution under the plan. Contact your plan representative if you have questions about your plan document or provisions specific to your plan.

Your plan provides that a Qualified Pre-Retirement Survivor Annuity (QPSA) be paid to your spouse in the event that your death occurs before the benefit under the plan becomes payable. A portion of the value of your vested account balance at death (between 50% and 100%, according to your plan) is used to provide a monthly payment to your spouse for life. This form of benefit is a "life annuity."

You may elect a form of distribution other than a QPSA if your plan allows. In order for such an election to be effective, it must be in writing and must include the consent of your spouse, witnessed by a plan representative or a Notary Public.

The plan may provide that any such election may be revoked at any time, thereby reinstating the QPSA. You may choose to decline the automatic QPSA, but only under certain circumstances, as described below. The period during which you may elect to decline the automatic QPSA starts on the latest of:

1. The first day of the plan year in which you attain age 35, or
2. The date on which you first become a participant, or
3. The date on which you are married.

Participant Name: _____ Social Security Number: _____
Plan Name: _____ Plan Number: _____

Information for Plan Participant (continued)

Your election period ends at the earlier of:

1. Your death, or
2. Your annuity starting date.

However, if you separate from service of the plan sponsor prior to attaining age 35, the election period begins on your separation from service.

Note: If you are under age 35, you also may elect (with appropriate written spousal consent) to decline the automatic QPSA. This election expires at the beginning of the plan year in which you attain age 35, unless you then renew the election and the spousal consent. If you are under age 35 and you want to make this election, you must:

1. Notify the plan representative,
2. Secure written spousal consent, and
3. During the plan year in which you attain age 34, if you wish to renew your election so that it extends beyond the first day of the plan year in which you attain age 35, you will need to complete this form again.

Financial Effect of a Married Participant's Election to Waive QPSA

If you are married and do not waive the QPSA, the plan will pay your surviving spouse the QPSA. The QPSA will not pay any further benefits after your spouse dies.

If you are married and waive the QPSA (with spousal consent), your entire vested account balance will be paid to your designated Primary Beneficiary (or Beneficiaries) then living, otherwise to the next class of living Beneficiaries you designate. If any amount remains in the plan when your Beneficiary (or Beneficiaries) die, the remaining benefit will be paid under the terms of your elections herein if specified or, if not so specified, under the terms of the plan. You may designate different Beneficiaries to receive their respective portions of your vested account balance under the plan.

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.

- 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. And/or, if you elected a pre-retirement death benefit other than a life annuity, 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, spousal consent is not required to elect a form of distribution other than QPSA; however, 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(s) becomes invalid if you are married at the time of your death, unless your spouse has consented in writing to your designations. You should immediately inform your plan representative of any change in your marital status.

Election of Pre-Retirement Death Benefit

I hereby elect a form of pre-retirement death benefit **other than** a life annuity. If married, I hereby waive the QPSA.

- Option 1 – Lump Sum.

- Option 2 – Certain and Life Annuity. The period certain (select a period) is to be 5 10 15 years.

Monthly payments are to continue for the life of my Primary Beneficiary (or Beneficiaries). If my Primary Beneficiary (or Beneficiaries) should die before the end of the certain period, monthly payments are to continue to my secondary Beneficiary (or Beneficiaries) in the same amount for the remainder of the period. If the last living payee dies before all period certain monthly payments are made, that last payee's estate will receive those payments.

- Option 3 – Discretionary. The form of benefit shall be elected by my Beneficiary (or Beneficiaries) upon my death.

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.) and date of birth.

Benefits are payable to the survivors within the highest class (Primary, Secondary or Tertiary) 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

If no secondary Beneficiary is living at the time of your death, benefits will be paid to the tertiary class of Beneficiaries.

Tertiary 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

Participant Signature

By signing below, I hereby designate the Beneficiary (or Beneficiaries) as listed; that I am electing a form of pre-retirement death benefit other than a life annuity (if the "Election of Pre-Retirement Death Benefit" section is completed); and certify that the marital status I've indicated is correct. In the event of my death, I authorize the plan representative to make distributions to the listed Beneficiary (or Beneficiaries), but acknowledge that if spousal consent to my designation is required, such designation is invalid unless my spouse has consented in writing and such consent is witnessed by a plan representative or a Notary Public.

Participant's Printed Name

Participant's Signature

Date

Note: If you certified that you are married, but you are unable to locate your spouse, **your election must be witnessed by a plan representative or a Notary Public.**

Witnessed by:

Plan Representative's Signature

Date

IF NOT WITNESSED BY PLAN REPRESENTATIVE, NOTARY PUBLIC MUST WITNESS.

Subscribed and sworn before me this _____ day of _____, _____

Notary Public _____

County of Residence: _____ My Commission Expires: _____

Spousal Authorization

Select ALL applicable:

I am the spouse of the plan participant named above and understand that my spouse is designating a Beneficiary other than, or in addition to, myself. I approve of and consent to the designation of all Beneficiaries listed in the "Beneficiary Designation" section. If applicable, I hereby transfer any community property interest I have in, or would otherwise acquire in, this account into the separate property of my spouse for disposition consistent with this designation. I understand that if the plan gives me the right to revoke this consent, that I may do so by delivering to the plan representative a written revocation of this consent prior to the death of my spouse. Upon the death of my spouse, the consent contained herein, if not previously revoked, shall be irrevocable.

I am the spouse of the plan participant named above and consent to the election of a pre-retirement death benefit other than a QPSA. I understand that if the plan gives me the right to revoke this consent, that I may do so by delivering to the plan representative a written revocation of this consent prior to the death of my spouse. Upon the death of my spouse, the consent contained herein, if not previously revoked, shall be irrevocable.

I understand that, but for this consent, should my spouse die before his or her benefit commencement date under the plan, I would be entitled to receive a surviving spouse's benefit in the form of a life annuity. I have been provided with all information that I may have requested from the plan administrator as to the economic effect of my consent and as to whether I may revoke my consent. I understand fully the consequences of this action on my part and the loss of benefits that I may experience if I survive the participant. I have participated in the participant's decision to designate a Beneficiary other than me and/or to decline coverage under the QPSA form of benefit.

Spouse's Printed Name

Spouse's Signature

Date

Witnessed by:

Plan Representative's Signature

Date

IF NOT WITNESSED BY PLAN REPRESENTATIVE, NOTARY PUBLIC MUST WITNESS.

Subscribed and sworn before me this _____ day of _____, _____

Notary Public _____

County of Residence: _____ My Commission Expires: _____

Instructions for Plan Representative

Retain the original Beneficiary Designation with your plan's important documents. American United Life Insurance Company® does not require a copy for its records.

Participating in your plan

eEnrollment

Registration

1. Go to 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 8 p.m. Eastern Time (ET).

Enroll today

at www.oneamerica.com/enrollment,
by filling out the enrollment forms or by
calling **1-800-249-6269**.

Notes

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 or
call **1-800-249-6269**.

Your plan's financial professional(s):
Denis Ryan
Interwealth Management
(480) 471-5459

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.

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