



About Pioneer Mutual Life Insurance Company[®]

Company products and services

Pioneer Mutual Life Insurance Company[®] (PML) fixed universal life insurance underwriting services help consumers prepare for their future.

Common values and objectives

As a OneAmerica[®] company, PML strives to uphold the core values of achievement, stewardship, partnership, integrity, responsiveness and excellence. These values are reflected in the attitudes and goals of its representatives, as the organization strives to build and achieve not only a personal relationship with clients, but also long-lasting friendships.

The relationship with OneAmerica provides the best of both worlds for PML — the strength, stability and diverse product suite of a large company coupled with the personalized service available from a smaller company.

Financial strength

PML has a long history of financial strength, helping the company keep its promise to clients to provide security. The strength of PML is evident in one of the highest ratings assigned by a respected independent industry analyst.

A.M. Best

A+ (Superior) — The second-highest of 16 possible ratings as of July 27, 2018.

This rating reflects a rating agency assessment of the financial strength and claims-paying ability of PML. It is not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Ratings are assessed annually and can be changed at any time.

Financial highlights

2018 PML statutory year-end highlights

Total assets	\$509.6 million
Total life insurance in force	\$2.1 billion
Premium & other income	\$14.3 million
Total surplus (inc. Asset Valuation Reserve)	\$48.9 million
Net investment income	\$23.1 million
Statutory pre-tax net gain	\$9.9 million

Financial highlights

2018 OneAmerica GAAP year-end highlights

Assets under administration	\$77.2 billion
Revenue	\$2.2 billion
Equity	\$2.2 billion
Net investment income	\$936 million
Net income	\$132.5 million

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

Pioneer Mutual Life Insurance Company[®] is licensed and authorized to conduct life insurance business in every state except Alaska and New York (NAIC #67911). PML is a stock subsidiary of American United Mutual Insurance Holding Company.

About OneAmerica[®]

A national provider of insurance and financial services for more than 140 years, the companies of OneAmerica help customers build and protect their financial futures. OneAmerica products include retirement plans, individual life insurance, annuities, long-term care solutions and employee benefit plan products. For more information, visit **OneAmerica.com**.