

Understanding your plan sponsor statement

We're pleased to offer this guide to understanding your plan sponsor statement. The length of your statement and the amount of information it contains will vary depending on your specific plan. However, certain key information will be included in every statement. Please use this guide to help you understand the key information contained in your statement.

Descriptions of your plan sponsor statement

1. Plan Sponsor Report

This shows the time period covered by this statement, as well as your plan name.

2. Plan Assets

This is the total assets in your plan at the end of the reporting period.

3. Your Plan At A Glance

This section shows your plan's beginning balance, ending balance and any activity that took place during the period.

4. Managing Your Plan

This section contains basic information including your plan number, OneAmerica's Web address and the phone number to call for customer service.

5. Source of Plan Assets

This section breaks down your plan assets by source.

6. Investment Option Categories

This key shows the various investment option categories. Please note, all of these categories may not be available in your plan.

7. Investment of Total Plan Assets

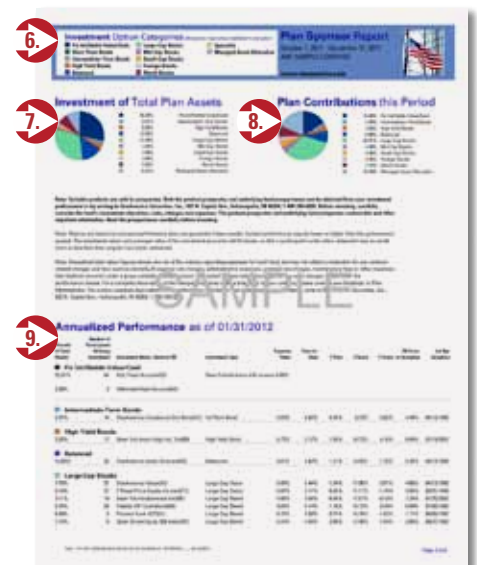
This pie chart shows a breakdown of how your plan assets are divided between the various investment option categories.

8. Plan Contributions this Period

This pie chart shows how plan contributions during the period were divided between the various investment option categories.

9. Investment Performance

This section shows annualized performance information for all investment options currently available in your plan. It also shows your allocation percentage for the investment options in your plan portfolio and the number of participants utilizing each investment option. Standardized performance is not included in this example; however Standardized performance will be included in the Investment Performance section for applicable plans.



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10. Additional Information

This section includes important information about how performance is calculated, etc. Investment specific disclosures are posted on the secure eSponsor® Web site at www.esponsor.aul.com.



Note: 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.

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

Neither AUL, OneAmerica Securities, Inc. nor their representatives provide tax or legal advice. For answers to your specific questions please consult a qualified attorney or tax advisor.

If you have any questions about your statement, contact your plan services consultant at **1-800-261-9618**.