



There for you.

2019 Annual Report





So you can be
there for her.



7

Investing in relationships to be there for customers.



8

Providing care from one generation to the next.



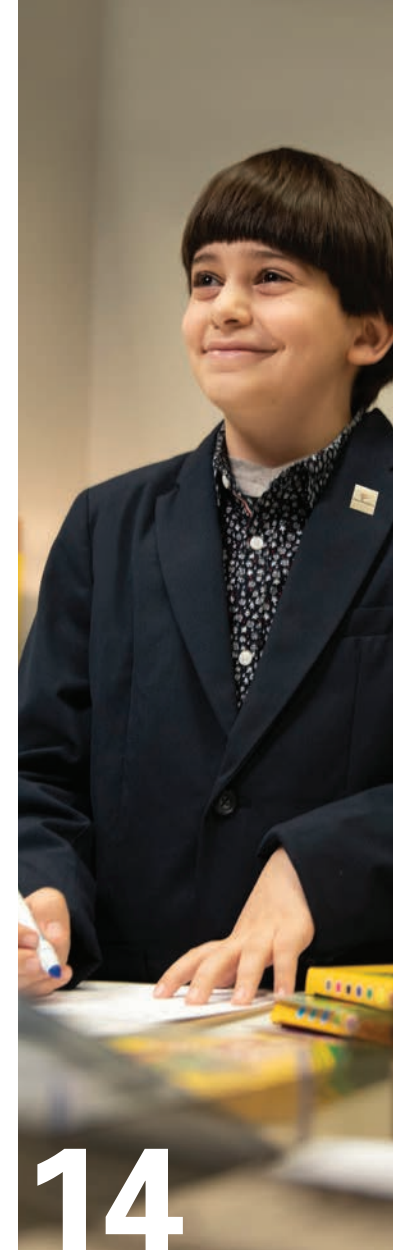
10

Creating a relationship that prioritizes your employees.



12

Protecting the livelihoods of our customers.



14

Preparing the next generation for a great future.

2019 Annual Report

▶ See more about these stories at www.oneamerica.com/annualreport

Our business is a commitment to care.

Being there for customers during good times is one thing. It's when we face a challenge, such as the COVID-19 global pandemic, that it becomes clear which companies have prepared for every scenario and are focused on those they serve first and foremost.

OneAmerica is built to thrive under any circumstance. We are rated in the top 9% of our peers for financial strength.* Our proven record of success includes an investment portfolio that outperformed other life insurance and retirement services companies during the 2008–2010 financial crisis.

Serving you is our primary purpose. As a mutual organization we don't have shareholders and are free to focus on customers. All of our profits are reinvested into the business to enable us to service you better and deliver the long-term financial strength you count on.

Our mission is to provide great products, exceptional service

and relationships you can depend on for a lifetime. That's why we are proactive in how we prepare for a crisis. We developed and rehearsed an organization-wide detailed pandemic response plan long before COVID-19 ever became a reality.

This type of preparation and forethought is what enabled us to remain fully operational for business at the height of the outbreak. Today 98% of our workforce continues safely serving you from home, with service levels generally at or above our standards.

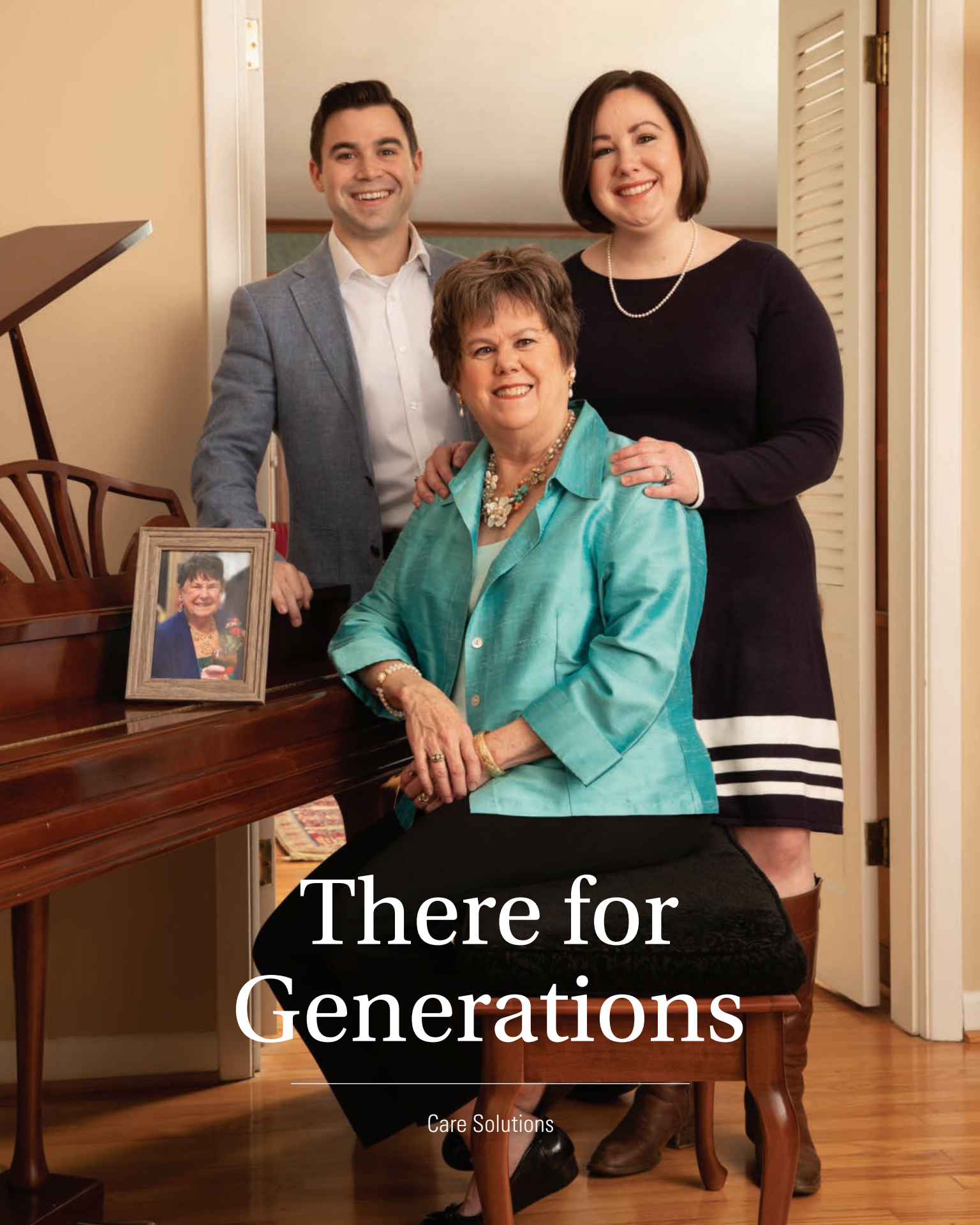
This annual report is filled with examples of OneAmerica being there for you during 2019. We paid out more than \$6 billion in benefits last year, and I expect we'll pay out even more in 2020. We're proud to do it because it's our job to be there when you need us most.

Thank you for your trust in us. Wishing you continued safety and wellness.



J. Scott Davison, CLU, ChFC
OneAmerica Chairman, President and CEO

* Calculated by OneAmerica based on data provided by SNL Financial as of 1/31/20. See full details on page 23 of this report.



There for Generations

Care Solutions

Audrey Weisenhorn always had her own way of doing things.

“She kept driving right up until she was 89,” said her daughter, Jean Jackson. “She loved to meet up with her girlfriends, play bridge and have a Manhattan. Mom was always very independent.”

Granddaughter Katie Tracy agreed. “She was always supportive of people, and also so strong-willed. I love that I got to see her both ways as I was growing up.”

But as Audrey aged, she started having more trouble living on her own. She began losing her balance, and she developed diabetes. Jean helped as much as possible, but it was tough to keep up.

“At first Mom didn’t want to discuss home health care,” said Jean. “But I think she saw it was affecting our relationship — I was becoming her caregiver instead of her daughter.”

Home health care would also mean Audrey could stay in her own house. It meant staying close to friends and neighbors. And it meant keeping her independence.

“So she accepted the idea of home health care when she saw it meant living how she chose to live,” said Jean. “We just had to figure out how to afford it.”

Reviewing her mother’s finances, Jean discovered that one of Audrey’s CDs was about to mature. It was Audrey’s banker who recommended converting it to an annuity from the



“We were so fortunate to have that help to pay for care. Mom got to keep her independence, and I got to be her daughter again.”

Jean Jackson

OneAmerica Care Solutions Long-Term Care product suite.

“The health care costs for older people are just crazy,” said Jean. “My dad was great at saving money, but OneAmerica was there for us as the last piece of the puzzle that made it possible for Mom to get help at home.”

Having a personal health aide also meant Audrey had extra support for life’s biggest events, like the weddings of all three of Jean’s children.

“It was so special to have her there,” said Katie. “To be able to share that with her, and have her in all the photographs, was really important. The way my grandma was able to live the last part of her life really was incredible.”

Jean agreed. “We were so fortunate to have that help to pay for care. Mom got to keep her independence, and I got to be her daughter again.”

Left: Jean sits with two of her three children, Scott and Katie, and a photograph of her beloved mother, Audrey.



There for Your Employees

Retirement Services

The secret to a great sourdough is to take care of your starter. Nobody knows that better than Brian Nickila, the owner of Portland French Bakery and son of its founder.

“When my dad got our starter dough in 1986, it was over 120 years old,” said Brian. “With a starter, it has to be rebuilt and remade and nurtured every day. The production culture of the bakery really evolved around taking care of that dough.”

It’s a pretty good metaphor for how Portland French Bakery cares for its people, as well. From its inception, the company has dedicated itself to nurturing employees and their families.

“We’re a family business by ownership and mentality — one that hires exclusively from within, and often we hire within the same families,” said Brian. “That means we’ve seen each other’s kids grow up, we celebrate together and we all feel a deep sense of ownership about the business. As an employer, to me it means doing everything I can to take care of my people. That’s why our biggest expense after flour is health care. Providing good benefits really matters to us.”

That includes providing a robust retirement plan. But when Brian realized his people weren’t taking advantage of their retirement benefits, he began to worry.

“Sometimes as time goes by, people get complacent, and they don’t take full advantage of their benefits. They stop participating. But we want to make sure our employees are in a position to enjoy their retirement



when the time comes,” Brian said. “We needed to find a way to spark that interest again.”

Working with George Fraser, his plan advisor from Retirement Benefits Group, Brian began the process of revitalizing his plan with OneAmerica.

“With OneAmerica, people got a fresh jump on what retirement means and how to make the vehicles efficient. That education piece was something OneAmerica was really able to facilitate — we could get people excited again about their retirement accounts.”

As the new plans rolled out, employee participation jumped. Brian continues working to make sure it stays high, even paying employees to participate in retirement education meetings to ensure they attend.

“George’s team and OneAmerica worked well to help people learn how to plan for retirement, plan for benefits and get people on track for their retirement,” said Brian. “It’s really been a win-win. We’ve always believed that when we take care of our employees, we’re making an investment in our business. OneAmerica has been a great partner in that.”

“We’ve always believed that when we take care of our employees, we’re making an investment in our business. OneAmerica has been a great partner in that.”

Owner of Portland French Bakery, Brian Nickila

There for Your Livelihood

Employee Benefits

THANKS TO ALL IN JOINT EFFORTS TO ASSIST ME IN MY CASE.
YOU HAVE MADE A BROKE DOWN OLD MAN, HIS LOVING WIFE AND BEAVER THE CAT HAPPY!
BLESSINGS TO ALL!
THANKS AGAIN
Dennis

Dennis Ferral is a long-haul truck driver. If he's not on the road, he's not making money. But even Dennis stopped short when he began having chest pain.

"I thought, oh lord, I'm having a heart attack," said Dennis. "I came in from working on a Saturday and got short of breath, my heart starts racing, my neck is tight. I went to the VA hospital, and they put me in urgent care. I didn't know it then, but I'd be out of work for 40 days."

Dennis had suffered a pericardial effusion — fluid filling around his heart, causing his pain. There was little to do but treat it and wait, but for Dennis that meant losing his income.

"I was very scared. You know how it goes: As soon as you put money in the bank, your car breaks down. Without a paycheck, I worried how we'd make it," said Dennis. "That's when I applied for disability."

The process proved frustrating. Dennis and his wife, Keri, did their best to find the necessary paperwork, but they weren't always sure how to proceed, and patience wore thin during an already stressful time.

"I called up OneAmerica and, I admit, I got a little heated," said Dennis. "I was worried about me, my wife and our cat, Beaver. But I tell you, they never talked down to me. They kept an even temper about everything, and they stayed with me."

When the claims team reviewed Dennis' case, they discovered it was incomplete. That's when they sprang into action.

"Our team worked to gather the missing content to complete the claim and get it filed. We worked straight through the Fourth of July to make sure his claim moved forward promptly," explained Trina Couture, a claims director with Employee Benefits. "We were also able to secure his records from the VA and have a clinical review done on the same day, to show the condition was not preexisting."

Thanks to the dedicated work of the claims department, Dennis was

approved for disability and received his first payment right on time.

"I appreciated that they stayed so patient with me and got us approved," Dennis said. "We felt very blessed. I hope I'm never on disability again, but if I am, I'd hope to work with OneAmerica."

The expediency and efficiency may have meant the world to Dennis and his family, but Trina sees such feats daily, as part of standard procedures. "It's a good example of everyone doing their part as quickly as possible to reach a decision for the claimant," she said.

It was an effort Dennis deeply appreciated.

"When the claim came through on time, it was such a relief," he said. "I felt so bad about being an angry, old man that I called back the claims department. I said, 'You've brought a lot of happiness to an old man, his loving wife and a cat named Beaver.'"



Dennis Ferral and his wife, Keri, appreciated the efficiency of the OneAmerica claims department.

There for the Next Generation

Community

It's one thing for students to learn how a business operates. It's quite another for them to step into the shoes of a CEO. Jennifer Burk, president and CEO of Junior Achievement of Central Indiana, believes it's the real-life experience that makes JA BizTown so valuable.

"We know that experiential learning is what really sticks with students," said Jennifer. "Project-based learning is fundamental to the impact we have on them."

For more than a century, Junior Achievement has been a national leader in youth workforce development. But JA BizTown began right here in Indianapolis. The program centers on a simulated free market facility — complete with mock buildings of some of Indianapolis' thriving businesses, including the OneAmerica Tower. In this financial literacy laboratory, students enjoy hands-on experiences such as applying for jobs, earning money, and learning how to become citizens, responsible consumers and employees.

"It's just about as real-life as you can get. Students go home afterwards with lots of new questions for their parents, and a new appreciation for what it means to work," said Jennifer.

"Every year, hundreds of fifth graders get to experience jobs ranging from airline pilot to CEO. It takes a lot of community partnerships for the program to succeed. That includes the support of OneAmerica.

"We absolutely couldn't do it without partners like OneAmerica," said Alyssa Andis, vice president of education at Junior Achievement of Central Indiana. "Their funding and volunteer support is critical to helping bring these programs to students who would not otherwise have them."

Through Junior Achievement's classroom programs, OneAmerica volunteers work directly with students to help them develop soft skills, practice interviewing and learn about the financial industry.

"There's nothing like having a volunteer from the business community come into a classroom and show students that they care," said Jennifer. "Volunteers really help kids make the connection between what they learn in the classroom and the real world."

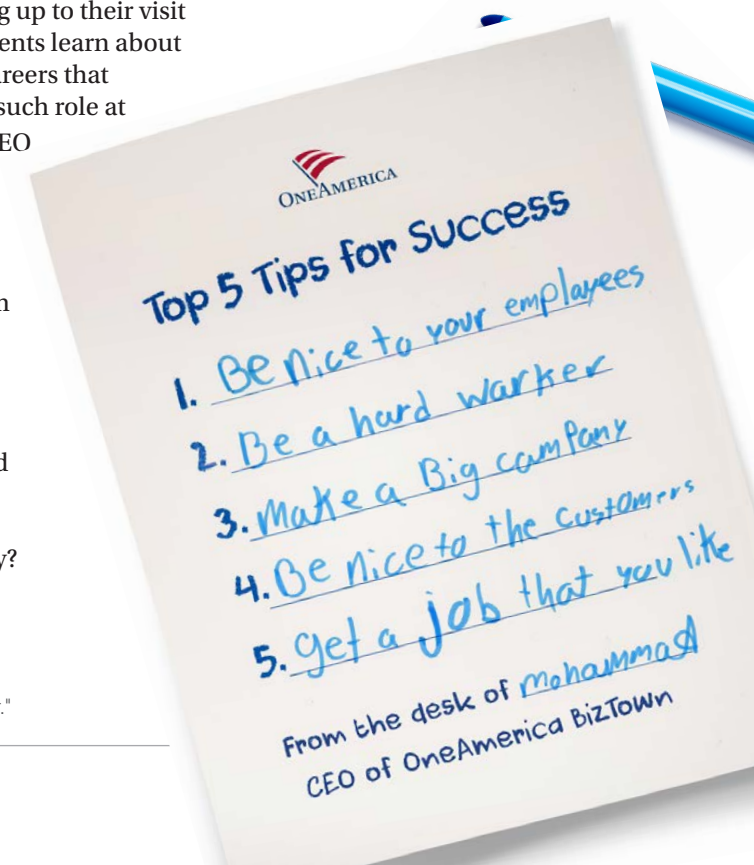
In the weeks leading up to their visit to JA BizTown, students learn about and apply for the careers that interest them. One such role at JA BizTown is the CEO of OneAmerica, a position most recently occupied by fifth grader Mohammad A. from Pike Township.

"I want to be CEO because I'm a good leader," Mohammad explained. And his secret to running a successful company?

"Be honest, and you should always be fair to your employees and customers."

Those are values Mohammad shares with OneAmerica, and he's not the only one. Our common principles are part of why the OneAmerica partnership with Junior Achievement has continued to grow.

"It means so much to work with a partner that truly believes in building up our community," said Jennifer. "With the support of OneAmerica, we're able to reach more than 40,000 students, and our programs are still growing. Together we're building a stronger, more vibrant economy for Indiana and beyond."



Left: Mohammad A. stands in front of the JA BizTown "OneAmerica Tower."

OneAmerica® is the marketing name for the companies of OneAmerica

WHY WE'RE HERE

Every day the associates of OneAmerica are there for the customers and financial professionals who rely on us. Each of these associates has a unique story to tell about going the extra mile and feeling supported by a company culture that values empowerment, accountability and service.

Our Business



I knew I could make things better for our customers. But just as importantly, I felt empowered to make it happen.

NIKKI SMALL

Senior Implementation Consultant

Nikki Small didn't always think of herself as a leader. Then she had a great idea. "I knew I could make things better for our customers," said Nikki.

She observed that making contract changes was a frustrating process for customers. Submitting a change was complicated, and a lack of clarity led to delays. So Nikki proposed creating a new online portal for customers that would be easy to access and simple to use.

The idea promised immediate benefits. Not only were these ideas embraced, Nikki felt deeply encouraged by management throughout the project.

"I feel like a leader, because I have the ability to be one here," she said. "That makes me want to go above and beyond every day I'm here."



I was just somebody taking phone calls, then there I was meeting with the board. I love that working here means I am listened to.

DEBE ROBINSON

Senior Associate in Administration

For Debe Robinson, a senior associate in administration, trust and empowerment go hand-in-hand.

"We're empowered to fix problems when we see them," said Debe. "For example, in the call center we realized people didn't trust you to follow up with them. The Customer Promise Date was our guarantee that we would find them the answers in a timely way."

Debe was invited to present her work to board members, where she explained how her idea was put into practice.

"I couldn't believe it," said Debe. "I was just somebody taking phone calls, then there I was meeting with the board. I love that working here means I am listened to."



I leave every day with a sense of accomplishment, because I know I've helped someone.

LORI STIGALL

Claims Associate

Finding new ways to be there for people is what motivates Lori Stigall, a claims associate who celebrated her 30th anniversary at OneAmerica in 2019. Recently her department began a claims concierge service — a new program to help customers.

"A claims concierge offers people a single point of contact to talk to from the start of their claim until the finish," said Lori. "It makes such a difference to them to know they have a dedicated person helping every step of the way."

Like so many associates at OneAmerica, Lori feels empowered to make a difference and to be there for the people who need her.

"I leave every day with a sense of accomplishment," said Lori, "because I know I've helped someone."

HERE FOR THE LONG RUN

Being there for our customers requires a commitment to long-term financial stewardship and a deep sense of mission. Our disciplined approach has enabled us to grow, thrive and pay benefits to customers under any scenario. As a mutual organization — without shareholders — we are ultimately accountable to our customers, and the profits we earn are reinvested in the business to serve you better.

The financial details that follow stand as proof that OneAmerica will be there for you now — and well into the future.

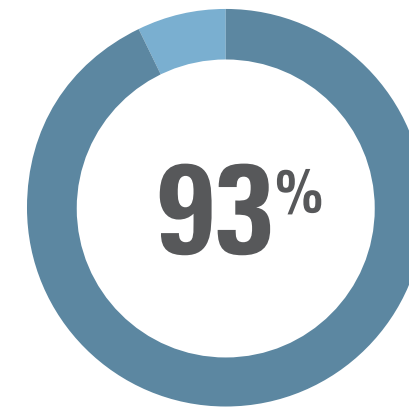
\$6 billion

The amount we proudly paid to customers in 2019.

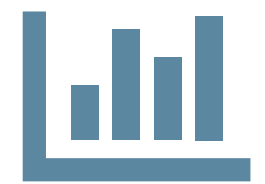


14%

Compound annual growth rate of assets under administration over the past five years.



The rate at which we retained customers in 2019.



9%

Our annual sales growth rate over the past five years.

30+ years

How long our disciplined approach has delivered competitive returns with lower investment losses.

2019 Financial Results: Growing for the Future

Our customers depend on us to be there for them when they need us most. To do so, we spent 2019 growing the business while maintaining our commitment to financial discipline. We're in a great position to be there for those we serve.

Each of the lines of business has contributed to the company's compound annual growth over the past five years. Here's how our sales grew during that period:

7.7%

Individual Life and Financial Services

8.8%

Retirement Services

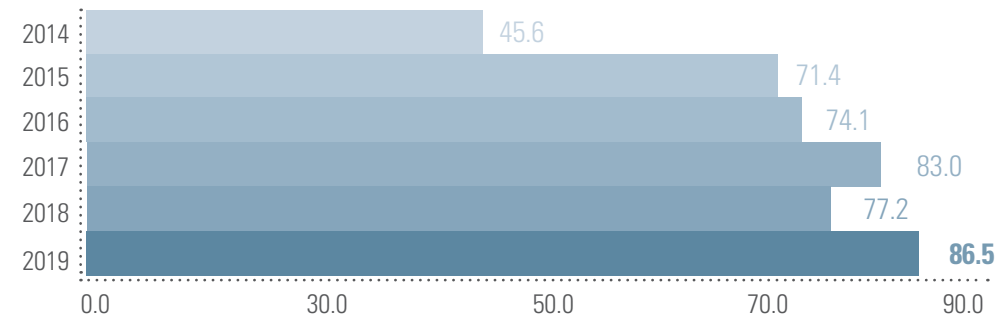
21.8%

Employee Benefits

2019 was yet another year of reaching financial records.

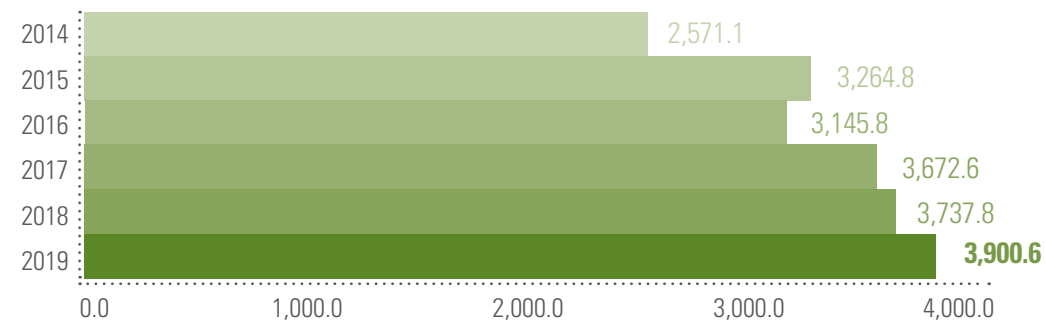
Assets Under Administration (In billions of dollars)

The growth trends we set over previous years continued in 2019, as the enterprise continued to build a strong foundation to serve its customers' future needs.



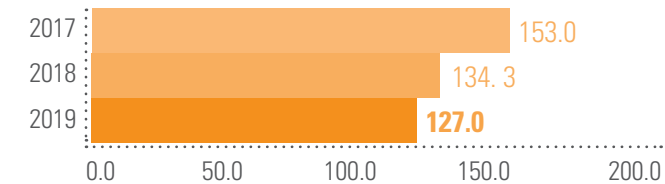
Sales (In millions of dollars)

In 2019 we continued to grow sales and continued our focus on providing products that bring value to customers on good days and bad.



Adjusted GAAP Pretax Operating Income^{1,2} (In millions of dollars)

Our pretax operating income continues to provide a strong foundation for our investments in our customers.

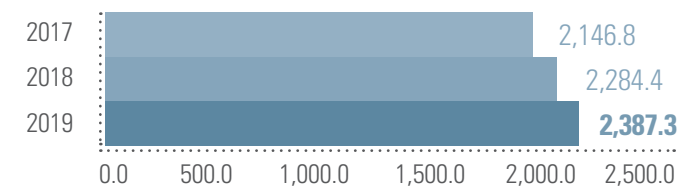


1. Adjusted GAAP pretax operating income is defined as GAAP income before income tax expense and excluding the impact of realized investment gains and losses other than those relating to product specific hedges.

2. During 2019 we re-aligned our internal definition of GAAP operating income. As such, we have revised all years presented.

GAAP Adjusted Equity³ (In millions of dollars)

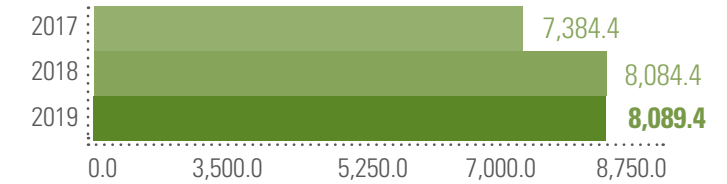
We enjoyed further growth this year and continued to demonstrate our commitment to financial strength.



3. Excludes unrealized appreciation of securities, net of tax.

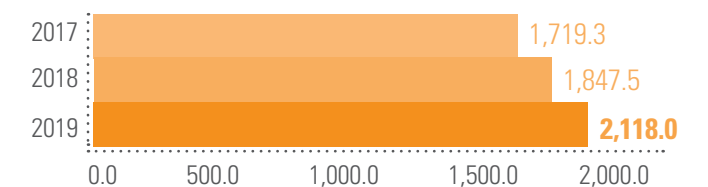
Statutory Premiums and Trust Deposits (In millions of dollars)

Customer trust holds strong when it comes to our ability to build for their financial future.



GAAP Adjusted Revenues⁴ (In millions of dollars)

Our growth this year helped to drive strong adjusted revenue, along with good customer retention and commitment to investment discipline.



4. Adjusted revenue is a management metric that excludes certain nonrecurring revenue items.

2019 Financial Results: Investment Discipline with Strong Long-Term Performance

It was a year of solid growth as our disciplined investment strategy drove positive results, and OneAmerica continues to compare favorably to our industry peers in terms of risk-adjusted returns. Our approach enables us to reinvest in our business operations and be there for our customers when they need us most.

Invested Assets



Fixed Maturities*



Fixed Maturities	77.7%	Public Bonds	51.9%
Mortgages	14.0%	Private Placements	20.9%
Policy Loans	1.8%	Mortgage and Asset-Backed Securities	27.2%
Cash and Other	6.5%		

*Excludes securities pledged under securities lending agreements.

The OneAmerica Portfolio Provides Strong Returns and Solid Protection

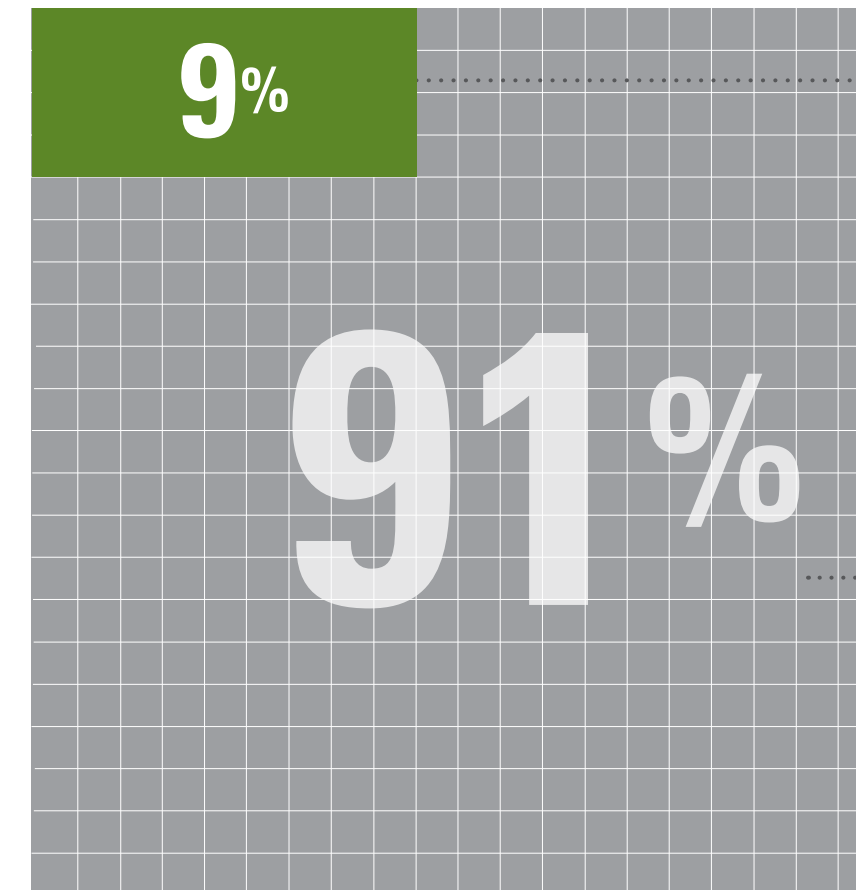
	OneAmerica	Industry Average
Investment Grade Bonds	97.6%	94.7% ¹
Below Investment Grade Bonds	2.4%	5.3% ¹
Total Bond Portfolio	100%	100%
	OneAmerica	Industry Average
60-Day Commercial Mortgage Delinquencies and Foreclosures	0.00%	0.06% ²

1. Source: ACLI. Industry average as of 09/30/2019.

2. Source: ACLI. Industry average as of 12/31/2019.

2019 Financial Results: Rating Agencies Reaffirm our Financial Strength

In 2019 we once again received high marks from Standard & Poor's, which issued a AA- rating, the fourth-highest possible of 22 ratings the agency issues. We also received an A+ (Superior) financial strength rating from A.M. Best, the second-highest rating of the agency's 15 categories.



OneAmerica insurance companies are among **only 9% of U.S. life insurers** with an A.M. Best rating of A+ (Superior) or higher and a Standard & Poor's rating of AA- or higher.

OneAmerica is one of 30 life groups/unaffiliated companies rated A+ (A.M. Best) and AA- (S&P) or higher.*

The remaining 91% are comprised of 316 life groups/unaffiliated companies (excluding those rated A+ (A.M. Best) and AA- (S&P) or higher.)

Note: * Calculated by OneAmerica based on data provided by SNL Financial as of 1/31/20.

These ratings and rankings reflect rating agency assessments of the financial strength and claims-paying ability of the insurance companies of OneAmerica. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are only updated when there's a change in the rating, the dates below reflect the most recent ratings we have received. Please know that these ratings can change at any time. OneAmerica companies include American United Life Insurance Company® (AUL) and its affiliates The State Life Insurance Company® (State Life) and Pioneer Mutual Life Insurance Company®. AUL and State Life were rated A+ by A.M. Best on July 19, 2019. AUL and State Life were rated AA- by S&P on Aug. 26, 2019. A+ is the second highest of A.M. Best's 15 rating categories, and AA- is the fourth highest of Standard & Poor's 22 rating categories.

2019 Financial Results: Consolidated Balance Sheet

Dec. 31 (GAAP basis, in millions)	2019	2018
Assets		
Investments:		
Fixed maturity securities — available for sale, at fair value	\$ 19,960.3	\$ 17,826.5
Equity securities	84.0	93.3
Mortgage loans	3,585.8	3,151.6
Real estate, net	48.1	42.9
Policy loans	454.4	414.5
Other invested assets	413.9	313.6
Securities pledged under securities lending agreements	375.0	339.2
Securities lending collateral	387.7	349.5
Cash and cash equivalents	363.3	253.0
Cash and cash equivalents (restricted)	18.3	18.7
Total investments	25,690.8	22,802.8
Accrued investment income	184.7	178.5
Reinsurance receivables	5,062.1	4,897.9
Deferred acquisition costs	593.8	925.1
Intangible assets and goodwill	102.0	113.7
Property and equipment, net	98.3	97.8
Insurance premiums in course of collection	32.3	21.3
Other assets	474.6	422.0
Assets held in separate accounts	16,376.8	13,531.9
TOTAL ASSETS	\$ 48,615.4	\$ 42,991.0
Liabilities and shareholder's equity		
Liabilities:		
Policy reserves	\$ 24,680.6	\$ 23,131.5
Funding agreements	2,369.3	2,540.6
Other policyholder funds	257.1	247.9
Pending policyholder claims	168.5	152.9
Surplus notes and notes payable	273.3	273.1
Payable for securities lending	387.6	349.6
Other liabilities and accrued expenses	760.6	495.4
Deferred gain on indemnity reinsurance	14.2	19.5
Liabilities related to separate accounts	16,376.8	13,531.9
TOTAL LIABILITIES	45,288.0	40,742.4
Shareholder's equity		
Common stock, no par value (authorized)		
1,000 shares; issued and outstanding 100 shares	—	—
Retained earnings	2,482.8	2,367.4
Accumulated other comprehensive income (loss):		
Unrealized appreciation (depreciation) of securities, net of tax	940.1	(35.8)
Benefit plans, net of tax	(95.5)	(83.0)
TOTAL SHAREHOLDER'S EQUITY	3,327.4	2,248.6
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	\$ 48,615.4	\$ 42,991.0

2019 Financial Results: Consolidated Statement of Net Income

Year ended Dec. 31 (GAAP basis, in millions)	2019	2018
Revenues		
Insurance premiums and other considerations	\$ 1,225.4	\$ 926.6
Policy and contract charges	231.2	227.5
Net investment income	994.9	936.0
Realized investment gains (losses)		
Net realized investment gains, excluding impairment losses	22.2	3.1
Other-than-temporary impairments	—	(2.6)
Other income	98.2	95.9
TOTAL REVENUES	2,571.9	2,186.5
Benefits and expenses		
Policy benefits	1,250.0	904.4
Interest expense on annuities and financial products	465.9	435.6
General operating expenses	432.4	438.2
Commissions	122.7	105.0
Amortization	115.4	112.0
Dividends to policyholders	31.9	30.5
Interest expense on surplus notes and notes payable	20.0	20.0
TOTAL BENEFITS AND EXPENSES	2,438.3	2,045.7
Income before income tax expense	133.6	140.8
Income tax expense	18.7	8.3
NET INCOME	\$ 114.9	\$ 132.5
Other comprehensive income (loss)		
Unrealized appreciation (depreciation) of securities, net of tax	973.2	(642.2)
Benefit plans, net of tax	(12.5)	5.1
Other comprehensive income (loss)	960.7	(637.1)
Comprehensive income (loss)	1,075.6	(504.6)

Note: The company's audited consolidated financial statements are prepared in accordance with generally accepted accounting principles and are available upon request at corporatecommunications@oneamerica.com. PricewaterhouseCoopers LLP is the company's independent auditor.



BOARD LEADERSHIP

Pictured left to right:

Susan J. Ellspermann, Ph.D.
President, Ivy Tech
Community College
Ferdinand, Indiana

Marvin L. White
President and CEO,
Aptevo Therapeutics
Seattle, Washington

J. Scott Davison, CLU, ChFC
Chairman, President and CEO,
OneAmerica
Zionsville, Indiana

S. Michael McLaughlin Jr.
FIA, FSA, CERA, MAAA
Retired Principal, Global Leader,
Actuarial and Insurance Solutions
Deloitte Consulting LLP
Chicago, Illinois

Carolene R. Mays-Medley
Former Utility Regulator and
State Representative
Indianapolis, Indiana

Todd M. Schoon
Retired Executive Vice President,
Distribution, Northwestern Mutual
River Hills, Wisconsin

**R. Stephen Briggs*, CLU,
ChFC, CLTC**
CEO, Longevity Quest, Inc.
Birmingham, Alabama
*Lead Independent Director

Allison B. Melangton
Senior Vice President,
Penske Entertainment
Indianapolis, Indiana

Michael A. McRobbie, Ph.D.
President, Indiana University
Bloomington, Indiana

Jean L. Wojtowicz
Founder and President,
Cambridge Capital
Management Corporation
Indianapolis, Indiana

David W. Goodrich, SIOR
Retired President and
CEO, Central Indiana
Corporate Partnership
Rockbridge Baths, Virginia

Dayton H. Molendorp, CLU
Retired Chairman of the Board,
American United Mutual
Insurance Holding Company
Indianapolis, Indiana

Patrick F. Carr, CPA
Chairman, President and
CEO, UnitedHealthOne,
a UnitedHealthcare Company
Indianapolis, Indiana

Board Committees

Executive Committee

J. Scott Davison, Chair
R. Stephen Briggs
S. Michael McLaughlin Jr.
Michael A. McRobbie
Marvin L. White
Jean L. Wojtowicz
Richard M. Ellery, Secretary

Audit Committee

Marvin L. White, Chair
Patrick F. Carr
Susan J. Ellspermann
David W. Goodrich
S. Michael McLaughlin Jr.
Todd M. Schoon

Board Technology Liaison

Michael A. McRobbie

Governance and Nominating Committee

Allison B. Melangton, Chair
Susan J. Ellspermann
Carolene R. Mays-Medley
Dayton H. Molendorp

Compensation Committee

Patrick F. Carr, Chair
R. Stephen Briggs
Allison B. Melangton
Marvin L. White
Jean L. Wojtowicz

Investment Committee

S. Michael McLaughlin Jr., Chair
J. Scott Davison
David W. Goodrich
Carolene R. Mays-Medley
Dayton H. Molendorp
Todd M. Schoon
Jean L. Wojtowicz

Note: The next annual meeting of members of American United Mutual Insurance Holding Company, the parent company of OneAmerica Financial Partners, Inc., and its subsidiaries and affiliates, will be Feb. 18, 2021, at 10 a.m. EST in Indianapolis, Indiana.



EXECUTIVE COUNCIL

Pictured left to right:

J. Scott Davison, CLU, ChFC
Chairman, President and CEO

Sandra McCarthy,
President, Retirement Services

Richard M. Ellery, J.D.
Senior Vice President, General
Counsel and Secretary

Karin W. Sarratt, SPHR, SHRM-SCP
Senior Vice President and Chief
Human Resources, Marketing and
Communications Officer

Andrew J. Michie, ACA
Senior Vice President, Enterprise
Strategy

Jeffrey D. Holley, CPA
Executive Vice President, Finance,
Operations and Institutional Markets

**Dennis C. Martin, FSA,
FCIA, MAAA**
President, Individual Life and
Financial Services

Not pictured:

Gene P. Berry, CLU, ChFC, CASL
Senior Vice President, Information
Technology and CIO
Retired December 2019

Thomas M. Zurek, J.D.
Executive Vice President, Senior
Chief Legal Counsel, and Secretary
Retired March 2019



Pictured left to right:

David A. Brentlinger,
FSA, MAAA, CERA
Senior Vice President, Chief
Actuary and Chief Risk Officer

Jason R. Lilien
Senior Vice President,
Enterprise Operations

Jose V. Martinez, II
Senior Vice President and
Chief Information Officer

John C. Mason, CFA
Senior Vice President and
Chief Investment Officer

James D. McGovern II, AIS
Senior Vice President,
Employee Benefits

Andrew V. Wilkinson, FSA,
MAAAA, FCQ
Senior Vice President,
Institutional Markets

OUR MUTUAL STRUCTURE

OneAmerica and its operating company subsidiaries are a mutual organization ultimately owned by American United Mutual Insurance Holding Company (AUMIHC). Policyholders of our life insurance companies are members of AUMIHC and control, through its board of directors, the business of AUMIHC. Policyholders of the life insurance companies elect the AUMIHC board of directors. We believe that mutual ownership best aligns the interests of our customers, the company and its leadership.



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.

The companies of OneAmerica offer 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](https://www.oneamerica.com/companies).

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