

Annualized performance

as of 01/31/2022

Note: Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained from your investment professional or by writing to OneAmerica Securities, Inc., 433 N. Capitol Ave., Indianapolis, IN 46204, 1-800-249-6269. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The product prospectus and underlying fund prospectus contain this and other important information. Read the prospectuses carefully before investing.

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% 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 - \$5.00 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.

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AUL Fixed Interest Rate 1.3%

Investment Option

Fix Int/Stable Value/Cash

Investment Option	Investment Type	Exp. Ratio	YTD	1 Year	3 Year	5 Year	10 Year	Lineup #42 INV Option Inception
AUL Fixed Interest Account (FIXD)	Fixed Int/Stable V	0.00						
Goldman Sachs Money Market (GSFG)	Cash	0.83	-0.08	-0.97	-0.50	-0.43	-0.71	05/14/2010

Intermediate-Term Bonds

Pioneer bond A (PBBA)	Int Term Bond	0.82	-1.92	-2.18	3.69	2.65	2.63	10/31/1978
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Balanced

AmCent Strat Allocation Aggressive (AAAA)	Balanced	1.04	-4.99	8.29	12.98	10.09	8.68	10/02/1996
American Funds American Balanced (AAF3)	Balanced	0.90	-3.45	11.14	10.68	8.81	8.89	06/04/2002
Franklin Income (FTIR)	Balanced	0.96	0.26	16.94	8.50	6.10	6.02	08/31/1948
Janus Balanced R/ Balanced (JB) (JBRR)	Balanced	1.32	-4.70	11.76	12.65	10.97	8.93	07/06/2009

Large-Cap Stocks

American Century Equity Growth (ACEG)	Large Cap Blend	0.91	-6.52	17.46	15.78	12.77	11.94	10/09/1997
American Century Equity Income (AEIA)	Large Cap Value	1.17	-1.51	15.87	9.59	7.92	9.30	03/07/1997
Fidelity Advisor Leveraged Company Stock (FA)	Large Cap Blend	1.30	-7.83	13.77	17.57	11.44	11.19	12/27/2000
State Street Equity Index 500 (SSIU)	Large Cap Blend	0.62	-5.31	21.16	18.84	15.08	13.79	06/03/2005
T. Rowe Price Growth Stock (TLCG)	Large Cap Growth	1.17	-12.38	3.37	17.55	17.10	15.07	04/11/1950

Mid-Cap Stocks



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Oppenheimer Main Street Small & Mid-Cap (OI Mid Cap Blend		1.11	-7.18	13.43	12.44	8.69	9.90	08/02/1999
PRINCIPAL MIDCAP S&P 400 INDEX R3 (PM Mid Cap Blend		0.73	-7.32	12.06	12.61	9.15	10.85	12/06/2000
Small-Cap Stocks								
PRINCIPAL SMALLCAP S&P 600 INDEX R3 Small Cap Blend		0.73	-7.44	8.42	11.26	8.91	11.12	12/06/2000
Foreign Stocks								
Oppenheimer Developing Mkts (ODM2)	Diversified Emerg	1.22	-3.64	-11.98	5.07	6.83	3.85	11/18/1996
Oppenheimer International Growth (OIGF)	Foreign Growth	1.13	-10.91	-0.71	11.91	7.90	6.79	03/25/1996
T. Rowe Price Intl Growth & Income (TIGI)	Foreign Value	1.35	0.94	13.23	7.70	4.56	3.97	12/21/1998
Managed Asset Allocation								
American Century One Choice 2035 (AC35)	Mgd Asset Allocat	1.07	-4.10	5.64	9.73	7.63	7.21	08/31/2004
American Century One Choice 2045 (AC45)	Mgd Asset Allocat	1.12	-4.64	6.44	11.31	8.95	8.40	08/31/2004
T. Rowe Price Retirement 2020 (TR20)	Mgd Asset Allocat	1.03	-3.54	5.25	9.30	7.60	7.17	10/31/2003

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. Unit values given in this statement are based on net asset values provided by the funds and are not independently verified by AUL. If AUL receives inaccurate information, the unit value may be affected accordingly. If an error is subsequently discovered by any fund and reported to AUL, a participant's account will be recalculated to reflect the correct fund value, provided that the error was material under federal securities laws.

Asset Class and Investment Option Specific Disclosures.

Bond funds have the same interest rate, inflation and credit risks associated with the individual securities owned by the fund.

The use of asset allocation does not guarantee returns or insulate you from potential losses and diversification does not assure a profit and does not guarantee against loss in a declining market.

Micro-, Small- and Mid-Cap company stocks are more volatile than large company stocks.

There are additional risks associated with international investing, such as currency fluctuations, economic and political factors, etc. not associated with investing exclusively in the U.S.

AUL Specific Disclosures

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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.

AUL receives revenue from the investment management companies that provide the underlying investments. This revenue can be in the form of 12-b(1) fees, Sub T-A Fees, Shareholder Service Fees or other types of fees. This revenue offsets AUL's expense related to the services it provides under and in connection with the group annuity contract(s) that serves as the funding vehicle(s) for a retirement plan