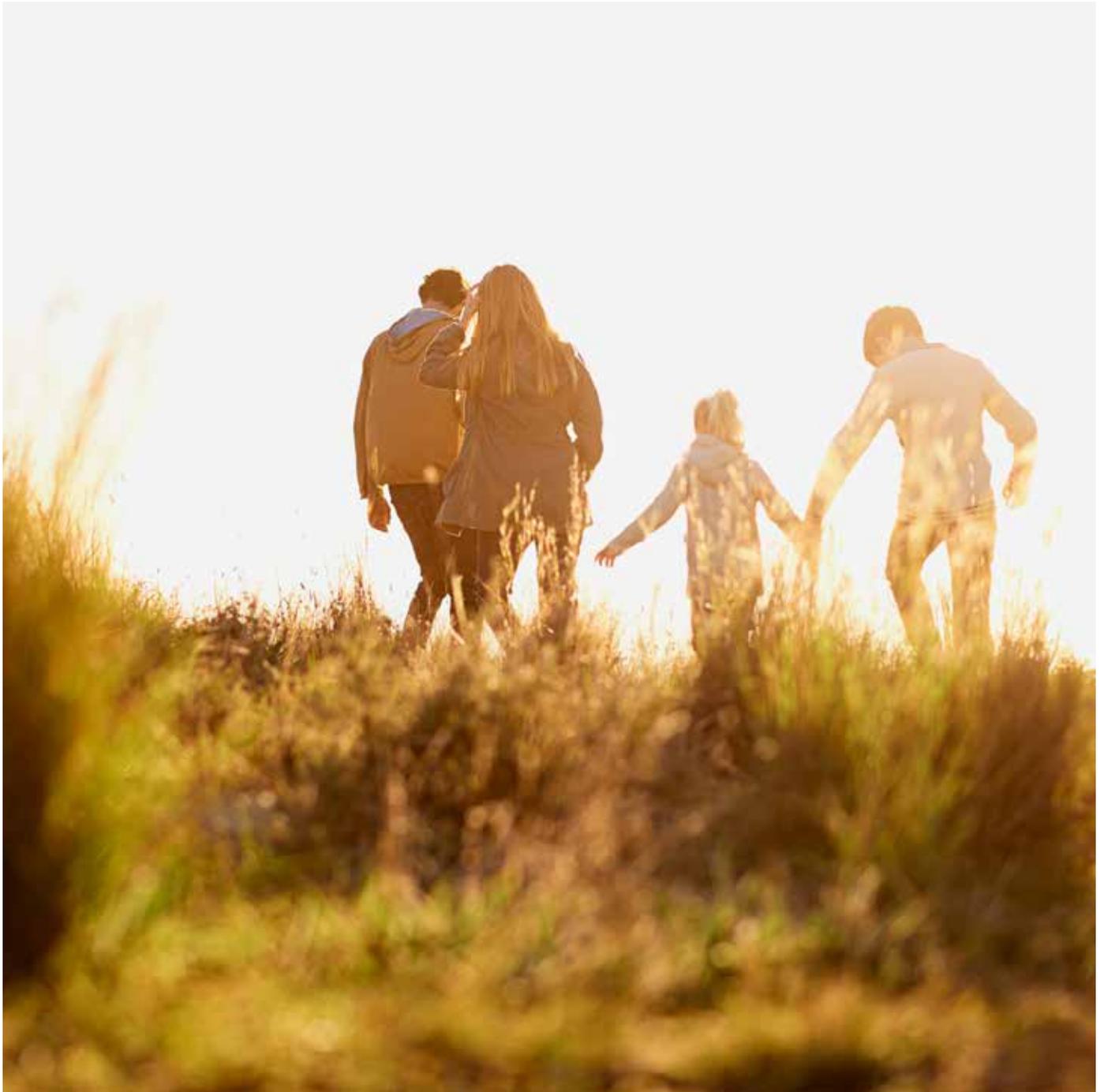


Our Story

OneAmerica Retirement Services



ONEAMERICA®

OneAmerica® is the marketing name for the companies of OneAmerica



WHO WE ARE

As a mutual organization, our philosophy drives the way we do business and empowers us to do work that benefits our customers. We are a strong financial services organization with a more than 140-year history.

- Our financial strength is evident by the favorable ratings assigned by independent industry ratings organizations.
- The insurance companies of OneAmerica® benefit from some of the highest credit ratings in our industry. Only 9 percent of U.S. life insurers can boast an A.M. Best rating of A+ (Superior) or higher and a Standard & Poor's rating of AA- or higher.³

WE ARE A
MUTUAL
ORGANIZATION

\$77.2B
ASSETS UNDER
administration¹

50+ RETIREMENT
INDUSTRY
YEARS EXPERIENCE

1.3M
PARTICIPANTS²

RETIREMENT SERVICES ACCOUNTS FOR

MORE THAN 72% OF OUR BUSINESS¹

BOUTIQUE APPROACH
WITH A NATIONAL
FOOTPRINT



MARKETS WE SERVE

We serve plans of all sizes with a consistent service model.

PLANS SERVED

401(k) | 403(b) | 457(b)
Top Hat | 457 Governmental
ESOP | Pension Risk Transfer
Defined Benefit

INDUSTRY FOCUS on
TAX-EXEMPT, PROFESSIONAL
SERVICES and INDUSTRIAL MARKETS



RELATIONSHIP PHILOSOPHY

We are guided by a common set of principles that keep us focused on building trust and long-lasting relationships.

OUR CULTURE

Our team is committed to serving America along the path to a secure retirement. We believe in the relentless pursuit of unique customer experiences with a professional human touch.

EMPOWERMENT
WITH ACCOUNTABILITY

Our team is guided by values that empower associates to

- SEE IT
- OWN IT
- SOLVE IT
- DO IT

This minimizes errors and helps prevent issues before they occur.

15 YEARS²
Average client tenure

To achieve our company vision, we embrace company values represented by ASPIRE. It is our catalyst for working in the best interest of our customers.

- A**CHIEVEMENT
through discipline, effort and skill
- S**TEWARDSHIP
protecting and managing
- P**ARTNERSHIP
building trusted relationships
- I**NTEGRITY
doing the right thing
- R**ESPONSIVENESS
identifying and resolving customer needs
- E**XCELLENCE
developing our people and improving operations

AVERAGE IMPLEMENTATION SATISFACTION SURVEY SCORE²

9.6
OUT OF 10

DC STANDOUT

27 BEST IN CLASS AWARDS FOR OUTSTANDING SERVICE IN MULTIPLE MARKETS⁴

RELATIONSHIP MANAGER EXPERIENCE²

12.3
YEARS AVG
THE COMPANIES OF ONEAMERICA

23.3
YEARS AVG
RETIREMENT INDUSTRY

PLAN MANAGER EXPERIENCE² **20** years average in the retirement industry **14** years with OneAmerica



HOLISTIC SOLUTIONS: OUR ROADMAP

Flexible product solutions to allow plan sponsors to create a plan that fits their workforce and puts their employees on a path to a secure retirement.

- Personalized managed account solutions
- Custom model interface

- Enhanced flexibility with self-directed brokerage account solutions
- Retirement income solutions

- Watching Industry Trends**
- Health Savings Accounts
 - Student loan repayment options
 - Multiple Employer Plans

Participant outcomes

Comprehensive strategies to improve participants' outcomes. Experiences for a variety of communication preferences, including digital, in-person and telephone.

- Award-winning communication platform
- Custom communications with unique URL⁵

One Day is Today[®] experience⁵

- ↑ **10% increase** participants' average deferral rates
- ↑ **16% increase** average participation rates

Plan Sponsor experience

Knowledgeable teams provide service and support designed to meet plan sponsors' evolving needs.

1. In terms of assets, as of 12/31/2018 2. As of 12/31/2018 3. Calculated by OneAmerica based on data provided by SNL Financial as of January 21, 2019. 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® (PML). AUL, State Life, and PML were rated A+ by A.M. Best on July 27, 2018. AUL and State Life were rated AA- by S&P on September 7, 2018. A+ is the second highest of A.M. Best's 16 rating categories, and AA- is the fourth highest of Standard & Poor's 21 rating categories. Please know these ratings can change at any time. 4. Awarded by 2018 Annual Defined Contribution Survey from PLANSPONSOR 5. Custom communications available starting at \$3M 6. 2007-2018 for the clients of OneAmerica Retirement Services

Note: Group annuity contracts are issued by American United Life Insurance Company® (AUL) and registered variable annuity products are distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member, FINRA, SIPC, One American Square, Indianapolis, IN 46282, 1-877-285-3863. Administrative and recordkeeping services provided by McCready and Keene, Inc. or OneAmerica Retirement Services

LLC, companies of OneAmerica which are not broker/dealers or investment advisors. Neither AUL, OneAmerica Retirement Services, McCready and Keene nor their representatives provide tax, legal, fiduciary or investment advice. • Check with your sales rep or plan manager as products and services can vary by plan. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

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 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](https://www.oneamerica.com/companies)**.