

## Understanding your Services Agreement and Fee Disclosure document

This guide will assist you in reviewing your Services Agreement and Fee Disclosure document, which contains important information you should consider in connection with the services provided to your plan.

The services and fees it describes were previously outlined for you in your New Business Agreement (NBA), Administrative Services Agreement (ASA) or group annuity contract with American United Life Insurance Company® (AUL).



If you have any questions concerning your Services Agreement and Fee Disclosure, visit us at www.oneamerica. com/sponsorfeedisclosure or call your plan services consultant.

## Sections included in your Services Agreement and Fee Disclosure document

1. Exhibit A: AUL Services list

Exhibit A lists all services routinely provided to your plan and is dependent on the level of service you selected in your NBA or ASA or subsequent changes to those selections. It includes a description of AUL's services that are recordkeeping in nature, as well as a separate estimate of the costs to your plan for recordkeeping services, as required by Department of Labor regulations. Actual recordkeeping costs may differ from this estimate. The services listed demonstrate the valuable assistance we provide to help you with the ongoing administration of your plan.

In addition, Exhibit A lists optional services to inform you of services you may elect to have AUL perform now or in the future.



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## 2. Exhibit B: Investment options

Exhibit B lists the investment options you have selected for your plan and their related fees and expenses. The chart indicates the investment type and the revenue sharing and expense ratio percentages (if any) for each investment option. Please note that revenue sharing is included in the expense ratio; however, Department of Labor regulations also require us to display it as a separate item. Revenue sharing is indirect compensation paid to AUL that is used to offset our recordkeeping and other administrative expenses, allowing us to continue to provide valuable services to your plan at a competitive price.



## 3. Exhibit C: Fee schedule

Exhibit C lists the compensation AUL receives directly for performing the services associated with your plan. These are fees that are reflected in the daily unit values of your variable investment options, are billed to you, or are deducted directly from participant accounts. Billed or deducted fees are outlined in your AUL group annuity contract or are based on selections made by you in your NBA or ASA or subsequent changes to those selections. Exhibit C also describes any fees that apply should you terminate our services.

If your plan engages service providers other than AUL, those fees may be included in Exhibit C. You may receive additional disclosure documents from your other service providers.



All group variable annuity contracts are issued by American United Life Insurance Company® (AUL), One American Square, Indianapolis, IN 46206-0368, 1-800-249-6269. 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.