

Spousal Consent

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1. Plan and Participant Information

Please print using blue or black ink.	Participant Name _____	Social Security Number _____
	Plan Name _____	Plan Number _____

2. Participant Signature and Marital Status

Please select one Marital Status and sign this section. Your plan representative must also sign this section if either 'Unmarried' or 'Married but unable to locate spouse' is selected.	Marital Status
	<input type="checkbox"/> Married If you are married, your retirement benefits will be paid to you in the form of a Qualified Joint and Survivor Annuity with your spouse as the contingent annuitant, unless you elect otherwise. If you designate a contingent annuitant other than your spouse or if you select an option other than the Joint and Survivor Annuity, your spouse must agree with your selection in writing. Your spouse's signature must be witnessed by a plan representative or Notary Public. Your spouse's signature demonstrates that your spouse consents to and understands the effect of this election and forfeits all rights to a survivorship annuity. If you elect an alternative option in lieu of a Qualified Joint and Survivor Annuity or if you designate a contingent annuitant other than your spouse, and do not obtain your spouse's consent, your election will NOT be effective. In that case, your benefits will be paid as a Qualified Joint and Survivor Annuity with your spouse as contingent annuitant.
	<input type="checkbox"/> Married but unable to locate my spouse. If you are married and cannot locate your spouse, spousal consent is not required; however, your election will be reviewed by a plan representative. Your plan representative may request evidence for the plan's records when reviewing this section.
	<input type="checkbox"/> Unmarried. Your election will be reviewed by a plan representative. If the plan's records differ, your plan representative may request evidence for the plan's records.
	Participant Printed Name _____
	Participant Signature (required) _____ Date _____
	Reviewed by: _____
	Plan Representative Printed Name _____
	Plan Representative Signature _____ Date _____

3. Spousal Consent

The participant's spouse *and* Plan Representative *or* Notary must sign this section.

I hereby consent to the election by my spouse to waive my right to a Qualified Joint and Survivor Annuity for the amount indicated below. Further, I acknowledge that I understand (1) that the effect of my consent may be to forfeit benefits I would be entitled to receive upon my spouse's death; (2) that my spouse's waiver is not valid unless I consent to it; and (3) that my consent is irrevocable unless my spouse revokes the waiver. I have participated in my spouse's decision to waive coverage under the Qualified Joint and Survivor Annuity form of benefit for the portion distributed now, and my action as set forth herein is voluntary and freely taken on my part.

Amount of withdrawal/distribution I am approving: \$ _____ or
 Maximum amount available up to 100% of the vested account balance. If the amount is not specified or the box checked, maximum amount available will be assumed for consent.

Spouse Printed Name

Spouse Signature

Date

Witnessed by:

Plan Representative Printed Name

Plan Representative Signature

Date

IF NOT WITNESSED BY PLAN REPRESENTATIVE, NOTARY PUBLIC MUST WITNESS.

Subscribed and sworn before me this _____ day of _____, _____

Notary Public

County of Residence

My Commission Expires

Qualified Joint and Survivor Annuity (QJSA) Notice

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This Notice explains how your Plan benefits will be calculated and distributed unless you (and your spouse if you are married) elect an optional form of payment.

Qualified Joint and Survivor Annuity (QJSA). The Plan Administrator is preparing to direct the companies of OneAmerica[®], which includes American United Life Insurance Company[®], McCready and Keene, Inc., and OneAmerica Retirement Services LLC regarding distribution of your vested account balance under the Plan. If the present value of your benefits exceeds \$5,000, the Plan requires distribution of a joint and survivor annuity if you are married and a single life annuity if you are unmarried. Under the annuity, you will receive a level monthly payment for your life. If you are married at the time your benefit commences and your spouse survives you, your spouse will receive a monthly payment starting after your death and continuing for your spouse's remaining lifetime. The amount of your spouse's monthly payment will depend on the survivor percentage of the annuity and will be equal to 100%, 75%, 66 2/3%, or 50% of the monthly payment you were receiving. For example, a joint and 50% survivor annuity would provide a level monthly payment for your life, and if your spouse survives you, a level monthly payment equal to 50% of your monthly payment for the remainder of your spouse's life. The Plan's QJSA survivor percentage is listed in the benefits section of the Plan's Summary Plan Description (SPD).

Instead of using the Plan's QJSA survivor percentage, the Plan allows you to elect a Qualified Optional Joint and Survivor Annuity (QOSA) if you are married. If the QJSA survivor percentage of the Plan is 75% or greater, the QOSA is a joint and 50% survivor annuity. If the QJSA survivor percentage of the Plan is less than 75%, the QOSA is a joint and 75% survivor annuity. The Plan also may allow you to elect any of the survivor percentages available under the Plan as an alternate joint and survivor annuity. See the benefits section of the Plan's SPD.

Your Plan Administrator has provided the amount of your vested account balance. OneAmerica[®] will use your vested balance to purchase the appropriate annuity. OneAmerica[®] then will distribute a certificate to you as evidence of your right to receive the annuity payments. The actual amount of monthly payments made under the annuity will depend on the annuity purchase rates, your age, your spouse's age if you are married, and the amount of your vested account balance at the time your annuity is purchased. Furthermore, if anyone (a former spouse, for example) is entitled to a portion of your benefits pursuant to a Qualified Domestic Relations Order, the amount available for the annuity will be reduced by the amount specified by the Order. The amount available for the annuity will also be reduced by any outstanding amount due on a loan secured by your vested account balance.

The table below shows the approximate monthly payment amount you would receive under a single life annuity and a joint and survivor annuity (assuming your spouse is your same age) for each \$10,000 of vested account balance. If none of the examples closely approximates your situation, you may obtain a more accurate estimate from the Plan Administrator. For example, if your spouse is significantly younger than you, your monthly annuity will be significantly smaller. If your spouse is significantly older than you, your monthly annuity will be significantly larger.

Monthly Amount of Distribution Per \$10,000 of Vested Account Balance*			
Distribution Method	Participant's Age		
	55	60	65
Single Life Annuity	\$ 36.82	\$ 41.62	\$ 47.99
Joint & 50% Survivor Annuity	34.39	38.43	43.78
Joint & 66 2/3% Survivor Annuity	33.65	37.47	42.53
Joint & 75% Survivor Annuity	33.29	37.01	41.94
Joint & 100% Survivor Annuity	32.26	35.69	40.25
Lump Sum	\$10,000.00	\$10,000.00	\$10,000.00

*These amounts may not be less than what is guaranteed in the group annuity contract.

The value of any distribution you may receive is based on your vested account balance in the Plan. Factors used to calculate the annuity distribution amounts in the table above are based on interest and mortality assumptions intended to approximate insurance company current annuity purchase factors.

Waiver Election. The Plan permits you to waive the annuity form of payment. To have a valid waiver, you must complete a Spousal Consent and QJSA Waiver, and if you are married, your spouse must consent to the waiver of the QJSA and the election of an alternate method of distribution by signing the Waiver. A designation of a beneficiary other than your spouse also will be effective only if your spouse consents to the designation. A Notary Public or the Plan Administrator must witness your spouse's signature. You may revoke a waiver election without your spouse's consent, but your spouse would have to consent to a new waiver election.

Financial Effect of Waiver. Under a QJSA, if you are single, you will receive a level monthly payment until your death. No payments will be made to your beneficiary after your death. If you are married, you will receive a level monthly payment until your death. Upon your death, your spouse will receive a percentage of your monthly benefit until their death. If your spouse predeceases you, no payments will be made after your death.

If you (and your spouse if you are married) waive the QJSA, you may receive your vested account balance in another form permitted under the Plan. The optional methods of distribution available to you may be varied and may include, but are not limited to, the alternatives discussed below. You may be eligible for one of these alternative methods of distribution when you are eligible to receive a distribution from the Plan. The Plan Administrator will provide you with a notice of special tax benefits, if any, available for your distribution. One alternative is a lump sum distribution under which you will receive your entire vested account balance in a single sum payment. Lump sum distributions may be eligible for rollover or other special tax benefits. A second alternative is a periodic installment distribution over a fixed period of years. This period cannot extend beyond your life expectancy (or the life expectancy of you and your spouse if you are married).