



SPECIAL PAY PLAN DESCRIPTION


MidAmerica
Administrative & Retirement Solutions, Inc.
211 E. Main St., Suite 100, Lakeland, FL 33801
863.688.4500 / (FAX) 863.686.9727 /
800 430 7999

What is the Special Pay Plan?

The Special Pay Plan is a retirement program designed to accept special forms of compensation in a tax-advantaged manner. These forms of compensation typically include employee terminal sick leave pay, annual leave, and incentive pay.

Contributions to the plan are 100% vested and made on a pre-tax basis. In addition to deferring income taxes, you also save Social Security and Medicare taxes on plan contributions.

You will be provided with an annual statement of your account. A current account balance may be requested from our national service center by calling toll free **(800) 430-7999** at any time.

We look forward to servicing your account. If you have any questions, please feel free to visit our website at www.midamerica.biz or contact a Special Pay Customer Service Representative at **(800) 430-7999** during these office hours:

Monday through Thursday: 8:30 a.m. - 8:00 p.m. Eastern Time

Friday: 8:30 a.m. - 6:00 p.m. Eastern Time

Or, our mailing address is as follows:

MidAmerica Administrative & Retirement Solutions, Inc.
211 E. Main Street, Suite 100
Lakeland, FL 33801

Investment Options



American United Life Insurance Company
a OneAmerica Financial Partner
Group Fixed Annuity

Earning interest on your money...

Your funds are invested in a guaranteed fixed annuity with **AUL**, earning interest guaranteed to be a minimum of **3.1%**. After 2011, the rate is guaranteed to be a minimum of 2.5% through 2014 and an adjusted NAIC rate of between 1% and 3% thereafter.

Distribution Options

Before you decide to take a distribution, you should consider the following:

- Your funds are currently invested with AUL, who has an A.M. Best rating of: **A+ (Superior)**.
- You are currently earning a very competitive interest rate and you may withdraw your funds anytime, free of any surrender charges or penalties.

If you do decide to take a distribution, you can receive your funds as a full or partial cash withdrawal, an IRA rollover, or request a transfer to another qualified retirement plan.

When you request a distribution you must complete a Special Pay Distribution Election Form. There will be no fees or surrender charges withheld from your funds.

You can print a distribution election form by visiting our website at www.midamerica.biz or you can request one to be mailed to you by contacting a Special Pay Customer Service Representative at **(800) 430-7999**.



Special Pay Plan Enrollment and Beneficiary Designation Form

Section A: General Information

Employer (District) Name			
Employee Name (Last Name, First Name, Initial)			Social Security Number
Address		City	State Zip Code
Home Telephone Number	Work Telephone Number	Date of Birth (Mo/Day/Yr)	Date of Hire (Mo/Day/Yr)
E-mail Address			

Section B: Beneficiary Designation (you must check either married or unmarried)

Married Participant

I understand that I must elect my spouse as Primary Beneficiary under this Plan unless he/she consents in writing to my naming another Primary Beneficiary. (Please complete Section C if naming a Primary Beneficiary other than your spouse.)

Unmarried Participant

I understand that the following designation becomes null and void in the event of my marriage. I will promptly inform MidAmerica Administrative & Retirement Solutions, Inc. of any change in my marital status.

Primary Beneficiary		<i>(If additional space is required, please attach a separate page.)</i>		
Name (Last Name, First Name, Initial)	Social Security Number	Date of Birth (Mo/Day/Yr)	Relationship to Participant	% Share
Address		City	State	Zip Code

Contingent Beneficiary(ies)				
Name (Last Name, First Name, Initial)	Social Security Number	Date of Birth (Mo/Day/Yr)	Relationship to Participant	% Share
Address		City	State	Zip Code
Name (Last Name, First Name, Initial)	Social Security Number	Date of Birth (Mo/Day/Yr)	Relationship to Participant	% Share
Address		City	State	Zip Code

I understand that if I outlive my Primary Beneficiary, benefits will be paid to my estate on my death unless I designate a Contingent Beneficiary or Beneficiaries.

Section C: Participation Certification and Access

By signing below, I agree that Special Pay Plan contributions to be made by my employer for my benefit to my employer's 403(b) Plan shall be credited to 403(b) fixed interest group annuity contract number G80410 issued by American United Life Insurance Company to a bank custodian. Any inquiries regarding your Plan account should be submitted to MidAmerica Administrative & Retirement Solutions, Inc., which provides Internet access at www.midamerica.biz. Live operator assistance from MidAmerica is also available Monday through Thursday from 8:30 AM to 8:00 PM and Friday from 8:30 AM to 6:00 PM Eastern Time at its toll-free number, (800) 430-7999.

Employee Signature

Date

Section D: Financial Advisor

Name	Advisor #	Signature
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Please return this completed form to:
GWN Securities, Inc.
11440 N. Jog Road
Palm Beach Gardens, FL 33418
Fax: (561) 472-2777

About AUL

The company

American United Life Insurance Company® (AUL), a OneAmerica® company, is focused on providing a strong portfolio of products for individuals, families and small businesses. AUL uses a national network of experienced professionals utilizing an extensive menu of financial products, including life insurance, annuities and employee benefit plan products. The company helps consumers plan for tomorrow by helping to protect their financial futures.

Products and services

AUL life insurance

AUL offers an array of individual products, including term, whole life and variable universal life insurance and variable and fixed annuities. AUL provides quality service through experienced representatives.

AUL Retirement Services

AUL offers a wide range of products and services for retirement plans of individuals and employers. As a leader in the retirement services industry, AUL provides local service through a national network of experienced professionals focusing on the 401(k), 403(b) and 457 markets.

AUL Employee Benefits

AUL offers a strong portfolio of products for employee benefit plans, including group life, disability and medical stop loss insurance, as well as access to dental and vision

insurance, and employee assistance programs through other providers. AUL provides quality service from local representatives, service professionals and claims specialists.

Financial strength

AUL has a long history of financial strength, helping the company keep true to its commitment to clients. AUL's strength is evident in some of the highest ratings assigned by independent insurance and financial services industry analysts.

A.M. Best

A (Excellent) — The third highest of 15 possible ratings, according to the release dated June 17, 2009.

Standard & Poor's

AA- (Very Strong) — The fourth highest of 21 possible ratings, according to the report dated July 2, 2009.

These ratings reflect rating agency assessment of the financial strength and claims-paying ability of the insurance companies listed. 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 above reflect the most recent ratings we have received. Please know that these ratings can change at any time.

Financial Highlights

2009 AUL Statutory Year-End Highlights

(in millions of dollars)

Total assets	\$14,839.2
Premium and other income	\$2,373.6
Total surplus (including AVR ¹)	\$816.6
Net investment income	\$433.5
Group annuity and pension assets	\$9,751.6
Statutory pre-tax net gain	\$80.3

2009 OneAmerica GAAP Year-End Highlights²

(in millions of dollars)

Total assets	\$21,820.3
Total revenue	\$1,216.7
Total equity	\$1,639.0
Net investment income	\$638.5
Net income	\$102.7

About OneAmerica

OneAmerica Financial Partners, Inc., is headquartered in Indianapolis, IN. The companies of OneAmerica® can trace their solid foundations back more than 130 years in the insurance and financial services marketplace, focusing on retirement services, life insurance and employee benefits.

Securities offered through OneAmerica Securities, Inc., Member FINRA, SIPC, a Registered Investment Advisor, 433 N. Capitol Ave., Indianapolis, IN 46204, (877) 285-3863, which is a wholly owned subsidiary of American United Life Insurance Company® (AUL).

1. Asset valuation reserve

2. Financial results are produced according to Generally Accepted Accounting Principles (GAAP). These consolidated results include AUL and its subsidiaries, PML, State Life, R.E. Moulton and OneAmerica Securities.

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Products and financial services provided by

AMERICAN UNITED LIFE INSURANCE COMPANY® | a ONEAMERICA® company

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