

# Annualized performance

## as of 08/31/2018

**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 (1.25% 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.

### Annualized performance as of 08/31/2018

AUL Fixed Interest Rate 2.05%

#### Investment Option

#### Fix Int/Stable Value/Cash

Investment Ty	Exp. Ratio	YTD	1 Year	3 Year	5 Year	10 Year	Lineup #51 INV Option Inception
AUL Fixed Interest Account (I2)	Fixed Int/Stable V	0.00					
AUL Fixed Interest Account (I4)	Fixed Int/Stable V	0.00					

#### Intermediate-Term Bonds

Prudential Total Return Bond Q (JR)	Int Term Bond	0.41	-2.48	-0.65	2.04	2.72	3.31	12/27/2010
Western Asset Core Plus Bnd IS (WA)	Int Term Bond	0.43	-3.12	-1.67	2.26	2.80	5.37	08/05/2008

#### High Yield Bonds

Vanguard High-Yield Corp Adm (VH)	High Yield Bond	0.13	-1.70	-0.22	3.27	3.91	5.99	11/12/2001
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#### Balanced

AmerFds American Balanced R6 (8J)	Balanced	0.28	0.38	8.17	7.79	8.58	11.07	05/01/2009
Vanguard LifeStrat Csr Gr Inv (VC)	Balanced	0.12	-0.77	3.72	3.89	4.89	4.31	09/30/1994
Vanguard LifeStrat Grth Inv (VG)	Balanced	0.14	-0.32	8.03	6.63	8.13	5.91	09/30/1994
Vanguard LifeStrat Inc Inv (VI)	Balanced	0.11	-1.09	1.52	2.51	3.25	3.42	09/30/1994
Vanguard LifeStrat Mod Gr Inv (VM)	Balanced	0.13	-0.55	5.85	5.33	6.55	5.28	09/30/1994



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Vanguard Wellesley Income Adm (AU)	Balanced	0.15	-2.74	1.97	4.50	4.99	6.38	05/14/2001
<b>Large-Cap Stocks</b>								
AmerFds Washington Mutual R6 (8K)	Large Cap Value	0.29	0.70	12.64	10.74	11.20	13.87	05/01/2009
DFA US Large Cap Growth I (DF)	Large Cap Growth	0.20	3.54	17.18	11.69	13.08	14.10	12/20/2012
Vanguard 500 Index Adm (V5)	Large Cap Blend	0.04	1.99	12.92	10.70	12.27	9.15	11/13/2000
<b>Mid-Cap Stocks</b>								
Pioneer Sel Mid Cap Growth K (PI)	Mid Cap Growth	0.67	6.48	22.49	10.79		10.60	12/31/2014
Vanguard Mid Cap Index Adm (VA)	Mid Cap Blend	0.50	1.94	10.70	8.05	11.20	9.08	11/12/2001
Vanguard Selected Value Inv (VS)	Mid Cap Value	0.39	-5.04	4.34	6.50	9.29	9.60	02/15/1996
<b>Small-Cap Stocks</b>								
Vanguard Explorer Adm (VX)	Small Cap Growth	0.32	10.96	22.14	10.45	12.41	10.21	11/12/2001
Vanguard Small Cap Index Adm (VG)	Small Cap Blend	0.50	5.32	15.04	9.28	11.30	10.24	11/13/2000
<b>Foreign Stocks</b>								
Vanguard Dev Mkts Idx Adm (AL)	Foreign Blend	0.07	-3.27	5.92	4.55	5.90	2.27	08/17/1999
<b>World Stocks</b>								
AmerFds New Perspective R6 (AF)	World Stock	0.45	3.98	14.10	10.21	11.13	12.84	05/01/2009
<b>Managed Asset Allocation</b>								
TIAA-CREF Lifecycle Idx 2010 I (L1)	Mgd Asset Allocat	0.10	-0.69	3.77	3.89	5.02	5.92	09/30/2009
TIAA-CREF Lifecycle Idx 2015 I (L2)	Mgd Asset Allocat	0.10	-0.62	4.35	4.33	5.54	6.41	09/30/2009
TIAA-CREF Lifecycle Idx 2020 I (L3)	Mgd Asset Allocat	0.10	-0.50	5.13	4.87	6.21	7.03	09/30/2009
TIAA-CREF Lifecycle Idx 2025 I (L4)	Mgd Asset Allocat	0.10	-0.34	6.14	5.53	6.94	7.69	09/30/2009
TIAA-CREF Lifecycle Idx 2030 I (L5)	Mgd Asset Allocat	0.10	-0.19	7.07	6.15	7.65	8.34	09/30/2009
TIAA-CREF Lifecycle Idx 2035 I (L6)	Mgd Asset Allocat	0.10	-0.05	8.09	6.76	8.36	8.95	09/30/2009
TIAA-CREF Lifecycle Idx 2040 I (L7)	Mgd Asset Allocat	0.10	0.18	9.17	7.39	8.95	9.39	09/30/2009
TIAA-CREF Lifecycle Idx 2045 I (L8)	Mgd Asset Allocat	0.10	0.28	9.70	7.76	9.18	9.51	09/30/2009
TIAA-CREF Lifecycle Idx 2050 I (L9)	Mgd Asset Allocat	0.10	0.27	9.83	7.91	9.28	9.57	09/30/2009
TIAA-CREF Lifecycle Idx 2055 I (L0)	Mgd Asset Allocat	0.10	0.31	10.00	8.06	9.36	8.12	04/29/2011
TIAA-CREF Lifecycle Idx 2060 I (LA)	Mgd Asset Allocat	0.10	0.43	10.19	8.22		7.50	09/26/2014
TIAA-CREF Lifecycle Idx Inc I (LB)	Mgd Asset Allocat	0.10	-0.60	3.61	3.70	4.64	5.44	09/30/2009

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.

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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

# Standardized performance

as of 08/31/2018

**Note:** Standardized Average Annual Returns are reported on an annualized basis for each period with dividends, capital gains and income reinvested. The returns reflect the reduction of all recurring expenses. The performance data is based on the date the investment account was first offered through the AUL American Unit Trust. These performance results show the percentage change

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Lineup #51

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<b>Fix Int/Stable Value/Cash</b>								
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<b>Intermediate-Term Bonds</b>								
Prudential Total Return Bond Q (JR)	Int Term Bond	0.41	-2.48	-0.65			2.02	12/08/2016
Western Asset Core Plus Bnd IS (WA)	Int Term Bond	0.43	-3.12	-1.67			-1.82	06/22/2017
<b>High Yield Bonds</b>								
Vanguard High-Yield Corp Adm (VH)	High Yield Bond	0.13	-1.70	-0.22			2.90	12/08/2016
<b>Balanced</b>								
AmerFds American Balanced R6 (8J)	Balanced	0.28	0.38	8.17			9.15	12/08/2016
Vanguard LifeStrat Csrv Gr Inv (VC)	Balanced	0.12	-0.77	3.72			5.25	12/08/2016
Vanguard LifeStrat Grth Inv (VG)	Balanced	0.14	-0.32	8.03			10.45	12/08/2016
Vanguard LifeStrat Inc Inv (VI)	Balanced	0.11	-1.09	1.52			2.88	12/08/2016
Vanguard LifeStrat Mod Gr Inv (VM)	Balanced	0.13	-0.55	5.85			7.90	12/08/2016
Vanguard Wellesley Income Adm (AU)	Balanced	0.15	-2.74				0.98	07/20/2017
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DFA US Large Cap Growth I (DF)	Large Cap Growth	0.20	3.54	17.18			16.79	12/08/2016
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TIAA-CREF Lifecycle Idx 2025 I (L4)	Mgd Asset Allocatic	0.10	-0.34	6.14	8.14	12/08/2016
TIAA-CREF Lifecycle Idx 2030 I (L5)	Mgd Asset Allocatic	0.10	-0.19	7.07	9.20	12/08/2016
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