

AUL Retirement Services Retirement Plan(s) of LUTHERAN SENIOR SERVICES Plan Number G62205



# Participant Fee Disclosure

AUL Retirement Services Retirement Plan(s) of LUTHERAN SENIOR SERVICES Plan Number G62205

This document is being provided to you to make you aware of your rights and responsibilities with respect to the investment of assets held in, or contributed to, your Retirement Plan account, and 403(b) Tax-Deferred Annuity Plan account.

It provides sufficient information regarding your Plan and its designated investment alternatives, including their related fees and expenses, to allow you to make informed decisions regarding the management of your account. As such, this document is intended to satisfy the obligations created by Regulation 2550.404a-5 issued by the U.S. Department of Labor (DOL). If you have questions about the information presented here, you should contact your Plan Administrator or the AUL Participant Services Center at 1-800-249-6269. A glossary to assist in understanding the terms used in this document can be found at www.oneamerica.com/investmentglossary.

The investment options available to you are contained in a group annuity contract(s) issued by American United Life Insurance Company (AUL). More detailed information on each of these options is shown in Exhibit A, but in general they consist of a fixed interest option and variable investment options provided through an AUL separate account. Contributions to the Plan(s) will be sent to AUL where they will be allocated to the investment options according to the directions received by AUL.

# **Investment Direction**

Under the terms of your Plan(s), you have been given the responsibility to direct the investment of the funds contributed to your account. You can do this

- 1) Via Account Services (<u>www.oneamerica.com</u>)
- 2) Via OneAmerica TeleServe®
- 3) By completing an Investment Option Election Form.

If you do not direct the investment of your applicable Plan accounts, then your accounts will be invested in accordance with the default investment options established under the Plan(s). These default investments will be made in accordance with specific rules under which the fiduciaries of the Plan(s), including the Employer, the Trustee and the Plan Administrator, will be relieved of any legal liability for any losses resulting from the default investments. The Plan Administrator has, or will provide you with, a separate notice which details these default investments and your right to switch out of the default investment if you so desire. If you do not actively direct your contributions, it is your responsibility to use the transfer feature through the OneAmerica TeleServe® system or to log into your secure retirement services account using Account Services to re-direct any defaulted contributions made to your account (that you can direct), if applicable, into other investment options available for the Plan(s).

In addition, all or part of your account value may be transferred between the available investment options at any time, but no more frequently than once per day. You can initiate a transfer through the OneAmerica TeleServe® system or by registering for and then logging into Account Services. Transfers will be based on the market value of your account balance on the day the transfer is made, if received by 4 p.m. Eastern Time using Account Services. If your request is received after 4 p.m., your request will be processed and based on the market value of your account on the next business day.



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# **Transfer Restrictions**

There is a transfer restriction related to the Stable Value (SVA) investment. You may transfer up to one-hundred percent (100%) of the SVA balance at any time; however, that amount may not be transferred to a competing investment. After a transfer from the SVA to a non-competing investment, you must wait 90 days before you may transfer any money to the SVA or a competing investment.

A participant requesting a redemption with a value of \$5,000 or more from an American Funds investment option will be precluded from investing in that investment option until 30 days have elapsed since the date of the redemption transaction.

# Voting Rights

AUL owns the shares of any mutual fund, collective investment trust, or other entity held in connection with the variable investment options offered under the group annuity contract(s). AUL exercises these voting rights at all shareholder meetings on all matters requiring shareholder voting. AUL's vote reflects the proxy instructions it receives in a timely manner from parties that hold the voting interest.

#### **Investment Manager**

STEVEN L FINERTY is providing investment advice and/or account management services to the participants and beneficiaries under the Plan(s).

#### Fees and Expenses Information

There are three general categories of fees that can be applicable in connection with the services provided by AUL for you and your Plan Administrator and the investments options offered. They are:

- General administrative services provided to the Plan(s) by AUL
- Charges for processing certain individual transactions
- Fees that are related to the investment options offered in connection with the Plan(s).

These fees vary based on the services selected by your Plan Administrator and are set out in more detail in Exhibit B. In addition to the services selected by your Plan Administrator, you will receive quarterly statements, be provided financial recordkeeping, and have access to online services using the Account Services website.



# **Exhibit A:** Investment Options

AUL allocates amounts to the Stable Value Account (SVA) as AUL is directed. Interest is credited daily from the date of the allocation to the SVA to the date of withdrawal from the SVA. Each year, at least 35 days prior to January 1, AUL declares a guaranteed rate for the SVA that applies for the subsequent calendar year. All monies in the SVA will earn interest at the guaranteed rate in effect. No guaranteed rate may be less than an annual effective interest rate of 0%. Thus, principal and interest accrued on all amounts invested in the SVA are guaranteed (although such amounts are subject to any applicable withdrawal charge).

Notwithstanding the previous paragraph, your Guaranteed SVA Account Value will never be less than an amount equal to the total of all amounts allocated to the SVA for you, and interest credited thereon, that have not been withdrawn previously from the SVA, at an annual effective rate of interest (credited from the date of allocation to the SVA) equal to the average 5-year Constant Maturity Treasury Rate reported by the Federal Reserve for the month of October of the calendar year immediately preceding each calendar year in which monies are invested in the SVA (rounded to the nearest 0.05%), minus 1.25%. This interest rate shall not be less than 1% nor greater than 3%.

# **Fixed Interest Investment Option**

Your Plan(s) offers a fixed interest investment option (SVA). This option is backed by the general assets of AUL's general account and provides both a guarantee of principal and a lifetime minimum interest rate. Interest will be credited to amounts allocated to the AUL Stable Value Account SVA at the rate as of the date of this Participant Fee Disclosure of 1.75% or at a minimum guaranteed rate of 0.00%.

# Variable Investment Option

Your Plan(s) offers the variable investment options shown below through an AUL separate account. These options will provide the opportunity to experience investment results similar to those of the securities that support and underlie the options. All balances held in these options are insulated from the claims of AUL's general creditors and can be used only for providing the benefits specified in the Plan(s) and Contract(s). Contributions allocated to these options are credited in units of the AUL separate account and AUL in turn purchases shares of the specific, corresponding securities. No contributions are directly invested into the mutual funds or collective investment trusts.

The following list provides the investment options available for your Plan(s). The expense ratio in the chart is the annual operating expenses of the underlying mutual fund divided by the average net assets of the underlying mutual fund. The expense ratio is retained by the investment management company. For prospectus information on your Plan's variable investment options, please use the drop down fund listing from the Retirement Services link found on <u>www.oneamerica.com/prospectuses</u>. If you want additional information about your investment options, including current interest rates and variable investment performance, you can go to the OneAmerica Account Services website or you can contact OneAmerica Customer Service at P.O. Box 368, Indianapolis, IN 46206-0368 and 317-285-1877. A free paper copy of the information available on the website can be obtained by contacting OneAmerica Customer Service at 317-285-1877.

**NOTE:** Investments having a superscript **F** (<sup>F</sup>) indicate that the investment is frozen, which means the investment will no longer accept future contributions.

# Investment option performance as of 08/31/2023



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Investment Option Interretails: Form Bonds         Toyest ner type Bation Core Bond Ret (CRY3)         Int Term Bond         0.26         82.60         N/A         N/A         1.62         11/7/20           Buchmark Morningstar US 5-10 yr Core Bond Index         Int Term Bond         0.26         82.60         N/A         N/A         1.62         11/7/20           Interstation: Core Bond Ret (CRY3)         Int Term Bond         0.26         82.60         N/A         N/A         1.62         11/7/20           Interstation: Core Bond Ret (CRY3)         Balanced         0.10         3.100         3.80         2.74         3.53         12/08/2           CCFVR)         Benchmark Morningstar Moderate Targer Risk         Expense Ratio See         Stooto         1 year         5 year         1 more the Interstation of the Inters	Investment Option Fix Int/Stable Value/Cash Investment Type		Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Investment Option Intermediate Form Routisrestment Type Ratio %Ratio %Ratio %rest 8000iower incerptioniower incerptionHarbor Core Bond Ret (CRY3)Int Term Bond0.26\$2.60N/AN/A1.6211/7/26Benchmark Momingstar US 5-10 yr Core Bond IndexExpense Ratio %Katio per 80001 year5.5311/7/26Investment Type BalancedInvestment Type Ratio %Expense 80001 year5 yearincerptionTAA-CREF Lifecycle Idx Ine I CRYN)Balanced0.10\$1.003.802.743.5312/08/2Denchmark Momingstar Moderate Targe RiskFypense Ratio %81.003.802.743.5312/08/2Denchmark Momingstar Moderate Targe RiskFypense Ratio %N/A4.646.1212/08/2Denchmark Rossell 1000 Yalne IndexFypense Ratio %N/AN/A4.600.2/23/2Fidelity goo US Index (CJYG)Large Cap Blend0.02\$0.2014.509.7310.0208/23/2Fidelity goo US Index (CJYG)Large Cap Growth0.30\$3.0016.53\$4.3411.5612/08/2Investment Type Mid Cap Yalue RoInvestment Type Ratio %\$6.3011.321.600.6/22/2Investment Type Mid Cap Yalue RodInvestment Type Ratio %\$6.3011.327.625.426.62Investment Type Mid Cap Yalue RodInvestment Type Ratio %\$6.3011.357.625.426.622 <t< th=""><th>AUL Stable Value Account (STVL)</th><th>Fixed Int/Stable Val</th><th>0.00</th><th>\$0.00</th><th>N/A</th><th>N/A</th><th>N/A</th><th>N/A</th></t<>	AUL Stable Value Account (STVL)	Fixed Int/Stable Val	0.00	\$0.00	N/A	N/A	N/A	N/A
Benchmark Morningstar US 5-10 yr Core Bond Index         N/A         N/A         N/A         5.53         11/17/200           Investment Option         Investment Type         Ratio %         Sidoo         year or incerption         incerption           TIAA-CREF Lifecycle Ldx Ine I         Balanced         0.10         \$10.00         3.80         2.74         9.53         112/05/2           Benchmark Morningstar Moderate Target Risk         6.48         4.68         6.12         10/26/32           Investment Option         Investment Type         Ratio %         \$10.00         3.80         2.74         9.53         112/05/2           Benchmark Mussell 1000 Value Index         0.41         \$4.10         N/A         N/A         4.68         6.12         10/26/32           Benchmark Mussell 1000 Value Index         0.41         \$4.10         N/A         N/A         10.02         05/23/2           Fidelity 500 US Index (CJYG)         Large Cap Growth         0.30         \$3.00         16.53         8.43         11.56         12/06/2           Benchmark Russell 1000 Growth Index         Expense         Ratio per \$100 Grog Stock         10.92         05/23/2         11.84         10/26/2           Benchmark Russell Mid Cap Value R6         Investment Type         Ratio				Ratio per	1 year	5 year		Investment option inception
Expense Balanced         Expense Stoop         Expense Stoop         Expense Stoop         Expense Stoop         Expense Stoop         Expense Stoop         Expense Stoop         Investment Type Investment Option         Investment Type Investment Option         Investment Type Investment Option         Investment Type Investment Option         Expense Investment Option         Expense Investment Option         Investment Type Investment Option         Expense Investment Option         Investment Type Investment Option         Investment Type Investment Option         Expense Investment Option         Investment Type Investment Option         Expense Investment Option         Investment Type Investment Option         Investment Type Investment Option         Investment Type Investment Option         Investment Optio	Harbor Core Bond Ret (CRY3)	Int Term Bond	0.26	\$2.60	N/A	N/A	1.62	11/17/2022
Investment Option BalancedExpense Ratio %Ratio per \$1000in yearoption incerptionoption incerptionoption <th< td=""><td>Benchmark Morningstar US 5-10 yr Core I</td><td>Bond Index</td><td></td><td></td><td>N/A</td><td>N/A</td><td>5.53</td><td>11/17/2022</td></th<>	Benchmark Morningstar US 5-10 yr Core I	Bond Index			N/A	N/A	5.53	11/17/2022
TIAA-CREF Lifecycle Idx Inc I (CTVR)         Balanced         0.10         \$1.00         3.80         2.74         3.53         12/08/2           Benchmark Morningstar Moderate Target Risk         6.48         4.68         4.68         6.12         12/08/2           Investment Option Large Cap Nodes         Investment Type Ratio 9c         Katio 9c         1 year         5 year         inorption inception           Dodge & Cox Stock X (CR9V)         Large Cap Value         0.41         N/A         N/A         4.61         02/23/2           Benchmark Russell 1000 Value Index         -         N/A         N/A         N/A         4.61         02/23/2           Benchmark Russell 1000 Value Index         -         -         14.50         9/73         10.02         08/23/2           Benchmark Russell 1000 Growth Index         -         -         21.95         13.81         17.27         12/08/2           Investment Option         Investment Type         Katio per Ratio per Stoo         -         -         0.62         5.65         2.96         4.52         5.42         6/0/22/2           Benchmark Russell Mid Cap Value R6         -         -         -         5.66         6.12         7.04         06/22/2           Benchmark Russel Mid Cap Growth Index<		Investment Type		Ratio per	1 vear	5 vear		Investment option inception
(CFVR)         Balaneed         0.10         \$1.00         3.80         2.74         3.53         12/08/2           Benchmark Moriningstar Moderate Target Nis         Farle Server         6.48         6.12         12/08/2           Investment Option         Investment Type         Farle Server         5.000         1.9ear         investment Dyne           Dodge & CoxStock X (CBY)         Large Cap Nale         0.41         \$4.10         N/A         N/A         4.61         02/23/2           Benchmark Morningstart S&P So Index         Enchmark Morningstart S&P So Index         11.50         11.12         11.63         08/23/2           AmerFds Grth Fd of America R6         Large Cap Growth         0.30         \$3.00         16.53         84.33         11.56         12/08/2           Benchmark Mussell 1000 Growth Index         Expenses         Katio S         \$1.00         1.92er         1.93et         17.27         12/08/2           JPMorgan Mid Cap Value R6         Investment Type         Katio S         \$6.50         2.96         6.422         6.6/22/2           Benchmark Russell Mid Cap Value Index         Inde Cap Value Index         5.66         6.12         7.04         0.6/22/2           Benchmark Russell Mid Cap Male Index         Investment Type         Katio S <td></td> <td></td> <td></td> <td></td> <td>1 j our</td> <td></td> <td></td> <td>meepuon</td>					1 j our			meepuon
Benchmark Morningstar Moderate Target Risk         Expense Investment Option         Expense Bailo per Stood         4,68         6.12         10/08/2           Large-Cap Stocks         Investment Type Expense         Expense Ratio per Stood         1year         5 year         1oyear or inception           Dodge & Cox Stock X (CR9V)         Large Cap Blend         0.02         \$0.20         N/A         N/A         1.15         02/23/2           Benchmark Russell 1000 Value Index         Iarge Cap Blend         0.02         \$0.20         14.50         9,73         10.02         08/23/2           Benchmark Russell 1000 Value Index         Iarge Cap Growth         0.30         \$3.00         16.53         8.43         11.56         12/08/2           AmerFds Grth Fd of America R6         (CFJV)         Investment Type         Expense Ratio per Stood         1year         5year         investment Option           Investment Option         Investment Type         Ratio per Stood         1year         5year         investment Option           Investment Russell Mid Cap Value R6         (CG3M)         Mid Cap Value         0.65         \$6.50         1.12         7.04         06/22/2           Fidelity MidCap Index         Investment Type         Ratio per Stood         1year         5.24         0.64/22/2	•	Balanced	0.10	\$1.00	3.80	2.74	3.53	12/08/2016
Investment Option Large: Cap Stocks         Investment Type Ratio %         Expense Ratio %         Expense Ratio %         Investment Type Ratio %         Investm Ratio %         Investment Type Ratio % <td></td> <td></td> <td></td> <td>+</td> <td>-</td> <td></td> <td></td> <td>12/08/2016</td>				+	-			12/08/2016
Dodge & Cox Stock X (CR9V)Large Cap Value0.41\$4.10N/AN/A4.6102/23/2Benchmark Russell 1000 Value IndexLarge Cap Blend0.02\$0.2014.509.7310.0288/23/2Benchmark Morningstar S&P 500 IndexLarge Cap Growth0.02\$0.2014.509.7311.0218.6308/23/2AmerFd's Crth Fd of America R6Large Cap Growth0.03\$3.0016.538.4311.5612/08/2Benchmark Russell 1000 Growth IndexExpenseRatio Brows19.9513.8117.2712/08/2Investment OptionInvestment TypeRatio Brows\$5.001 year5.546.6127.0406/22/2Benchmark Russell Mid Cap Value R6Mid Cap Value0.65\$6.502.964.525.4206/22/2Benchmark Russell Mid Cap Value IndexExpenseS6.501.1356.279.4012/08/2Fidelity MidCap Index (CJYR)Mid Cap Blend0.63\$6.301.1356.279.4012/08/2Benchmark Russell Mid Cap Growth IndexInvestment TypeRatio BrowsS7.309.553.7849.3003/15/2Benchmark Russell Mid Cap Growth IndexInvestment TypeS7.309.553.7849.3003/15/2Benchmark Russell Mid Cap Growth IndexInvestment TypeS7.309.553.7849.3003/15/2Benchmark Russell Mid Cap Growth IndexInvestment TypeS7.309.533.784.9303/15/2Benchmark	Investment Option			Ratio per			10 year or	Investment option
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Fidelity 500 US Index (CJYG)         Large Cap Blend         0.02         \$0.20         14.50         9.73         10.02         08/23/2           Benchmark Morningstar S&P 500 Index         15.96         11.12         11.63         08/23/2           AmerFds Grth Fd of America R6 (CFJV)         Large Cap Growth         0.30         \$3.00         16.53         8.43         11.56         12/08/2           Benchmark Russell 10:00 Growth Index         Expense Mid-Cap Stoods         Expense Ratio yer         Expense Ratio yer         19.81         17.27         12/08/2           Benchmark Russell Mid Cap Value R6         Investment Type         Ratio yer         5000         1 year         5 year         inceptin         00/22/2           Benchmark Russell Mid Cap Value Index         5.66         6.12         7.04         06/22/2           Benchmark Russell Mid Cap Index         5.66         6.12         7.04         06/22/2           TRowePrice MidCap Groth I (CFRY)         Mid Cap Bend         0.63         \$6.30         11.35         6.27         9.40         12/08/2           Benchmark Russell Mid Cap Growth Index          13.01         7.95         11.61         12/08/2           Investment Option         Investment Type         Ratio yer         \$3.000         1 yea		Large cup vulue	0.41	ψ4.10				
Benchmark Morningstar S&P 500 Index         Index         Is.96         In.12         In.63         08/23/2           AmerFds Grth Fd of America R6 (CFJV)         Large Cap Growth         0.30         \$3.00         I6.53         8.43         I1.56         12/08/2           Benchmark Russell 1000 Growth Index         21.95         13.81         17.27         12/08/2           Investment Option         Investment Type         Expense Ratio %         Storop         1year         5 year         investment option           JPMorgan Mid Cap Value R6 (CG3M)         Mid Cap Value         0.65         \$6.50         2.96         4.52         5.42         06/22/2           Benchmark Russell Mid Cap Index         5.66         6.12         7.04         06/22/2         08/23/2           Benchmark Russell Mid Cap Index         11.35         6.27         9.40         12/08/2           Investment Option         Investment Type         8.38         7.35         7.87         08/23/2           Investment Option         Investment Type         Katio %         \$6.30         1.325         6.27         9.40         12/08/2           Investment Option         Investment Type         Katio per Storop         \$3.00         1.928         3.94         03/15/2 <t< td=""><td></td><td>Large Can Blend</td><td>0.02</td><td>\$0.20</td><td></td><td></td><td></td><td>, _, _</td></t<>		Large Can Blend	0.02	\$0.20				, _, _
AmerFds Grth Fd of America R6 (CFJV)         Large Cap Growth         0.30         \$3.00         16.53         8.43         11.56         12/08/2           Benchmark Russell 1000 Growth Index         -         21.95         13.81         17.27         12/08/2           Benchmark Russell 000 Growth Index         -         Expense Ratio %         Expense Ratio %         Expense Ratio %         Expense Ratio %         Expense Ratio %         Expense Ratio %         5.66         6.12         7.04         06/22/2           Benchmark Russell Mid Cap Value Index         -         5.66         6.12         7.04         06/22/2           Benchmark Russell Mid Cap Value Index         -         8.030         7.10         6.02         6.26         08/32/2           Benchmark Russell Mid Cap Index         -         8.38         7.35         7.87         08/32/2           Benchmark Russell Mid Cap Growth Index         -         8.38         7.35         7.87         08/32/2           Benchmark Russell Mid Cap Growth Index         -         -         8.38         7.35         7.87         08/32/2           Investment Option         Investment Type         Ratio %         8.400 or         12/08/2         08/32/2           Investment Speolos         Investment Type <t< td=""><td></td><td>Large cup bienu</td><td>0.02</td><td>ψ0.20</td><td></td><td></td><td></td><td></td></t<>		Large cup bienu	0.02	ψ0.20				
	<u> </u>				13.90	11,12	11.05	00/23/2010
Benchmark Russell 1000 Growth Index     21.95     13.81     17.27     12/08/2       Investment Option Mid-Cap Stocks     Investment Type     Expense Ratio 9c     Expense stooo     Faito 9c     inception     inception     option       JPMorgan Mid Cap Value R6     (CG3M)     Mid Cap Value     0.65     \$6.50     2.96     4.52     5.42     06/22/2       Benchmark Russell Mid Cap Value Index     5.66     6.12     7.04     06/22/2       Benchmark Russell Mid Cap Index     5.66     6.12     7.04     06/22/2       TRowePrice MidCap Growth Index     8.38     7.35     7.87     08/23/2       Benchmark Russell Mid Cap Growth Index     0.63     \$6.30     11.35     6.27     9.40     12/08/2       Investment Option     Investment Type     Ratio %     \$13.01     7.95     11.61     12/08/2       Benchmark Russell Mid Cap Growth Index     0.77     \$7.70     9.55     3.78     4.93     03/15/2       Benchmark Russell 2000 Value Index     Investment Type     Ratio %     2.18     3.18     5.40     03/15/2       Benchmark Russell 2000 Index     Small Cap Stocks     Investment State     6.78     2.46     7.78     12/08/2       Benchmark Russell 2000 Growth Index     Expense     Ratio %     3.14     3.95 <td></td> <td>Large Cap Growth</td> <td>0.20</td> <td>\$2.00</td> <td>16 50</td> <td>8 4 9</td> <td>11.56</td> <td>12/08/2016</td>		Large Cap Growth	0.20	\$2.00	16 50	8 4 9	11.56	12/08/2016
Investment TypeExpense Ratio %Investment TypeMid Cap StocksInvestment TypeExpense Ratio %Investment TypeInvestment	· · /	Large Cap Growin	0.30	\$3.00				, ,
Mid Cap StocksInvestment TypeRatio %\$10001year5 yearinceptioninceptionJPMorgan Mid Cap Value RodMid Cap Value0.65\$6.502.96 $4.52$ $5.42$ $06/22/2$ Benchmark Russell Mid Cap Value Index $0.03$ \$0.30 $7.10$ $6.02$ $6.26$ $08/23/2$ Benchmark Russell Mid Cap Index $0.03$ \$0.30 $7.10$ $6.02$ $6.26$ $08/23/2$ Benchmark Russell Mid Cap Index $0.03$ \$0.30 $7.10$ $6.02$ $6.26$ $08/23/2$ Benchmark Russell Mid Cap Growth Index $0.63$ \$6.30 $11.35$ $6.27$ $9.40$ $12/08/2$ Benchmark Russell Mid Cap Growth Index $0.63$ \$6.30 $11.35$ $6.27$ $9.40$ $12/08/2$ Investment OptionInvestment TypeRatio per Stadio per $5$ year $10$ year or inception $10$ year or inception $10$ year or inceptionSmall Cap StocksInvestment TypeRatio per Stock $5.77.0$ $9.57.0$ $9.37.8$ $4.93$ $03/15/2$ Benchmark Russell 2000 Value Index $10$ year or inception $10$ year or inception $10$ year or inception $10$ year or inceptionVanguard SuCap Growth Index $5.77.0$ $9.57.0$ $9.37.4$ $4.93$ $03/15/2$ Benchmark Russell 2000 Index $10$ year or inception $10$ year or inception $10$ year or inception $10$ year or inceptionInvestment TypeSmall Cap Growth $0.07$ $$0.70$ $6.37$ $3.16$	benchmark Russen 1000 Growth Index			Expense	21.95	13.01	1/.2/	Investment
JPMorgan Mid Cap Value R6 (CG3M)         Mid Cap Value         0.65         \$6.50         2.96         4.52         5.42         06/22/2           Benchmark Russell Mid Cap Value Index (CG3M)         Mid Cap Blend         0.03         \$0.30         7.10         6.02         6.26         08/23/2           Benchmark Russell Mid Cap Index (CJYR)         Mid Cap Blend         0.03         \$0.30         7.10         6.02         6.26         08/23/2           Benchmark Russell Mid Cap Growth Index         13.01         7.95         11.61         12/08/2           Benchmark Russell Mid Cap Growth Index         13.01         7.95         11.61         12/08/2           Benchmark Russell Mid Cap Growth Index         13.01         7.95         11.61         12/08/2           Investment Option         Expense mall-Cap Stocks         1year         5year         1neception         10 year or         1           AmBeacon Sm Cap Val R6 (CH4N)         Small Cap Blend         0.03         \$0.30         3.54         1.96         2.23         08/23/2           Benchmark Russell 2000 Value Index         -         2.18         3.18         5.40         03/15/2           Fidelity Sm Cap Index (CJYN)         Small Cap Growth         0.07         \$0.70         6.37         3.15		Increasing and True a						option
(CG3M)         Mid Cap Value         0.65         \$6.50         2.96         4.52         5.42         06/22/2           Benchmark Russell Mid Cap Value Index			Katio %	\$1000	1 year	5 year	Inception	inception
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Benchmark Russell 2000 Value Index         2.18         3.18         5.40         03/15/20           Fidelity Sm Cap Index (CJYN)         Small Cap Blend         0.03         \$0.30         3.54         1.96         2.23         08/23/2           Benchmark Russell 2000 Index         4.65         3.14         3.95         08/23/2           Vanguard SmCap Grth Idx Adm (CFW9)         Small Cap Growth         0.07         \$0.70         6.37         3.15         7.28         12/08/2           Benchmark Russell 2000 Growth Index         Small Cap Growth         0.07         \$0.70         6.37         3.15         7.28         12/08/2           Benchmark Russell 2000 Growth Index         Investment Type         Expense Ratio %         Expense \$1000         Expense \$1000         Expense \$1000         Investment option inception         Investment option           Fidelity Emerging Markets Idx         Investment Type         Ratio %         \$0.80         0.49         N/A         -1.00         04/25/2           Benchmark Morningstar Emerging Markets Index         Index <th>Small-Cap Stocks</th> <th></th> <th>Ratio %</th> <th>\$1000</th> <th>-</th> <th></th> <th>inception</th> <th>option inception</th>	Small-Cap Stocks		Ratio %	\$1000	-		inception	option inception
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(CFW9)Small Cap Growth0.07\$0.706.373.157.2812/08/24Benchmark Russell 2000 Growth Index6.782.467.7812/08/24Investment OptionExpense Ratio %Expense \$1000Fate10 year or inceptionInvestme optionFidelity Emerging Markets IdxInvestment Type0.08\$0.800.49N/A-1.0004/25/22GCK6F)Diversified Emerg Mkt0.08\$0.800.49N/A-1.0004/25/22Benchmark Morningstar Emerging Markets Index2.80N/A2.2204/25/22Fidelity Intl Index (CJYV)Foreign Blend0.04\$0.4017.203.033.1608/23/22Benchmark Morningstar Developed Markets Index14.927.697.8308/23/22AmerFds EuroPac Grth R6 (CFJM)Foreign Growth0.46\$4.6012.692.805.3712/08/24Investment OptionInvestment TypeExpense Ratio %80001 year5 yearInvestment optionInvestment TypeInvestment OptionInvestment TypeRatio %\$10001 year5 year10 year or optionInvestment TypeInvestment OptionInvestment TypeRatio %\$10001 year5 yearInvestmentInvestment OptionInvestment TypeRatio %\$10001 year5 yearInvestmentInvestment OptionInvestment TypeRatio %\$10001 year5 yearInvestment <tr< td=""><td></td><td></td><td></td><td></td><td>4.65</td><td>3.14</td><td>3.95</td><td>08/23/2018</td></tr<>					4.65	3.14	3.95	08/23/2018
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(CK6F)       Diversified Emerg Mkt       0.08       \$0.80       0.49       N/A       -1.00       04/25/2         Benchmark Morningstar Emerging Markets       Index       Index       Index       Index       Index       0.04       \$0.80       0.49       N/A       -1.00       04/25/2         Fidelity Intl Index (CJYV)       Foreign Blend       0.04       \$0.40       17.20       3.03       3.16       08/23/2         Benchmark Morningstar Developed Markets       Index       Index       Index       Index       0.04       \$0.40       17.20       3.03       3.16       08/23/2         AmerFds EuroPac Grth R6 (CFJM)       Foreign Growth       0.46       \$4.60       12.69       2.80       5.37       12/08/24         Benchmark Morningstar Developed Markets       Index       Index       Index       Index       14.92       7.69       10.01       12/08/24         Benchmark Morningstar Developed Markets       Index       Index       Investment Option       Investment Type       Fatio %       14.92       7.69       10.01       12/08/24         Investment Option       Investment Type       Ratio %       \$1000       1 year       5 year       Investment option		Investment Type		Ratio per	1 year	5 year		option inception
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Benchmark Morningstar Developed Markets Index     14.92     7.69     7.83     08/23/2       AmerFds EuroPac Grth R6 (CFJM)     Foreign Growth     0.46     \$4.60     12.69     2.80     5.37     12/08/24       Benchmark Morningstar Developed Markets Index     14.92     7.69     10.01     12/08/24       Benchmark Morningstar Developed Markets Index     14.92     7.69     10.01     12/08/24       Investment Option     Expense Specialty     Ratio %     \$1000     1 year     5 year     Investment option		ts Index	1	_	2.80	N/A	2.22	04/25/2019
AmerFds EuroPac Grth R6 (CFJM)Foreign Growth0.46\$4.6012.692.805.3712/08/24Benchmark Morningstar Developed Markets Index14.927.6910.0112/08/24Investment OptionExpense Ratio %Expense \$10001 year5 yearInvestment inception	Fidelity Intl Index (CJYV)Foreign Blend		0.04	\$0.40	17.20	3.03	3.16	08/23/2018
Benchmark Morningstar Developed Markets Index     14.92     7.69     10.01     12/08/2       Investment Option     Expense Ratio %     Fatio per \$1000     10 year or 1 year     Investment 5 year     10 year or inception     Investment option	Benchmark Morningstar Developed Markets Index				14.92	7.69	7.83	08/23/2018
Expense     Investment Option       Investment Option     Expense     Ratio per     10 year or     option       Specialty     Investment Type     Ratio %     \$1000     1 year     5 year     inception	AmerFds EuroPac Grth R6 (CFJM)	0.46	\$4.60	12.69	2.80	5.37	12/08/2016	
Investment OptionExpenseRatio per10 year oroptionSpecialtyInvestment TypeRatio %\$10001 year5 yearinceptioninception	Benchmark Morningstar Developed Marke	ets Index			14.92	7.69	10.01	12/08/2016
<b>Fidelity Real Estate Idy (CK6H)</b> Specialty $0.07$ \$0.70 -8.21 N/A -1.04 04/07/20		Investment Type		Ratio per	1 year	5 year		Investment option inception
$\frac{1}{10000000000000000000000000000000000$	Fidelity Real Estate Idx (CK6H)	Specialty	0.07	\$0.70	-8.21	N/A	-1.04	04/25/2019



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Investment Option Specialty	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Benchmark Russell 1000 Index	¥			15.41	N/A	12.61	04/25/2019
Investment Option Managed Asset Allocation	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
TIAA-CREF Lifecycle Idx 2010 I							
(CFT4)	Mgd Asset Allocation	0.10	\$1.00	3.46	2.67	3.56	12/08/2016
Benchmark Morningstar S&P 500 Index		_		15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2015 I							
(CFT6)	Mgd Asset Allocation	0.10	\$1.00	4.17	2.99	3.99	12/08/2016
Benchmark Morningstar S&P 500 Index		<b>T</b>		15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2020 I							
(CFT7)	Mgd Asset Allocation	0.10	\$1.00	4.86	3.28	4.46	12/08/2016
Benchmark Morningstar S&P 500 Index				15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2025 I							
(CFT9)	Mgd Asset Allocation	0.10	\$1.00	5.74	3.74	5.10	12/08/2016
Benchmark Morningstar S&P 500 Index				15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2030 I							
(CFVG)	Mgd Asset Allocation	0.10	\$1.00	6.97	4.27	5.79	12/08/2016
Benchmark Morningstar S&P 500 Index				15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2035 I							
(CFVH)	Mgd Asset Allocation	0.10	\$1.00	8.55	4.82	6.52	12/08/2016
Benchmark Morningstar S&P 500 Index				15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2040 I							
(CFVJ)	Mgd Asset Allocation	0.10	\$1.00	10.13	5.40	7.26	12/08/2016
Benchmark Morningstar S&P 500 Index				15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2045 I							
(CFVK)	Mgd Asset Allocation	0.10	\$1.00	10.97	5.91	7.78	12/08/2016
Benchmark Morningstar S&P 500 Index		·		15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2050 I							· ·
(CFVM)	Mgd Asset Allocation	0.10	\$1.00	11.31	6.03	7.93	12/08/2016
Benchmark Morningstar S&P 500 Index		·		15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2055 I							
(CFVN)	Mgd Asset Allocation	0.10	\$1.00	11.51	6.10	8.03	12/08/2016
Benchmark Morningstar S&P 500 Index		·		15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2060 I							
(CFVP)	Mgd Asset Allocation	0.10	\$1.00	11.73	6.19	8.13	12/08/2016
Benchmark Morningstar S&P 500 Index				15.96	11.12	13.24	12/08/2016
TIAA-CREF Lifecycle Idx 2065 I				- *			
(CPR4)	Mgd Asset Allocation	0.10	\$1.00	11.92	N/A	-1.37	06/17/2021
Benchmark Morningstar S&P 500 Index					N/A	4.79	06/17/2021

If the Plan permits and the participant invests in assets not specifically reported on the quarterly statements provided by AUL, the participant will receive more than one statement detailing the investments in the plan within a reasonable amount of time after the end of each quarter. Examples of these types of assets include selfdirected brokerage accounts, real estate, life insurance, or assets with another vendor.

An investment's past performance is not necessarily an indication of how the investment will perform in the future. Fees and expenses are only one of several factors to consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce growth of a retirement account. Participants



and beneficiaries can visit www.dol.gov/ebsa for an example demonstrating the long-term effect of fees and expenses.

The benchmarks shown in the chart above are broad-based securities market indices produced and administered by independent and unrelated third parties. These benchmarks are provided to help you assess the investment options available in your plan. Since each available investment option may have a different inception date and since the performance of each benchmark is calculated from the inception date of the related investment option, the performance of a benchmark displayed in the chart and related to a particular investment option choice could be different than the same benchmark shown in relationship to a different investment option.

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# Exhibit B: Fees and Charges

The fees and charges shown below may be charged against your account on an individual, rather than a planwide basis. If these fees are deducted from your account, your quarterly statement will list the amount in the Fee section. Fees for plan administrative, legal, accounting, and other services are paid by the plan sponsor. However, the Plan Sponsor may direct that these fees be assessed against participant accounts on a pro rata or per capita basis.

# **Direct Individual Participant Fees:**

Other Individual Participant Fees				
Fee Type Amount Description				
Distribution	\$40	Fee assessed at time of a full distribution		
Hardship Review Fee	\$35	Fee assessed per hardship distribution		

# Direct Contract Termination Fees (also may apply to Individual Participant Withdrawals):

Any contract termination fees associated with this Plan(s) are not deducted from participant accounts.

# **Investment Option Charge (IOC):**

The AUL portion of the IOC is calculated using the following asset charge.

#### **Asset Charge:**

The variable investment plus (VIP) feature applies to participant variable account balances. The VIP Credit amounts							
	are calculated using the monthly equivalents of the annual factors.						
Aggregate Month-	Aggregate Month-	Annual VIP Credit	Effective Net Asset	Effective Net Asset			
End Plan Investment	End Plan Investment	Factor	Charge After VIP	Charge After VIP per			
Account Value	Account Value			\$1,000			
(Minimum)	(Maximum)						
\$o	\$999,999	0.20%	1.05%	\$10.50			
\$1,000,000	\$1,999,999	0.85%	0.40%	\$4.00			
\$2,000,000	\$2,999,999	0.85%	0.40%	\$4.00			
\$3,000,000	\$4,999,999	0.85%	0.40%	\$4.00			
\$5,000,000	\$9,999,999	0.85%	0.40%	\$4.00			
\$10,000,000+		0.95%	0.30%	\$3.00			



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#### **Non-AUL Fees:**

In addition, the Plan Sponsor has authorized the collection of fees for other plan services providers from participant accounts. No portion of these fees will be retained by AUL unless stated below. These fees are as follows:

Other Plan Service Provider Fees				
<b>Fee Type</b>	Amount	Description		
Redemption Fee	Variable	A fee assessed to a participant account by an investment management company if shares of a particular mutual fund are purchased and sold within the minimum holding period determined by the investment management company. No portion of this fee will be retained by AUL. A detailed description of a redemption fee, and a list of fees as of a specific point in time, can be found within our Glossary (see the Redemption fee and transfer restrictions guide).		

Advisor Fees - STEVEN L FINERTY				
<b>Fee Туре</b>	Amount	Description		
Advisor	\$6,250	Fee deducted quarterly pro rata from participant accounts.		