Participant Fee Disclosure

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

Products and financial services provided by
AMERICAN UNITED LIFE INSURANCE COMPANY ® | *a* ONEAMERICA® *company*
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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 (www.oneamerica.com)
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.

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 www.oneamerica.com/prospectuses. 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** (^{F}) indicate that the investment is frozen, which means the investment will no longer accept future contributions.

Investment option performance as of 08/31/2023

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
AUL Stable Value Account (STVL)	Fixed Int/Stable Val	0.00	$0.00	N/A	N/A	N/A	N/A
Investment Option Intermediate-Term Bonds	**Investment Type**	**Expense Ratio %**	**Expense Ratio per $1000**	**1 year**	**5 year**	**10 year or inception**	**Investment option inception**
Harbor Core Bond Ret (CRY3)	Int Term Bond	0.26	$2.60	N/A	N/A	1.62	11/17/2022
Benchmark Morningstar US 5-10 yr Core Bond Index				N/A	N/A	5.53	11/17/2022
Investment Option Balanced	**Investment Type**	**Expense Ratio %**	**Expense Ratio per $1000**	**1 year**	**5 year**	**10 year or inception**	**Investment option inception**
TIAA-CREF Lifecycle Idx Inc I (CFVR)	Balanced	0.10	$1.00	3.80	2.74	3.53	12/08/2016
Benchmark Morningstar Moderate Target Risk				6.48	4.68	6.12	12/08/2016
Investment Option Large-Cap Stocks	**Investment Type**	**Expense Ratio %**	**Expense Ratio per $1000**	**1 year**	**5 year**	**10 year or inception**	**Investment option inception**
Dodge & Cox Stock X (CR9V)	Large Cap Value	0.41	$4.10	N/A	N/A	4.61	02/23/2023
Benchmark Russell 1000 Value Index				N/A	N/A	1.15	02/23/2023
Fidelity 500 US Index (CJYG)	Large Cap Blend	0.02	$0.20	14.50	9.73	10.02	08/23/2018
Benchmark Morningstar S&P 500 Index				15.96	11.12	11.63	08/23/2018
AmerFds Grth Fd of America R6 (CFJV)	Large Cap Growth	0.30	$3.00	16.53	8.43	11.56	12/08/2016
Benchmark Russell 1000 Growth Index				21.95	13.81	17.27	12/08/2016
Investment Option Mid-Cap Stocks	**Investment Type**	**Expense Ratio %**	**Expense Ratio per $1000**	**1 year**	**5 year**	**10 year or inception**	**Investment option inception**
JPMorgan Mid Cap Value R6 (CG3M)	Mid Cap Value	0.65	$6.50	2.96	4.52	5.42	06/22/2017
Benchmark Russell Mid Cap Value Index				5.66	6.12	7.04	06/22/2017
Fidelity MidCap Index (CJYR)	Mid Cap Blend	0.03	$0.30	7.10	6.02	6.26	08/23/2018
Benchmark Russell Mid Cap Index				8.38	7.35	7.87	08/23/2018
TRowePrice MidCap Grth I (CFRY)	Mid Cap Growth	0.63	$6.30	11.35	6.27	9.40	12/08/2016
Benchmark Russell Mid Cap Growth Index				13.01	7.95	11.61	12/08/2016
Investment Option Small-Cap Stocks	**Investment Type**	**Expense Ratio %**	**Expense Ratio per $1000**	**1 year**	**5 year**	**10 year or inception**	**Investment option inception**
AmBeacon Sm Cap Val R6 (CH4N)	Small Cap Value	0.77	$7.70	9.55	3.78	4.93	03/15/2018
Benchmark Russell 2000 Value Index				2.18	3.18	5.40	03/15/2018
Fidelity Sm Cap Index (CJYN)	Small Cap Blend	0.03	$0.30	3.54	1.96	2.23	08/23/2018
Benchmark Russell 2000 Index				4.65	3.14	3.95	08/23/2018
Vanguard SmCap Grth Idx Adm (CFW9)	Small Cap Growth	0.07	$0.70	6.37	3.15	7.28	12/08/2016
Benchmark Russell 2000 Growth Index				6.78	2.46	7.78	12/08/2016
Investment Option Foreign Stocks	**Investment Type**	**Expense Ratio %**	**Expense Ratio per $1000**	**1 year**	**5 year**	**10 year or inception**	**Investment option inception**
Fidelity Emerging Markets Idx (CK6F)	Diversified Emerg Mkt	0.08	$0.80	0.49	N/A	-1.00	04/25/2019
Benchmark Morningstar Emerging Markets Index				2.80	N/A	2.22	04/25/2019
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	7.83	08/23/2018
AmerFds EuroPac Grth R6 (CFJM)	Foreign Growth	0.46	$4.60	12.69	2.80	5.37	12/08/2016
Benchmark Morningstar Developed Markets Index				14.92	7.69	10.01	12/08/2016
Investment Option Specialty	**Investment Type**	**Expense Ratio %**	**Expense Ratio per $1000**	**1 year**	**5 year**	**10 year or inception**	**Investment option inception**
Fidelity Real Estate Idx (CK6H)	Specialty	0.07	$0.70	-8.21	N/A	-1.04	04/25/2019

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				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				15.96	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 self-directed 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.

Exhibit B: Fees and Charges

The fees and charges shown below may be charged against your account on an individual, rather than a plan-wide 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-End Plan Investment Account Value (Minimum)	**Aggregate Month-End Plan Investment Account Value (Maximum)**	**Annual VIP Credit Factor**	**Effective Net Asset Charge After VIP**	**Effective Net Asset Charge After VIP per $1,000**
$0	$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

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		
Fee Type	**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		
Fee Type	**Amount**	**Description**
Advisor	$6,250	Fee deducted quarterly pro rata from participant accounts.