

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (QDIA) NOTICE FOR PLAN PARTICIPANTS AND THEIR BENEFICIARIES

Date Distributed:

Investment Options

The plan allows you to exercise control over the investments in your account. You can direct how you want your plan contributions invested among the investment options that are available under your plan, and you can modify your investment option elections as your needs change. This process allows you to invest in the way that best meets your personal goals. Any investment option elections you make will remain in place until you change them.

The "Default" Investment Option

If you do not make any investment option elections, your contributions will be credited to the following "default" investment option (called a "Qualified Default Investment Alternative"): **TIAA-CREF Lifecycle Index Funds**. If you provide investment option elections later, new contributions will be allocated according to those elections. Money in the default investment option will remain invested in that option until you transfer that money to another investment option. You may make this type of transfer at any time (but not more frequently than once per day), without a withdrawal charge or transfer charge. However, any transfer request that is reasonably determined to be made in connection with abusive trading practices, such as market timing or excessive trading, may be rejected. You may avoid having your plan contributions credited to the default investment option simply by making your own investment option elections prior to the date of your first plan contribution.

The below information describes the plan's default investment option, including investment objectives, risk and return characteristics, and fees and expenses.

Further Information

Please contact the Human Resources Department for further investment information concerning the default investment option and any other investment option available under the plan, as well as the procedures for changing how your plan account is invested. Also, these investment options are described at www.oneamerica.com, or you can call 1-800-249-6269.

TIAA-CREF Lifecycle Index Funds

Investment Objectives: Asset Allocation

Investment Option	Expense Ratio	Morningstar Return	Morningstar Risk
TIAA-CREF Lifecycle Idx 2010 R	0.35%	Average	Average
TIAA-CREF Lifecycle Idx 2015 R	0.35%	Above Avg	Average
TIAA-CREF Lifecycle Idx 2020 R	0.35%	Above Avg	Average
TIAA-CREF Lifecycle Idx 2025 R	0.35%	Above Avg	Average
TIAA-CREF Lifecycle Idx 2030 R	0.35%	Above Avg	Average
TIAA-CREF Lifecycle Idx 2035 R	0.35%	Above Avg	Average
TIAA-CREF Lifecycle Idx 2040 R	0.35%	Above Avg	Average
TIAA-CREF Lifecycle Idx 2045 R	0.35%	Above Avg	Average
TIAA-CREF Lifecycle Idx 2050 R	0.35%	Above Avg	Average
TIAA-CREF Lifecycle Idx 2055 R	0.35%	Above Avg	Average
TIAA-CREF Lifecycle Idx 2060 R	0.35%	N/A	N/A

Morningstar Return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable fund level loads and sales charges. In each Morningstar category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. **Funds with less than three years of performance history are not rated.**

Morningstar Risk

This statistic evaluates the variations in fund's monthly returns, with an emphasis on downside variations. In each Morningstar Category, the 10% of funds with the lowest measured risk are described as Low Risk, the

next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average, and the top 10% High. Morningstar Risk is measured for up to three periods (three-, five-, 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. **Funds with less than three years of performance history are not rated.**

AUL may apply an asset charge that is a percentage of the assets in your default investment option. This asset charge is intended to compensate AUL for its professional services, administrative services (including systems recordkeeping and default investment option accounting), case acquisition costs, compliance support, sales office expenses, overhead, sales commissions, annuity purchase rate guarantees, reasonable profit, and other related costs. For more information about an asset charge, you can contact your Plan Administrator or consult the AUL American Unit Trust prospectus, if you received one for your contract.

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