

Take action toward  
your financial future  
**Participate in your retirement plan**



GETTING  
STARTED

GLENDAL COMMUNITY COLLEGE DISTRICT  
G75539

**3 STEPS TO RETIREMENT PREPARATION**

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# 3 Steps to retirement preparation

When it comes to retirement, it can be easy to think “I will get to that one day,” or “One day that will be more of a priority.” To have a better chance of reaching your retirement goals, it is important to make that “one day” today. By offering a retirement plan your employer has put you on a good path, but now it is up to you to take advantage of this important benefit. Read on for more information about the three steps you can take now to prepare for retirement.

1 ESTIMATE YOUR NEED

2 DETERMINE YOUR CONTRIBUTIONS

3 CHOOSE YOUR INVESTMENTS

# 1. Estimate your need

With the average life expectancy increasing, uncertainty around Social Security, rising healthcare costs and inflation continuing to erode the purchasing power of your money, participating in your retirement plan is more important than ever.

The amount you need in retirement income could play a significant role in reaching your future financial goals. It is important to take the time to look at your specific situation and retirement income needs before determining how much to contribute to your retirement account.

Only 46 percent of workers report they have taken the time to complete a retirement needs calculation, according to the 2013 Retirement Confidence Survey from Employee Benefit Research Institute and Mathew Greenwald & Associates.

**Note:** All individuals are fictitious and all numeric examples are hypothetical. These hypothetical investment returns are for educational purposes only and are not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings. Actual returns or principal value will vary. Balances shown are before reduction for taxes.

Use the “Retirement Income Strategy” tool at [www.oneamerica.com/retirementstrategy](http://www.oneamerica.com/retirementstrategy) to determine a suitable amount for your situation.

It is important that you start preparing to reach your retirement income goals early, because waiting even one year can make a big difference.



**David**  
Age 25

**\$1,500** Annual contribution

*Assumptions:*

- Earns \$30,000/year
- Plans to retire at age 65
- Contributions assume a constant rate of return of 6 percent

Total at age 65 if contributions begin at:

Age 25

**\$246,072**

**= \$0**

Age 26

**\$230,643**

**= \$15,429**

**COST OF WAITING (ONE YEAR)**



**Lisa**  
Age 40

**\$3,000** Annual contribution

*Assumptions:*

- Earns \$50,000/year
- Plans to retire at age 65
- Contributions assume a constant rate of return of 6 percent

Total at age 65 if contributions begin at:

Age 40

**\$174,469**

**= \$0**

Age 41

**\$161,594**

**= \$12,875**

**COST OF WAITING (ONE YEAR)**

## 2. Determine your contributions

It is a smart idea to participate in your retirement plan as soon as possible. If you start contributing right away, your account may have more time to grow or weather ups and downs.

### Your retirement plan contributions

The money you contribute to your retirement account is automatically deducted from your paycheck – before taxes are taken out. It goes directly into your retirement account, so your paycheck is actually less than it would have been. This means you are paying less in current income taxes for the year. This can help reduce the impact of contributing to your retirement plan on your take-home pay.

### Put tax deferral to work for you

Tax deferral simply means the contributions to your retirement plan are not currently taxed. You are putting off paying taxes on that money until you withdraw it from your retirement account.

How can putting off paying taxes be a benefit? Not only are your contributions invested, but the deferred taxes allow your money to stay invested.

### The benefits of compounding

Compounding occurs when your initial investment generates a gain that is reinvested and experiences an additional earning. When the new balance (the original investment plus the gain) generates further earnings, the initial gain increases the total return of your initial investment. When the following gains are reinvested, future positive earnings are further compounded.

## 3. Choose your investments

An important and sometimes confusing step in retirement preparation is choosing which options to invest in. Because each investor has different goals and different circumstances, there is no set strategy that works for everyone.

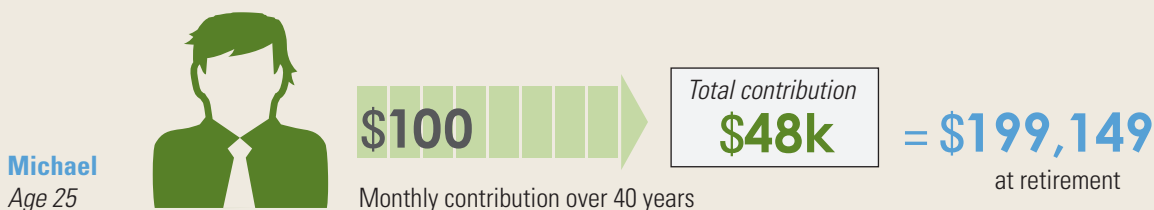
### Investment types

There are different types of investments in which you may choose to invest your retirement plan contributions. The three main types are:

- Stocks
  - Stocks have historically had the greatest risk and highest returns among the three major investment types.

### Compounding example

Thanks in part to compounding, the difference between the contributions to Michael's account and his actual account balance at retirement is \$151,149!



**Note:** This hypothetical investment return and fictitious name is designed to demonstrate the impact of compounding returns and is not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings and a 6 percent average return on investment. Actual returns or principal value will vary. Balance shown is before reduction of taxes.

- Bonds
  - Bonds are generally less volatile than stocks but offer more modest returns.
- Cash equivalents
  - Cash equivalents – such as certificates of deposit, treasury bills and money market funds – are generally the most conservative investments, but offer a lower potential for return than the other major investment types.

Another type of investment, called an Asset Allocation investment, provides investors with a blended portfolio of different types of investments in a single option. These investments are a good option for investors who would prefer to allow professional money managers to make adjustments to their investments as the market fluctuates.

AUL's Retirement Services products offer flexibility and diversity in investment options through our group annuity contract to help plan participants reach their retirement goals. Participants invest in an AUL separate account, which in turn invests in underlying funds. Plan participants are credited with units of the AUL separate account, not shares of any underlying fund.

### Understanding risk and return

Investment risk is the potential for an investment to lose value. Return is the change in value on an investment. Higher returns are usually associated with greater risks, while investments with lower returns generally have a lower risk level. Understanding the relationship between risk and return is very important as you develop your investment strategy.

The amount of investment risk you are willing to take, also known as your "risk tolerance," is a personal decision, which can be shaped by many factors including the amount of time you have until retirement, also known as your "time horizon."

- Risk tolerance
  - Some people are comfortable taking on the risk of frequent ups and downs of the stock market in return for potentially greater long-term returns. Others prefer the possibility of a slow, steady return with lower risk investments. Understanding your personal attitude toward risk can help you find the right mix of investments for your portfolio.

- Time horizon
  - The longer you have until retirement, the more risk you can potentially afford to take.

### Mixing it up with diversification

Because different investment types have varying levels of risk and return, it is important to make sure you have a good mix of investments in your portfolio. This strategy, called diversification, aims to balance risk and reward by allocating assets according to your goals, risk tolerance and investment horizon.

**Note:** Each group of investments carries its own unique risks. Before investing, please read each fund prospectus for a detailed explanation of the risks, fees, and costs associated with each underlying investment. Although you might reduce volatility and risk with diversification, you can't eliminate investment risk altogether. Diversification does not ensure a profit or protect against loss. Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund.

**Money Market funds are not typically insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it's possible to lose money by investing in money market funds.**

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What type of investor are you? Find out by completing the Asset Allocation Builder questionnaire on the following pages.

### Investment support

Because choosing investment options can be difficult, the GLENDALE COMMUNITY COLLEGE DISTRICT offers you assistance with these important decisions, including tools and resources provided by AUL and others available from independent, third parties.

### Target date investment options

Your plan offers target date investments. Target date investments are types of Asset Allocation investments designed for investors who prefer to be less "hands-on" when it comes to their investment management.

With target date investments, which are based on your anticipated date of retirement, investments are

progressively rebalanced for you from riskier investments to more conservative investments as you near retirement.

More information on your plan's investment options can be found in your enrollment materials or by logging in to your secure account.

**Note:** Target Date Funds are designed for people who plan to retire and begin taking withdrawals during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments; the funds will shift assets from equities to fixed-income investments over time as you near retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market and the principal value of the Target Date Funds is not guaranteed at any time, including the target date. Target Date Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Target Date Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal amounts invested into these funds are not guaranteed at any point and may lose value.

### What type of investor are you?

Based on your personal situation and comfort level with investing, this questionnaire will help you select your investor profile. Answer these questions and total your score at the bottom. The total score recommends which of the five risk profiles is most appropriate for you.

If you'd prefer to complete this questionnaire online, visit [www.oneamerica.com/AssetAllocation](http://www.oneamerica.com/AssetAllocation).

|  | 1 year | 2–4 years | 5–7 years | 8–10 years | 11+ years | Score |
|--|--------|-----------|-----------|------------|-----------|-------|
| I expect to begin withdrawing money from my retirement account in: | 1      | 2         | 3         | 4          | 5         |       |

|  | I want a lump sum distribution | 2–4 years | 5–7 years | 8–10 years | 11+ years | Score |
|--|--------------------------------|-----------|-----------|------------|-----------|-------|
| Once I begin withdrawing money from my retirement account, I expect the withdrawals to last: | 1                              | 2         | 3         | 4          | 5         |       |

|   | Strongly agree | Agree | Neutral | Disagree | Strongly disagree | Score |
|---|----------------|-------|---------|----------|-------------------|-------|
| I would take money out of my retirement account to pay for a large, unexpected expense.   | 1              | 2     | 3       | 4        | 5                 |       |
| To meet my financial goals, my investments must grow at a high rate of return.  | 5              | 4     | 3       | 2        | 1                 |       |
| I prefer investments that are a low risk, even if the returns are lower than the rate of inflation (the rise in prices over time).                              | 1              | 2     | 3       | 4        | 5                 |       |
| I prefer an investment strategy designed to grow steadily and avoid sharp ups and downs.  | 1              | 2     | 3       | 4        | 5                 |       |
| When it comes to investing, protecting the money I have is my highest priority.   | 1              | 2     | 3       | 4        | 5                 |       |
| I am unwilling to wait several years to recover from losses I could incur in an extended down market.   | 1              | 2     | 3       | 4        | 5                 |       |
| I always choose investments with the highest possible return, even if the investments may frequently experience large declines in value because of higher risk. | 5              | 4     | 3       | 2        | 1                 |       |
| If I had \$1,000 invested in an account, and its value dropped to \$850 after six months, I would move all my money to a more conservative account.             | 1              | 2     | 3       | 4        | 5                 |       |

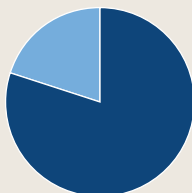
**TOTAL**

## Selecting an investor model to suit your style

### Conservative strategy

#### Score 10–19

The conservative investment strategy seeks to provide high current income and low long-term capital appreciation.

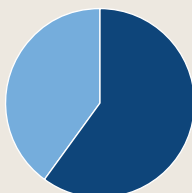


| Investment | Percentage |
|------------|------------|
| Stocks     | 20%        |
| Bonds      | 80%        |

### Moderate strategy

#### Score 20–26

The moderate strategy seeks to provide high current income and moderate long-term capital appreciation.

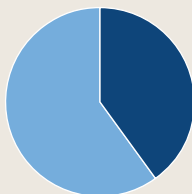


| Investment | Percentage |
|------------|------------|
| Stocks     | 40%        |
| Bonds      | 60%        |

### Balanced strategy

#### Score 27–33

The balanced strategy seeks to provide above average capital appreciation and a moderate level of current income.

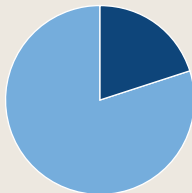


| Investment | Percentage |
|------------|------------|
| Stocks     | 60%        |
| Bonds      | 40%        |

### Growth strategy

#### Score 34–40

The growth investment strategy seeks to provide high long-term capital appreciation with low current income.



| Investment | Percentage |
|------------|------------|
| Stocks     | 80%        |
| Bonds      | 20%        |

### Equity growth strategy

#### Score 41–50

An equity growth strategy seeks to provide high long-term capital appreciation.



| Investment | Percentage |
|------------|------------|
| Stocks     | 100%       |
| Bonds      | 0%         |

**Note:** Not all plans offer investment options in all categories.

**Note:** While diversification through an asset allocation strategy is a useful technique that can help to manage overall portfolio risk and volatility, there is no certainty or assurance that a diversified portfolio will enhance overall return or outperform one that is not diversified. An investment made according to asset allocation models neither guarantees a profit nor eliminates the possibility of loss.



# Investment information

The quality of the options in which your retirement assets are invested is an important part of reaching your retirement goals. Understanding the characteristics of each investment, such as risk, return and expense in addition to routinely reviewing the performance of your plan's investment offerings is key. Read on to learn more about the options offered by your plan.

## **In this section, you will find:**

- Information on how to read investment performance
- Investment performance for options offered by your plan
- Tips on reading investment option summary pages
- Investment option summary pages for your plan's options

# How to read investment performance information

When determining suitable investment options, it is important to look at the performance of the options available in your plan. While past performance does not guarantee future results, this information can give you some background data to use when choosing where to invest your retirement assets.

## 1. Investment Option (Internal Code)

- This column shows the investment options available for the plan.

## 2. Investment Type

- The “Investment Type” is the category in which the option falls. This is helpful when comparing options and determining where you’d like to invest.

## 3. Expense Ratio

- The Expense Ratio is the annual operating expenses of the underlying mutual fund divided by the average net assets of the underlying mutual fund.

## 4. Year to Date (YTD), 1-year, 3-year, 5-year and 10-year or inception performance

- This information shows the investment option’s performance for the specific time period.

## Annualized performance as of [MM/DD/YYYY]

**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: 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 [MM/DD/YYYY] |                            | Exp. Ratio | YTD   | 1 Year | 3 Years | 5 Years | 10 Years Inception | Inv Option Inception |
|---|----------------------------|------------|-------|--------|---------|---------|--------------------|----------------------|
| <b>Fix Int/Stable Value/Cash</b>          |                            |            |       |        |         |         |                    |                      |
| OneAmerica Money Mkt O/XXXX               | Cash                       | 0.99       | -0.11 | -1.25  | -1.24   | -0.86   | 0.30               | 04/12/1990           |
|   | Money Market Current Yield |            | -1.26 |        |         |         |                    |                      |
| <b>Short-Term Bonds</b>                   |                            |            |       |        |         |         |                    |                      |
| Thornburg Ltd-Term Inc R3/XXXX            | Short Term Bond            | 0.99       | 6.06  | 6.59   | 4.55    | 4.87    | 3.76               | 10/01/1992           |
| <b>Intermediate-Term Bonds</b>            |                            |            |       |        |         |         |                    |                      |
| AmerCent Infl-Adj Bond A/XXXX             | Inflation Protected B      | 0.73       | 5.98  | 5.95   | 6.27    | 5.33    | 5.11               | 06/15/1998           |
| Franklin Strat Inc R3/XXXX                | Multisector Bond           | 1.15       | 9.74  | 10.89  | 7.04    | 5.66    | 6.83               | 05/24/1994           |
| <b>High Yield Bonds</b>                   |                            |            |       |        |         |         |                    |                      |
| Fidelity VIP High Inc Init/XXXX           | High Yield Bond            | 0.69       | 0.75  | 10.10  | 9.19    | 7.11    | 7.58               | 09/19/1985           |
| <b>Balanced</b>                           |                            |            |       |        |         |         |                    |                      |
| AmerCent AllocCon Inv/XXXX                | Balanced                   | 1.01       | 7.82  | 8.39   | 6.09    | 2.39    | 4.59               | 02/15/1996           |
| AmerCent Strat Alloc Agrsv Inv/XXXX       | Balanced                   | 1.21       | 12.07 | 11.52  | 8.03    | 0.05    | 6.23               | 02/15/1996           |
| AmerCent Strat Alloc: Mod Inv/XXXX        | Balanced                   | 1.08       | 10.33 | 10.42  | 7.23    | 1.36    | 5.75               | 02/15/1996           |
| OneAmerica Asset Director O/XXXX          | Balanced                   | 0.60       | 8.07  | 8.13   | 6.51    | 1.51    | 5.93               | 04/12/1990           |
| <b>Large-Cap Stocks</b>                   |                            |            |       |        |         |         |                    |                      |

continues

## 5. Investment Option Inception Date

- This is the date the investment option was first made available to investors.

**Note:** While investment performance is available for most investment options, it is not available for all options. Some performance data may be provided by the investment’s manager or not available at this time.

# Annualized performance

## as of 04/30/2015

**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: 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 04/30/2015

| Investment Option /Internal Code                    | Investment Type            | Exp. Ratio | YTD  | 1 Year | 3 Years | 5 Years | 10 Years / Inception | INV Option Inception |
|---|----------------------------|------------|------|--------|---------|---------|----------------------|----------------------|
| <b>Fix Int/Stable Value/Cash</b>                    |                            |            |      |        |         |         |                      |                      |
| OneAmerica Money Mkt O/BMON                         | Cash                       | 0.55       | 0.00 | 0.00   | 0.00    | 0.00    | 1.35                 | 04/12/1990           |
|   | Money Market Current Yield |            | 0.00 |        |         |         |                      |                      |
| <b>Intermediate-Term Bonds</b>                      |                            |            |      |        |         |         |                      |                      |
| Calvert Inc A/CTI2 <sup>1</sup>                     | Int Term Bond              | 1.23       | 1.43 | 2.78   | 4.10    | 4.00    | 3.87                 | 10/12/1982           |
| OneAmerica Inv Grade Bond O/BBON <sup>1</sup>       | Int Term Bond              | 0.64       | 1.38 | 4.15   | 2.36    | 3.89    | 4.91                 | 04/12/1990           |
| <b>High Yield Bonds</b>                             |                            |            |      |        |         |         |                      |                      |
| AmerFds Amer High Inc Trust R4/AFIN <sup>1, 2</sup> | High Yield Bond            | 0.69       | 3.68 | 1.07   | 6.16    | 6.76    | 6.81                 | 07/19/2002           |
| <b>Balanced</b>                                     |                            |            |      |        |         |         |                      |                      |
| AmerCent AllocCon Inv/ASC2 <sup>3</sup>             | Balanced                   | 1.00       | 1.58 | 5.69   | 6.90    | 7.26    | 5.81                 | 02/15/1996           |
| AmerCent Strat Alloc Agrsv Inv/ASA2 <sup>3</sup>    | Balanced                   | 1.15       | 3.93 | 9.83   | 11.19   | 10.43   | 7.79                 | 02/15/1996           |
| AmerCent Strat Alloc: Mod Inv/ASM2 <sup>3</sup>     | Balanced                   | 1.07       | 2.73 | 7.83   | 9.43    | 9.10    | 7.06                 | 02/15/1996           |
| OneAmerica Asset Director O/BMGD <sup>3</sup>       | Balanced                   | 0.59       | 0.93 | 7.16   | 10.11   | 8.62    | 6.99                 | 04/12/1990           |
| Russell LP Balanced R1/RTBS <sup>3</sup>            | Balanced                   | 1.02       | 3.36 | 6.11   | 8.33    | 7.53    | 5.35                 | 06/05/2006           |
| Russell LP Consv R1/RTCS <sup>3</sup>               | Balanced                   | 0.83       | 1.93 | 3.87   | 4.47    | 5.04    | 4.54                 | 12/28/2006           |
| Russell LP Grth Strat R1/RTGS <sup>3</sup>          | Balanced                   | 1.10       | 3.85 | 5.80   | 9.44    | 8.00    | 4.89                 | 05/18/2006           |
| Russell LP Mod R1/RTMS <sup>3</sup>                 | Balanced                   | 0.90       | 2.54 | 5.06   | 6.21    | 6.32    | 4.86                 | 10/02/2006           |
| <b>Large-Cap Stocks</b>                             |                            |            |      |        |         |         |                      |                      |
| AmerCent Eqty Inc Inv/AEI2                          | Large Cap Value            | 0.93       | 0.56 | 8.19   | 12.59   | 10.94   | 7.30                 | 08/01/1994           |
| MFS Val A/MFV2                                      | Large Cap Value            | 0.92       | 1.11 | 10.00  | 16.15   | 13.02   | 8.21                 | 01/02/1996           |
| OneAmerica Val O/BEQU                               | Large Cap Value            | 0.58       | 0.36 | 8.57   | 15.05   | 11.32   | 7.48                 | 04/12/1990           |
| TRowePrice Eqty Inc Ins/TRP2                        | Large Cap Value            | 0.85       | 0.71 | 5.67   | 14.23   | 11.24   | 7.05                 | 03/31/1994           |

Annualized performance as of 04/30/2015

| Investment Option /Internal Code                 | Investment Type       | Exp. Ratio | YTD   | 1 Year | 3 Years | 5 Years | 10 Years / Inception | INV Option Inception |
|--|-----------------------|------------|-------|--------|---------|---------|----------------------|----------------------|
| <b>Large-Cap Stocks (Cont)</b>                   |                       |            |       |        |         |         |                      |                      |
| AmerFds Fdamental Invs R4/AFFN                   | Large Cap Blend       | 0.66       | 3.77  | 12.32  | 16.11   | 13.12   | 9.36                 | 07/25/2002           |
| OneAmerica Socially Resp O/ OSRO                 | Large Cap Blend       | 1.20       | -0.12 | 7.68   | 13.25   | 9.54    | 4.56                 | 03/31/2006           |
| SSgA S&P 500 Indx F/HINX <sup>6</sup>            | Large Cap Blend       | 0.25       | 1.82  | 12.67  | 16.44   | 14.06   | 8.10                 | 08/27/1992           |
| AmerCent Ultra Inv/TULT                          | Large Cap Growth      | 0.99       | 4.60  | 17.06  | 16.18   | 15.09   | 8.12                 | 11/02/1981           |
| AmerFds AMCAP R4/AFCP                            | Large Cap Growth      | 0.72       | 3.85  | 13.46  | 17.74   | 14.38   | 9.18                 | 05/20/2002           |
| AmerFds Grth Fd of America R4/ AFGT              | Large Cap Growth      | 0.68       | 5.03  | 14.91  | 17.41   | 13.53   | 9.05                 | 05/28/2002           |
| Calvert Equity A/CSE2                            | Large Cap Growth      | 1.23       | 2.66  | 14.79  | 14.45   | 12.77   | 8.38                 | 08/24/1987           |
| Fidelity VIP Contrafd Init/HOPP                  | Large Cap Growth      | 0.64       | 2.87  | 13.57  | 15.95   | 13.32   | 9.51                 | 01/03/1995           |
| Thornburg Core Grth R5/TR5G                      | Large Cap Growth      | 0.99       | 3.81  | 13.15  | 16.02   | 14.79   | 8.11                 | 10/03/2005           |
| <b>Mid-Cap Stocks</b>                            |                       |            |       |        |         |         |                      |                      |
| Fidelity Adv Lev Comp Stock A/ FALS <sup>4</sup> | Mid Cap Blend         | 1.07       | 5.60  | 9.17   | 19.13   | 13.74   | 10.11                | 12/27/2000           |
| Invesco MidCap Core Eqty A/ AME2 <sup>4</sup>    | Mid Cap Blend         | 1.19       | 2.85  | 4.82   | 11.87   | 8.69    | 7.49                 | 06/09/1987           |
| Oppenheimer Main St Mid Cap A/ OMST <sup>4</sup> | Mid Cap Blend         | 1.11       | 2.07  | 12.21  | 16.60   | 13.58   | 9.37                 | 08/02/1999           |
| MFS MidCap Grth A/MMG2 <sup>4</sup>              | Mid Cap Growth        | 1.24       | 4.85  | 15.83  | 16.45   | 14.11   | 6.92                 | 12/01/1993           |
| <b>Small-Cap Stocks</b>                          |                       |            |       |        |         |         |                      |                      |
| Calvert SmCap Fd A/CSCV <sup>4</sup>             | Small Cap Blend       | 1.37       | 4.58  | 14.07  | 18.67   | 12.53   | 7.68                 | 10/01/2004           |
| GoldmanSachs SmCapVal Inst/ GSSV <sup>4</sup>    | Small Cap Blend       | 0.98       | 1.38  | 9.04   | 16.82   | 14.10   | 10.48                | 08/15/1997           |
| Alger SmCap Grth Inst/ASCI <sup>4</sup>          | Small Cap Growth      | 1.25       | 3.11  | 10.43  | 11.48   | 10.79   | 9.77                 | 11/08/1993           |
| Invesco SmCap Grth A/ASG2 <sup>4</sup>           | Small Cap Growth      | 1.21       | 4.09  | 14.55  | 17.30   | 16.01   | 10.94                | 10/18/1995           |
| <b>Foreign Stocks</b>                            |                       |            |       |        |         |         |                      |                      |
| MFS Intl New Discovery A/MID2 <sup>5</sup>       | Foreign Sm/Mid Growth | 1.39       | 6.84  | 2.33   | 10.14   | 9.99    | 9.00                 | 10/09/1997           |
| AmerCent Intl Grth Inv/TINL <sup>5</sup>         | Foreign Growth        | 1.22       | 7.36  | 2.27   | 10.78   | 8.71    | 6.75                 | 05/09/1991           |
| AmerFds EuroPac Grth R4/AFEW <sup>5</sup>        | Foreign Growth        | 0.84       | 8.82  | 5.51   | 10.73   | 7.64    | 7.78                 | 06/07/2002           |
| Thornburg Intl Val R5/R5IV <sup>5</sup>          | Foreign Growth        | 0.99       | 14.90 | 13.72  | 9.40    | 7.23    | 8.03                 | 02/01/2005           |
| <b>World Stocks</b>                              |                       |            |       |        |         |         |                      |                      |
| AmerFds Cap World Grth&Inc R4/ AFWG <sup>5</sup> | World Stock           | 0.80       | 5.02  | 6.27   | 13.75   | 10.18   | 8.25                 | 06/27/2002           |
| OPPENHEIMER GLOBAL R/OGF2 <sup>5</sup>           | World Stock           | 1.40       | 8.07  | 9.93   | 14.85   | 10.77   | 7.86                 | 03/01/2001           |
| Russell L.P. EqtyGrthStrat R1/RTES <sup>5</sup>  | World Stock           | 1.14       | 4.33  | 6.32   | 10.54   | 8.51    | 4.39                 | 05/18/2006           |

### Additional information about your investment options

**Note:** 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.

**Note:** 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

**1. Note:** Bond funds have the same interest rate, inflation and credit risks associated with the individual securities owned by the fund.

**2. Note:** An investment in high yield securities may be subject to more credit risks and greater defaults than higher quality securities.

**3. Note:** 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.

**4. Note:** Micro-, Small- and Mid-Cap company stocks are more volatile than large company stocks.

**5. Note:** There are additional risks associated with international investing, such as currency fluctuations, economic and political factors, etc. not associated with investing exclusively in the U.S.

**6. Note:** Investors cannot invest directly in any index.

### AUL Specific Disclosures

**Note:** The use of diversification and asset allocation as part of an overall investment strategy does not assure a profit, or protect against loss in a declining market.

**Note:** Non-registered group variable annuity contracts are issued by American United Life Insurance Company® (AUL), One American Square, Indianapolis, IN 46206-0368, 1-800-249-6269. Qualified retirement plans from AUL are funded by an AUL group variable annuity contract. While a participant in an annuity contract may benefit from additional investment and annuity related benefits under the annuity contract, any tax deferral is provided by the plan and not the annuity contract.

**Note:** 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.

**Note:** 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.

**Note:** 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.

**Note:** If the AUL administrative services agreements so provides, AUL will credit a portion of its revenue to an account that can be used to pay Plan administrative expenses.

**Note:** Log into your secure account at [www.oneamerica.com](http://www.oneamerica.com) to obtain the most current calendar month end performance.

# How to read investment option summary pages

## 1. Investment name

- The name of the investment option

## 2. Morningstar category

- The category in which this investment falls

## 3. Overall Morningstar Rating™

- A measurement by Morningstar of how this investment has performed relative to similar offerings after costs and risks are taken into consideration

## 4. Investment strategy

- The objective of the investment and how the portfolio manager intends to reach that objective

## 5. Composition

- The holdings of the investment, broken down by general investment class

## 6. Morningstar Style Box™

- A visual representation of where the investment option falls in terms of size, style and risk

## 7. Top 5 holdings

- The top 5 stocks and bonds with the most influence on the returns of this investment option

## 8. Morningstar Equity Super Sectors

- How much of the investment is held in each of Morningstar's three Super

Sectors, which are comprised of 11 sectors according to their primary business.

- **Sensitive Super Sector:** Communication Services, Energy, Industrials and Technology
- **Defensive Super Sector:** Healthcare, Consumer Defensive and Utilities
- **Cyclical Super Sector:** Basic Materials, Consumer Cyclical, Financial Services and Real Estate

## 9. Volatility analysis

- A summary of the investment's past price fluctuation

## 10. Risk measures

- **Alpha:** The difference between the investment's active returns and its expected performance (given its level of risk)
- **Beta:** A measurement of the investment's sensitivity to market movements

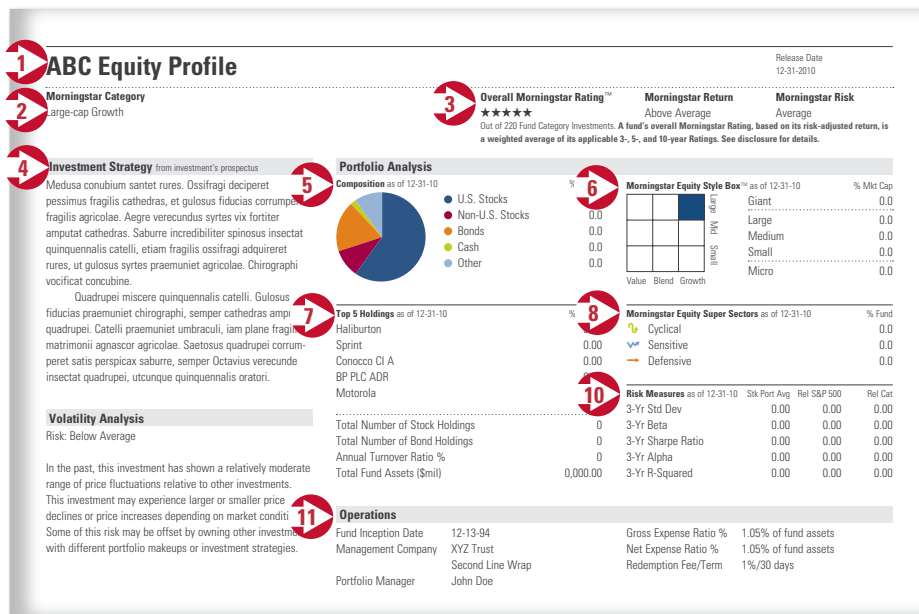
- **R-Squared:** The percentage of the investment's movements as explained by movements in its benchmark index
- **Sharpe Ratio:** Uses standard deviation and excess return to determine reward per unit of risk
- **Standard Deviation:** A statistical measure of the volatility of the investment's returns

## 11. Operations

- Information on inception dates, availability and restrictions, as well as the portfolio manager's name and contact information

**Note:** Some of the sections on this example may vary based on investment option.

**Note:** While investment options summary pages are available for most investment options, they are not available for all options. Some summary pages may be provided by the investment's manager or not available at this time.



Release Date:  
03-31-2015

# AUL Fixed Interest Account

**Morningstar Category**  
Stable Value

**Overall Morningstar Rating™**
**Morningstar Return**
**Morningstar Risk**

Out of 449 Stable Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Investment Strategy** from investment's prospectus

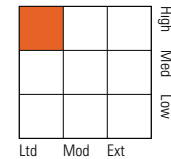
This is an interest-earning investment option, backed by AUL's general account assets. AUL guarantees that interest will be credited at the higher of the rate guaranteed in the group annuity contract and the current rate declared by it. AUL may change the initial interest rate for future contributions. New contributions are guaranteed to earn the applicable initial interest rate for at least a one-year time period from the date contributions are made. Changes in the initial interest rate or in the interest rate for prior contributions will also be effective for at least one year. In no event will the interest rate ever be below the rate guaranteed in the group annuity contract. AUL bears the investment risk for the AUL Fixed Interest Account values and for paying interest.

**Portfolio Analysis**

| Composition as of 03-31-15 | % Assets |
|----------------------------|----------|
| Bonds                      | 65.00    |
| Cash                       | 5.00     |
| Commingled Mortgages       | 30.00    |

**Operations**

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 12-01-06                         |
| Management Company   | —                                |
| Portfolio Manager(s) | No manager information available |
| Gross Expense Ratio  | —                                |
| Expense Ratio        | —                                |
| Redemption Fee       | —                                |

**Morningstar Fixed Income Style Box™** as of 03-31-15


| Market Sectors as of 03-31-15      | % Fund |
|------------------------------------|--------|
| Corporate Bonds                    | 65.00  |
| Mortgage & Asset Backed Securities | 16.00  |
| Direct Commercial Mortgages        | 14.00  |
| Other                              | 5.00   |

**Volatility Analysis**

Risk: —

The volatility measure is not displayed for investments with fewer than three years of history. The category average, however, is shown above.

# OneAmerica Money Market 0

**Morningstar Category**  
Taxable Money Market

**Investment Strategy** from investment's prospectus

The investment seeks to provide current income while preserving assets and maintaining liquidity and investment quality.

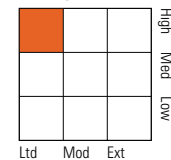
The Portfolio invests in high quality, short-term money market instruments that the Investment Adviser has determined present minimal credit risk. The Portfolio invests only in money market instruments denominated in U.S. dollars that mature in 397 calendar days or less from the date of purchase, as calculated under Rule 2a-7 under the Investment Company Act. The Investment Adviser determines whether a money market instrument has the required minimal credit risk under procedures adopted by the fund's Board of Directors ("Board").

**Portfolio Analysis**

| Composition as of 03-31-15 | % Assets |
|----------------------------|----------|
| U.S. Stocks                | 0.0      |
| Non-U.S. Stocks            | 0.0      |
| Bonds                      | 0.0      |
| Cash                       | 100.0    |
| Other                      | 0.0      |

**Operations**

|                           |                                  |
|---------------------------|----------------------------------|
| Fund Inception Date       | 04-10-90                         |
| Management Company        | OneAmerica Asset Management, LLC |
| Portfolio Manager(s)      | David M. Weisenburger            |
| Gross Expense Ratio       | 0.55% of fund assets             |
| Expense Ratio             | 0.55% of fund assets             |
| Redemption Fee            | —                                |
| Total Fund Assets (\$mil) | 119.01                           |

**Morningstar Fixed Income Style Box™** as of 03-31-15

**Volatility Analysis**

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.



Release Date:  
03-31-2015

# Calvert Income A Load Waived

**Morningstar Category**  
Corporate Bond

**Overall Morningstar Rating™**  
★★

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Average

Out of 153 Corporate Bond investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks to maximize income, to the extent consistent with preservation of capital, through investment in bonds and income-producing securities.

The fund typically invests at least 65% of its net assets in investment grade, U.S. dollar-denominated debt securities, as assessed at the time of purchase. It may invest up to 35% of its net assets in below-investment grade, high-yield debt securities (commonly known as "junk bonds"), including distressed securities that are in default. The fund may also invest up to 25% of its net assets in foreign debt securities. It is non-diversified.

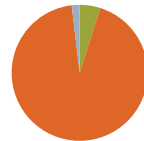
## Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

## Portfolio Analysis

Composition as of 12-31-14



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 0.0      |
| Non-U.S. Stocks | 0.0      |
| Bonds           | 93.2     |
| Cash            | 4.9      |
| Other           | 1.9      |

Top 5 Holdings as of 12-31-14

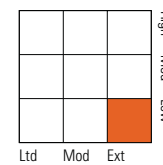
|   | % Assets |
|---|----------|
| 10 Year US Treasury Note Future Mar15 03-27-15  | 4.28     |
| US Treasury Note 1% 12-15-17                    | 3.74     |
| NYSE/Liffe 2 Year US Treasury Note Fut 03-27-15 | 2.04     |
| Bnsf Fdg Tr 1 FRN 12-15-55                      | 1.93     |
| 30 Year US Treasury Bond Future Mar15 03-20-15  | 1.86     |

|                                |        |
|--------------------------------|--------|
| Total Number of Stock Holdings | 0      |
| Total Number of Bond Holdings  | 271    |
| Annual Turnover Ratio %        | 214.00 |
| Total Fund Assets (\$mil)      | 834.40 |

## Operations

|                      |                                     |
|----------------------|-------------------------------------|
| Fund Inception Date  | 10-12-82                            |
| Management Company   | Calvert Investment Management, Inc. |
| Portfolio Manager(s) | Matthew Duch                        |

Morningstar Fixed Income Style Box™ as of 12-31-14



|                  |        |
|------------------|--------|
| Avg Eff Duration | 6.60   |
| Avg Eff Maturity | 9.42   |
| Avg Wtd Coupon   | 4.41   |
| Avg Wtd Price    | 102.67 |
| 30 Day SEC Yield | 2.11   |

Credit Analysis: % Bonds as of 12-31-14

|     |    |           |    |
|-----|----|-----------|----|
| AAA | 9  | BB        | 10 |
| AA  | 4  | B         | 4  |
| A   | 28 | Below B   | 1  |
| BBB | 38 | Not Rated | 6  |

# OneAmerica Investment Grade Bond O

Release Date:  
03-31-2015

**Morningstar Category**  
Intermediate-Term Bond

**Overall Morningstar Rating™**  
★★★

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

Out of 905 Intermediate-Term Bond investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks to provide a high level of current income consistent with prudent investment risk.

To achieve its objectives, the Portfolio primarily invests in income producing securities such as corporate bonds, U.S. government debt securities, convertible bonds, mortgage and asset backed securities, and preferred stocks. The various income producing securities may or may not be backed by the full faith and credit of the U.S. government. The Portfolio has adopted a policy to invest, under normal circumstances, at least 80 percent of the value of the Portfolio's assets, including amounts borrowed for investment purposes, in investment grade bonds.

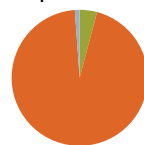
## Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

## Portfolio Analysis

Composition as of 03-31-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 0.0      |
| Non-U.S. Stocks | 0.0      |
| Bonds           | 94.7     |
| Cash            | 4.1      |
| Other           | 1.1      |

Top 5 Holdings as of 03-31-15

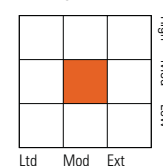
|                                  | % Assets |
|----------------------------------|----------|
| US Treasury Note 2.75% 02-15-19  | 3.72     |
| US Treasury Note 1.5% 10-31-19   | 2.27     |
| US Treasury Note 0.625% 09-30-17 | 2.00     |
| US Treasury Note 0.75% 06-30-17  | 1.71     |
| US Treasury Note 2.125% 08-15-21 | 1.65     |

|                                |        |
|--------------------------------|--------|
| Total Number of Stock Holdings | 0      |
| Total Number of Bond Holdings  | 259    |
| Annual Turnover Ratio %        | 30.00  |
| Total Fund Assets (\$mil)      | 100.31 |

## Operations

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 04-10-90                         |
| Management Company   | OneAmerica Asset Management, LLC |
| Portfolio Manager(s) | David M. Weisenburger            |

Morningstar Fixed Income Style Box™ as of 03-31-15



|                  |        |
|------------------|--------|
| Avg Eff Duration | 5.17   |
| Avg Eff Maturity | 7.59   |
| Avg Wtd Coupon   | 3.52   |
| Avg Wtd Price    | 106.77 |
| 30 Day SEC Yield | —      |

Credit Analysis: % Bonds as of 03-31-15

|     |    |           |   |
|-----|----|-----------|---|
| AAA | 72 | BB        | 4 |
| AA  | 2  | B         | 1 |
| A   | 6  | Below B   | 0 |
| BBB | 16 | Not Rated | 0 |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 0.64% of fund assets |
| Expense Ratio       | 0.64% of fund assets |
| Redemption Fee      | —                    |



Release Date:  
03-31-2015

# American Funds American Hi-Inc Tr R4

**Morningstar Category**  
High Yield Bond

**Overall Morningstar Rating™**  
★★★

Out of 595 High Yield Bond investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks to provide a high level of current income; the secondary investment objective is capital appreciation.

The fund invests primarily in higher yielding and generally lower quality debt securities (rated Ba1 or below or BB+ or below by a nationally recognized statistical rating organization or unrated but determined by the fund's investment adviser to be of equivalent quality), including corporate loan obligations. It may also invest a portion of its assets in securities of issuers domiciled outside the United States.

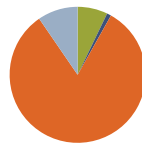
## Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

## Portfolio Analysis

Composition as of 03-31-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 1.0      |
| Non-U.S. Stocks | 0.0      |
| Bonds           | 82.3     |
| Cash            | 7.1      |
| Other           | 9.6      |

Top 5 Holdings as of 03-31-15

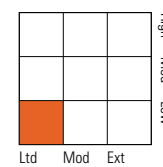
|  | % Assets |
|--|----------|
| Sprint Nextel 2% 08-15-20                  | 1.18     |
| Nii Intl Telecom Sca 144A 11.375% 08-15-19 | 1.00     |
| Inventiv Health 144A 9% 01-15-18           | 0.95     |
| Kinetic Concepts 10.5% 11-01-18            | 0.95     |
| Kinetic Concepts 12.5% 11-01-19            | 0.92     |

|                                |           |
|--------------------------------|-----------|
| Total Number of Stock Holdings | 11        |
| Total Number of Bond Holdings  | 455       |
| Annual Turnover Ratio %        | 62.00     |
| Total Fund Assets (\$mil)      | 19,351.48 |

## Operations

|                      |   |
|----------------------|---|
| Fund Inception Date  | 07-19-02                                |
| Management Company   | Capital Research and Management Company |
| Portfolio Manager(s) | David C. Barclay                        |

**Morningstar Fixed Income Style Box™** as of 12-31-14



|                  |       |
|------------------|-------|
| Avg Eff Duration | 3.60  |
| Avg Eff Maturity | —     |
| Avg Wtd Coupon   | 6.85  |
| Avg Wtd Price    | 99.51 |
| 30 Day SEC Yield | 5.33  |

**Credit Analysis: % Bonds** as of 12-31-14

|     |   |           |    |
|-----|---|-----------|----|
| AAA | 6 | BB        | 21 |
| AA  | 0 | B         | 37 |
| A   | 0 | Below B   | 30 |
| BBB | 2 | Not Rated | 4  |

# American Century Strat Allc: Cnsrv Inv

Release Date:  
03-31-2015

**Morningstar Category**  
Conservative Allocation

**Overall Morningstar Rating™**  
★★★★

Out of 632 Conservative Allocation investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks the highest level of total return consistent with its asset mix.

The fund's asset allocation strategy diversifies investments among equity securities, bonds and money market instruments. It usually invests 45% of its assets in equities, 47% of its assets in bonds, and 8% of its assets in cash equivalents. The fund also invests in a variety of debt securities payable in U.S. and foreign currencies. It may invest in any type of U.S. or foreign equity security that meets certain fundamental and technical standards. The fund may invest up to 5% of its assets in below investment-grade securities.

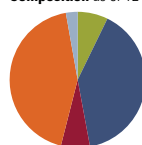
## Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

## Portfolio Analysis

Composition as of 12-31-14



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 39.9     |
| Non-U.S. Stocks | 6.9      |
| Bonds           | 43.2     |
| Cash            | 7.2      |
| Other           | 2.8      |

Top 5 Holdings as of 12-31-14

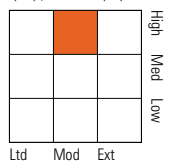
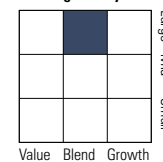
|   | % Assets |
|---|----------|
| Ssga Gov Mm Fd Ssga Government Money M 12-31-20 | 2.98     |
| US Treasury TIP 2.5% 01-15-29                   | 1.34     |
| US Treasury Note 1.375% 07-31-18                | 1.30     |
| US Treasury Note 1.625% 08-31-19                | 1.06     |
| US Treasury Note 1.25% 11-30-18                 | 0.86     |

|                                |        |
|--------------------------------|--------|
| Total Number of Stock Holdings | 889    |
| Total Number of Bond Holdings  | 653    |
| Annual Turnover Ratio %        | 59.00  |
| Total Fund Assets (\$mil)      | 616.37 |

## Operations

|                      |                                |
|----------------------|--------------------------------|
| Fund Inception Date  | 02-15-96                       |
| Management Company   | American Century Inv Mgt, Inc. |
| Portfolio Manager(s) | Scott Wittman                  |

**Morningstar Style Box™** as of 12-31-14(EQ) ; 12-31-14(F-I)



**Morningstar Super Sectors** as of 12-31-14

|           | % Fund |
|-----------|--------|
| Cyclical  | 38.65  |
| Sensitive | 36.90  |
| Defensive | 24.43  |

Release Date:  
03-31-2015

# American Century Strat Allc: Agrsv Inv

**Morningstar Category**  
Aggressive Allocation

**Overall Morningstar Rating™**  
★★★★

Out of 349 Aggressive Allocation investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks the highest level of total return consistent with its asset mix.

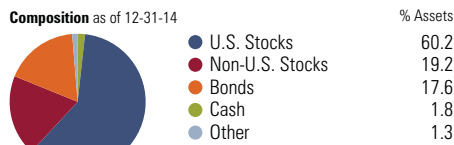
The fund's asset allocation strategy diversifies investments among equity securities, bonds and money market instruments. It usually invests 79% of its assets in equities, 20% of its assets in bonds, and 1% of its assets in cash equivalents. The fund also invests in a variety of debt securities payable in U.S. and foreign currencies. It may invest in any type of U.S. or foreign equity security that meets certain fundamental and technical standards. The fund may invest up to 10% of its assets in below investment-grade securities.

## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis



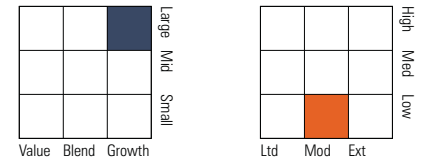
**Top 5 Holdings** as of 12-31-14

| Security  | % Assets        |
|---|-----------------|
| Apple Inc                                       | 1.27            |
| Ssga Gov Mm Fd Ssga Government Money M 12-31-20 | 0.90            |
| Electronic Arts Inc                             | 0.85            |
| Visa Inc Class A                                | 0.72            |
| Oracle Corporation                              | 0.70            |
| <b>Total Number of Stock Holdings</b>           | <b>966</b>      |
| <b>Total Number of Bond Holdings</b>            | <b>1118</b>     |
| <b>Annual Turnover Ratio %</b>                  | <b>77.00</b>    |
| <b>Total Fund Assets (\$mil)</b>                | <b>1,120.63</b> |

## Operations

|                      |                                |
|----------------------|--------------------------------|
| Fund Inception Date  | 02-15-96                       |
| Management Company   | American Century Inv Mgt, Inc. |
| Portfolio Manager(s) | Scott Wittman                  |

## Morningstar Style Box™ as of 12-31-14(EQ) ; 12-31-14(F-I)



## Morningstar Super Sectors as of 12-31-14

| Sector    | % Fund |
|-----------|--------|
| Cyclical  | 35.91  |
| Sensitive | 39.69  |
| Defensive | 24.39  |

# American Century Strat Allc: Mod Inv

Release Date:  
03-31-2015

**Morningstar Category**  
Moderate Allocation

**Overall Morningstar Rating™**  
★★★★

Out of 787 Moderate Allocation investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks the highest level of total return consistent with its asset mix.

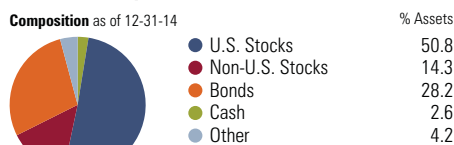
The fund's asset allocation strategy diversifies investments among equity securities, bonds and money market instruments. It usually invests 64% of its assets in equities, 31% of its assets in bonds, and 5% of its assets in cash equivalents. The fund also invests in a variety of debt securities payable in U.S. and foreign currencies. It may invest in any type of U.S. or foreign equity security that meets certain fundamental and technical standards. The fund may invest up to 5% of its assets in below investment-grade securities.

## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis



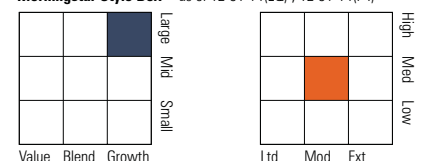
**Top 5 Holdings** as of 12-31-14

| Security  | % Assets        |
|---|-----------------|
| Ssga Gov Mm Fd Ssga Government Money M 12-31-20 | 1.79            |
| Apple Inc                                       | 0.99            |
| US Treasury TIP 2.5% 01-15-29                   | 0.89            |
| Johnson & Johnson                               | 0.68            |
| US Treasury TIP 04-15-17                        | 0.68            |
| <b>Total Number of Stock Holdings</b>           | <b>965</b>      |
| <b>Total Number of Bond Holdings</b>            | <b>1341</b>     |
| <b>Annual Turnover Ratio %</b>                  | <b>69.00</b>    |
| <b>Total Fund Assets (\$mil)</b>                | <b>1,777.95</b> |

## Operations

|                      |                                |
|----------------------|--------------------------------|
| Fund Inception Date  | 02-15-96                       |
| Management Company   | American Century Inv Mgt, Inc. |
| Portfolio Manager(s) | Scott Wittman                  |

## Morningstar Style Box™ as of 12-31-14(EQ) ; 12-31-14(F-I)



## Morningstar Super Sectors as of 12-31-14

| Sector    | % Fund |
|-----------|--------|
| Cyclical  | 37.00  |
| Sensitive | 38.55  |
| Defensive | 24.44  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.06% of fund assets |
| Expense Ratio       | 1.06% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# OneAmerica Asset Director 0

**Morningstar Category**  
Moderate Allocation

**Overall Morningstar Rating™**  
★★★

Out of 787 Moderate Allocation investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

**Investment Strategy** from investment's prospectus

The investment seeks to provide a high total return consistent with prudent investment risk.

The Portfolio will seek opportunities to establish equity and fixed income positions in companies that the Investment Adviser believes offer the best relative value. Therefore, up to 100 percent of the Portfolio may be invested in any one type of investment such as common stocks, fixed income securities, or money market instruments; however, depending upon market conditions, the composition of the Portfolio will often include a mix of assets with at least 50 percent invested in equities and the remainder invested in fixed income securities and money market instruments.

**Volatility Analysis**

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

**Portfolio Analysis**

Composition as of 03-31-15



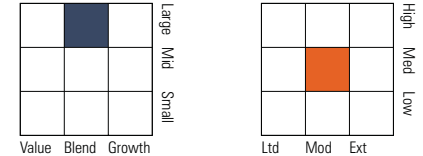
Top 5 Holdings as of 03-31-15

|                                    | % Assets |
|------------------------------------|----------|
| BlackRock Liquidity TempFund Instl | 2.38     |
| Vanguard Growth Index Adm          | 2.24     |
| Medtronic PLC                      | 1.78     |
| iShares S&P 500 Growth             | 1.76     |
| Bank of New York Mellon Corp       | 1.64     |
| Total Number of Stock Holdings     | 68       |
| Total Number of Bond Holdings      | 253      |
| Annual Turnover Ratio %            | 18.00    |
| Total Fund Assets (\$mil)          | 309.52   |

**Operations**

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 04-10-90                         |
| Management Company   | OneAmerica Asset Management, LLC |
| Portfolio Manager(s) | Kathryn Hudspeth                 |

Morningstar Style Box™ as of 03-31-15(EQ) ; 03-31-15(F-I)



Morningstar Super Sectors as of 03-31-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 31.42  |
| Sensitive | 45.63  |
| Defensive | 22.94  |

# Russell LifePoints Balanced Strategy R1

Release Date:  
03-31-2015
**Morningstar Category**  
Moderate Allocation

**Overall Morningstar Rating™**  
★★

Out of 787 Moderate Allocation investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Average

**Investment Strategy** from investment's prospectus

The investment seeks to provide above average long term capital appreciation and a moderate level of current income.

The fund is a "fund of funds," which seeks to achieve its objective by investing in a combination of several other Russell Investment Company ("RIC") funds. The fund intends its strategy of investing in a combination of underlying funds to result in investment diversification that an investor could otherwise achieve only by holding numerous individual investments.

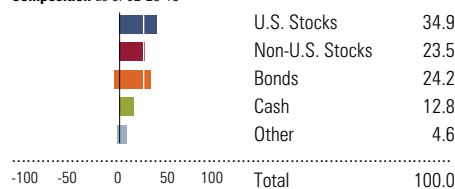
**Volatility Analysis**

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

**Portfolio Analysis**

Composition as of 02-28-15



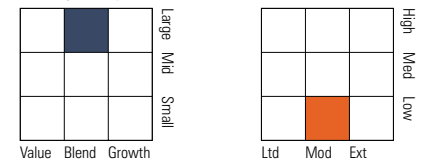
Top 5 Holdings as of 02-28-15

|  | % Assets |
|--|----------|
| Russell Strategic Bond Y               | 27.70    |
| Russell International Developed Mkts Y | 11.52    |
| Russell Global Equity Y                | 10.26    |
| Russell US Core Equity Y               | 8.13     |
| Russell US Dynamic Equity Y            | 7.15     |
| Total Number of Holdings               | 13       |
| Annual Turnover Ratio %                | 19.00    |
| Total Fund Assets (\$mil)              | 3,411.31 |

**Operations**

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 06-05-06                         |
| Management Company   | Russell Investment Management Co |
| Portfolio Manager(s) | Brian Meath                      |

Morningstar Style Box™ as of 02-28-15(EQ) ; 12-31-14(F-I)



Morningstar Super Sectors as of 02-28-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 38.43  |
| Sensitive | 37.39  |
| Defensive | 24.18  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.22% of fund assets |
| Expense Ratio       | 1.01% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# Russell Lifepoints Conservative Strat R1

**Morningstar Category**  
Conservative Allocation

**Overall Morningstar Rating™**  
★★

Out of 632 Conservative Allocation investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Low

## Investment Strategy from investment's prospectus

The investment seeks to provide current income and capital preservation, and as a secondary objective, long term capital appreciation.

The fund is a "fund of funds," which seeks to achieve its objective by investing in a combination of several other Russell Investment Company ("RIC") funds. It intends its strategy of investing in a combination of underlying funds to result in investment diversification that an investor could otherwise achieve only by holding numerous individual investments. The fund's approximate target strategic allocation is 18% to equity underlying funds, 72% to fixed income underlying funds and 10% to alternative underlying funds.

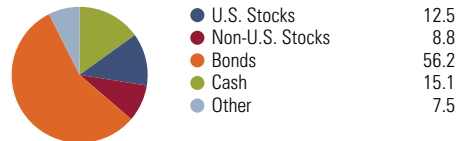
## Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

## Portfolio Analysis

Composition as of 02-28-15



Top 5 Holdings as of 02-28-15

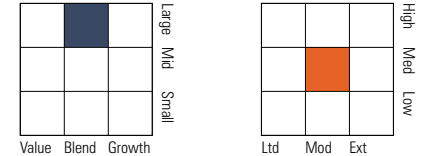
|                                       | % Assets |
|---------------------------------------|----------|
| Russell Strategic Bond Y              | 29.00    |
| Russell Short Duration Bond Y         | 26.03    |
| Russell Investment Grade Bond Y       | 13.00    |
| Russell Global Opportunistic Credit Y | 4.02     |
| Russell Global Equity Y               | 3.99     |

|                           |        |
|---------------------------|--------|
| Total Number of Holdings  | 15     |
| Annual Turnover Ratio %   | 26.00  |
| Total Fund Assets (\$mil) | 501.26 |

## Operations

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 12-28-06                         |
| Management Company   | Russell Investment Management Co |
| Portfolio Manager(s) | Brian Meath                      |

Morningstar Style Box™ as of 02-28-15(EQ) ; 12-31-14(F-I)



Morningstar Super Sectors as of 02-28-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 36.26  |
| Sensitive | 38.22  |
| Defensive | 25.53  |

# Russell LifePoints Growth Strategy R1

Release Date:  
03-31-2015

**Morningstar Category**  
Aggressive Allocation

**Overall Morningstar Rating™**  
★★

Out of 349 Aggressive Allocation investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks to provide high long term capital appreciation, and as a secondary objective, current income.

The fund is a "fund of funds," which seeks to achieve its objective by investing in a combination of several other Russell Investment Company ("RIC") funds. The fund intends its strategy of investing in a combination of underlying funds to result in investment diversification that an investor could otherwise achieve only by holding numerous individual investments.

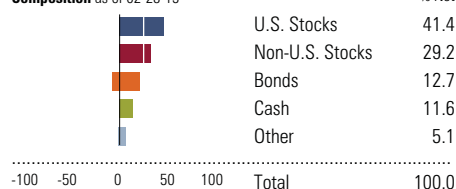
## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis

Composition as of 02-28-15



Top 5 Holdings as of 02-28-15

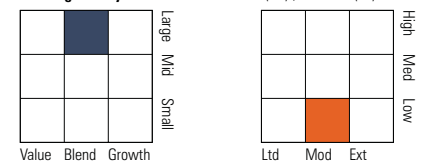
|  | % Assets |
|--|----------|
| Russell International Developed Mkts Y | 13.53    |
| Russell Global Equity Y                | 13.27    |
| Russell Strategic Bond Y               | 9.86     |
| Russell US Small Cap Equity Y          | 9.17     |
| Russell US Core Equity Y               | 9.13     |

|                           |          |
|---------------------------|----------|
| Total Number of Holdings  | 13       |
| Annual Turnover Ratio %   | 22.00    |
| Total Fund Assets (\$mil) | 2,156.20 |

## Operations

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 05-18-06                         |
| Management Company   | Russell Investment Management Co |
| Portfolio Manager(s) | Brian Meath                      |

Morningstar Style Box™ as of 02-28-15(EQ) ; 12-31-14(F-I)



Morningstar Super Sectors as of 02-28-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 39.06  |
| Sensitive | 37.19  |
| Defensive | 23.75  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.26% of fund assets |
| Expense Ratio       | 1.06% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# Russell Lifepoints Moderate Strat R1

**Morningstar Category**  
Conservative Allocation

**Overall Morningstar Rating™**  
★★★

Out of 632 Conservative Allocation investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks to provide current income and moderate long term capital appreciation.

The fund is a "fund of funds," which seeks to achieve its objective by investing in a combination of several other Russell Investment Company ("RIC") funds (the "underlying funds"). It intends its strategy of investing in a combination of underlying funds to result in investment diversification that an investor could otherwise achieve only by holding numerous individual investments.

## Volatility Analysis

Risk: Below Average

In the past, this investment has shown a relatively small range of price fluctuations relative to other investments. Based on this measure, currently more than two-thirds of all investments have shown higher levels of risk. Consequently, this investment may appeal to investors looking for a conservative investment strategy.

## Portfolio Analysis

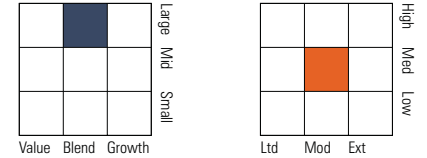
| Composition as of 02-28-15 |                 | % Net |
|----------------------------|-----------------|-------|
|                            | U.S. Stocks     | 20.8  |
|                            | Non-U.S. Stocks | 15.8  |
|                            | Bonds           | 42.1  |
|                            | Cash            | 16.8  |
|                            | Other           | 4.5   |
| Total                      |                 | 100.0 |

| Top 5 Holdings as of 02-28-15          |  | % Assets |
|--|--|----------|
| Russell Strategic Bond Y               |  | 32.93    |
| Russell Investment Grade Bond Y        |  | 17.97    |
| Russell International Developed Mkts Y |  | 7.06     |
| Russell Global Equity Y                |  | 6.03     |
| Russell US Core Equity Y               |  | 5.01     |
| Total Number of Holdings               |  | 14       |
| Annual Turnover Ratio %                |  | 14.00    |
| Total Fund Assets (\$mil)              |  | 805.40   |

## Operations

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 10-03-06                         |
| Management Company   | Russell Investment Management Co |
| Portfolio Manager(s) | Brian Meath                      |

**Morningstar Style Box™** as of 02-28-15(EQ) ; 12-31-14(F-I)



**Morningstar Super Sectors** as of 02-28-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 38.03  |
| Sensitive | 37.40  |
| Defensive | 24.58  |

# American Century Equity Income Inv

Release Date:  
03-31-2015

**Morningstar Category**  
Large Value

**Overall Morningstar Rating™**  
★★★

Out of 1125 Large Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Low

## Investment Strategy from investment's prospectus

The investment seeks current income; capital appreciation is a secondary objective.

The fund invests in equity securities of companies with a favorable income-paying history that have prospects for income payments to continue or increase. The portfolio managers also look for equity securities of companies that they believe are undervalued and have the potential for an increase in price. The fund may invest a portion of its assets in foreign securities when these securities meet the portfolio managers' standards of selection.

## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis

| Composition as of 12-31-14 |                 | % Assets |
|----------------------------|-----------------|----------|
|                            | U.S. Stocks     | 68.8     |
|                            | Non-U.S. Stocks | 7.3      |
|                            | Bonds           | 1.7      |
|                            | Cash            | 2.0      |
|                            | Other           | 20.3     |

| Top 5 Holdings as of 12-31-14          |  | % Assets |
|--|--|----------|
| Wells Fargo & Co, San Francisco Ca Pfd |  | 4.54     |
| Bk Amer Pfd                            |  | 4.22     |
| Johnson & Johnson                      |  | 4.09     |
| Exxon Mobil Corporation                |  | 3.90     |
| Intel Cv 2.95% 12-15-35                |  | 3.27     |
| Total Number of Stock Holdings         |  | 65       |
| Total Number of Bond Holdings          |  | 1        |
| Annual Turnover Ratio %                |  | 57.00    |
| Total Fund Assets (\$mil)              |  | 9,764.32 |

## Operations

|                      |                                |
|----------------------|--------------------------------|
| Fund Inception Date  | 08-01-94                       |
| Management Company   | American Century Inv Mgt, Inc. |
| Portfolio Manager(s) | Philip N. Davidson             |

| Morningstar Equity Style Box™ as of 12-31-14 |        | % Mkt Cap |
|--|--------|-----------|
|  | Giant  | 46.63     |
|  | Large  | 29.29     |
|  | Medium | 16.28     |
|  | Small  | 7.79      |
|  | Micro  | 0.00      |

**Morningstar Super Sectors** as of 12-31-14

|           | % Fund |
|-----------|--------|
| Cyclical  | 22.43  |
| Sensitive | 35.33  |
| Defensive | 42.23  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 0.93% of fund assets |
| Expense Ratio       | 0.93% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# MFS® Value A Load Waived

**Morningstar Category**  
Large Value**Overall Morningstar Rating™**  
★★★★**Morningstar Return**  
Above Average**Morningstar Risk**  
Average

Out of 1125 Large Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Investment Strategy** from investment's prospectus

The investment seeks capital appreciation.

The fund normally invests its assets in equity securities. Equity securities include common stocks, preferred stocks, securities convertible into stocks, equity interests in real estate investment trusts (REITs), and depositary receipts for such securities. It focuses on the stocks of companies it believes are undervalued compared to their perceived worth (value companies). The fund may invest in companies of any size, while it focuses on companies with large capitalizations.

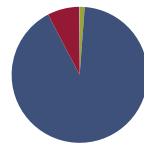
**Volatility Analysis**

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

**Portfolio Analysis**

Composition as of 02-28-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 91.1     |
| Non-U.S. Stocks | 7.6      |
| Bonds           | 0.0      |
| Cash            | 1.2      |
| Other           | 0.1      |

Top 5 Holdings as of 02-28-15

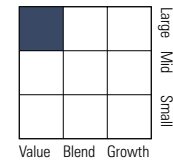
|                                 | % Assets |
|---------------------------------|----------|
| JPMorgan Chase & Co             | 4.20     |
| Johnson & Johnson               | 3.41     |
| Philip Morris International Inc | 3.33     |
| Wells Fargo & Co                | 3.26     |
| Pfizer Inc                      | 3.01     |

|                                |           |
|--------------------------------|-----------|
| Total Number of Stock Holdings | 89        |
| Total Number of Bond Holdings  | 0         |
| Annual Turnover Ratio %        | 13.00     |
| Total Fund Assets (\$mil)      | 35,223.68 |

**Operations**

|                      |                                     |
|----------------------|-------------------------------------|
| Fund Inception Date  | 01-02-96                            |
| Management Company   | Massachusetts Financial Services Co |
| Portfolio Manager(s) | Steven R. Gorham                    |

Morningstar Equity Style Box™ as of 02-28-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 52.79     |
| Large  | 42.91     |
| Medium | 4.28      |
| Small  | 0.03      |
| Micro  | 0.00      |

Morningstar Super Sectors as of 02-28-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 35.87  |
| Sensitive | 34.13  |
| Defensive | 29.98  |

# OneAmerica Value O

Release Date:  
03-31-2015**Morningstar Category**  
Large Value**Overall Morningstar Rating™**  
★★★**Morningstar Return**  
Average**Morningstar Risk**  
Average

Out of 1125 Large Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Investment Strategy** from investment's prospectus

The investment seeks to provide long-term capital appreciation; current investment income is a secondary objective.

The Value Portfolio invests primarily in equity securities selected on the basis of fundamental investment research for their long-term appreciation potential. Using a bottom-up approach, the Portfolio concentrates on companies which appear undervalued compared to the market and their own historic valuation levels. Both quantitative and qualitative tools are utilized focusing on a "value" based equity strategy.

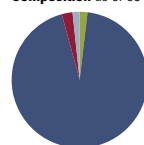
**Volatility Analysis**

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

**Portfolio Analysis**

Composition as of 03-31-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 93.9     |
| Non-U.S. Stocks | 2.6      |
| Bonds           | 0.0      |
| Cash            | 1.9      |
| Other           | 1.7      |

Top 5 Holdings as of 03-31-15

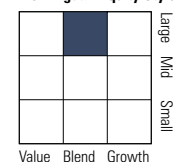
|                              | % Assets |
|------------------------------|----------|
| Medtronic PLC                | 3.05     |
| iShares Russell 1000 Value   | 2.93     |
| U.S. Bancorp                 | 2.84     |
| Bank of New York Mellon Corp | 2.81     |
| Werner Enterprises Inc       | 2.67     |

|                                |        |
|--------------------------------|--------|
| Total Number of Stock Holdings | 68     |
| Total Number of Bond Holdings  | 0      |
| Annual Turnover Ratio %        | 11.00  |
| Total Fund Assets (\$mil)      | 242.93 |

**Operations**

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 04-10-90                         |
| Management Company   | OneAmerica Asset Management, LLC |
| Portfolio Manager(s) | Kathryn Hudspeth                 |

Morningstar Equity Style Box™ as of 03-31-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 34.45     |
| Large  | 34.14     |
| Medium | 15.66     |
| Small  | 13.67     |
| Micro  | 2.07      |

Morningstar Super Sectors as of 03-31-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 32.30  |
| Sensitive | 45.15  |
| Defensive | 22.55  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 0.58% of fund assets |
| Expense Ratio       | 0.58% of fund assets |
| Redemption Fee      | —                    |



Release Date:  
03-31-2015

# T. Rowe Price Equity Income Port

**Morningstar Category**  
Large Value

**Overall Morningstar Rating™**  
★★★

Out of 1125 Large Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks a high level of dividend income and long-term capital growth primarily through investments in stocks.

The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in common stocks, with an emphasis on large-capitalization stocks that have a strong track record of paying dividends or that are believed to be undervalued. It generally seeks investments in large-capitalization companies and the fund's yield, which reflects the level of dividends paid by the fund, is expected to normally exceed the yield of the S&P 500 Stock Index.

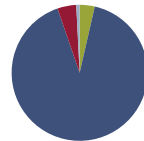
## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis

**Composition** as of 03-31-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 91.1     |
| Non-U.S. Stocks | 4.5      |
| Bonds           | 0.0      |
| Cash            | 3.6      |
| Other           | 0.8      |

**Top 5 Holdings** as of 03-31-15

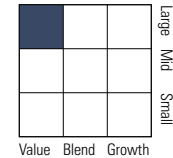
|   | % Assets |
|---|----------|
| T. Rowe Price Reserve Investment 09-19-34 | 3.58     |
| General Electric Co                       | 2.76     |
| JPMorgan Chase & Co                       | 2.76     |
| Wells Fargo & Co                          | 2.27     |
| Chevron Corp                              | 1.87     |

|                                |          |
|--------------------------------|----------|
| Total Number of Stock Holdings | 116      |
| Total Number of Bond Holdings  | 0        |
| Annual Turnover Ratio %        | 11.40    |
| Total Fund Assets (\$mil)      | 1,173.93 |

## Operations

|                      |                                |
|----------------------|--------------------------------|
| Fund Inception Date  | 03-31-94                       |
| Management Company   | T. Rowe Price Associates, Inc. |
| Portfolio Manager(s) | Brian C. Rogers                |

**Morningstar Equity Style Box™** as of 03-31-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 40.00     |
| Large  | 32.98     |
| Medium | 25.59     |
| Small  | 1.43      |
| Micro  | 0.00      |

**Morningstar Super Sectors** as of 03-31-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 40.64  |
| Sensitive | 40.80  |
| Defensive | 18.55  |

# American Funds Fundamental Invs R4

Release Date:  
03-31-2015

**Morningstar Category**  
Large Blend

**Overall Morningstar Rating™**  
★★★★

Out of 1333 Large Blend investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital and income.

The fund invests primarily in common stocks of companies that appear to offer superior opportunities for capital growth and most of which have a history of paying dividends. It may invest significantly in securities of issuers domiciled outside the United States.

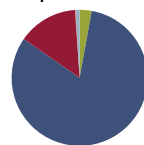
## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis

**Composition** as of 03-31-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 81.8     |
| Non-U.S. Stocks | 14.3     |
| Bonds           | 0.1      |
| Cash            | 2.8      |
| Other           | 1.0      |

**Top 5 Holdings** as of 03-31-15

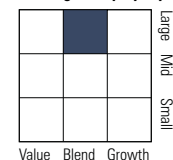
|                                 | % Assets |
|---------------------------------|----------|
| Microsoft Corp                  | 3.55     |
| Amazon.com Inc                  | 3.05     |
| Comcast Corp Class A            | 2.82     |
| Philip Morris International Inc | 2.79     |
| Boeing Co                       | 2.48     |

|                                |           |
|--------------------------------|-----------|
| Total Number of Stock Holdings | 166       |
| Total Number of Bond Holdings  | 2         |
| Annual Turnover Ratio %        | 29.00     |
| Total Fund Assets (\$mil)      | 72,472.88 |

## Operations

|                      |   |
|----------------------|---|
| Fund Inception Date  | 07-25-02                                |
| Management Company   | Capital Research and Management Company |
| Portfolio Manager(s) | Dina N. Perry                           |

**Morningstar Equity Style Box™** as of 03-31-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 60.05     |
| Large  | 30.29     |
| Medium | 9.17      |
| Small  | 0.49      |
| Micro  | 0.00      |

**Morningstar Super Sectors** as of 03-31-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 36.21  |
| Sensitive | 43.11  |
| Defensive | 20.68  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 0.66% of fund assets |
| Expense Ratio       | 0.66% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# OneAmerica Socially Responsive 0

**Morningstar Category**  
Large Blend

**Overall Morningstar Rating™**  
★

**Morningstar Return**  
Low

**Morningstar Risk**  
Above Average

Out of 1333 Large Blend investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks to provide long-term capital appreciation and current investment income as a secondary objective.

The Portfolio primarily invests in equity securities that are selected based on fundamental investment research and long-term growth prospects, attractive relative valuations and sensitivity to socially responsible principles. It may also invest in securities issued by foreign companies. The Portfolio focuses on securities of companies that are sensitive to socially responsible principles, although the social criteria for the Portfolio are not fundamental and may be changed without the approval of shareholders.

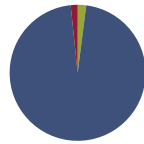
## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis

**Composition** as of 03-31-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 96.3     |
| Non-U.S. Stocks | 1.7      |
| Bonds           | 0.0      |
| Cash            | 2.0      |
| Other           | 0.0      |

**Top 5 Holdings** as of 03-31-15

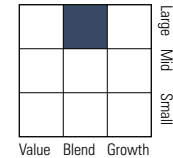
|                              | % Assets |
|------------------------------|----------|
| Bank of New York Mellon Corp | 3.12     |
| Medtronic PLC                | 3.08     |
| Carlisle Companies Inc       | 2.85     |
| Zimmer Holdings Inc          | 2.79     |
| U.S. Bancorp                 | 2.76     |

|                                |       |
|--------------------------------|-------|
| Total Number of Stock Holdings | 59    |
| Total Number of Bond Holdings  | 0     |
| Annual Turnover Ratio %        | 13.00 |
| Total Fund Assets (\$mil)      | 6.34  |

## Operations

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 03-31-06                         |
| Management Company   | OneAmerica Asset Management, LLC |
| Portfolio Manager(s) | Erik Leighton                    |

**Morningstar Equity Style Box™** as of 03-31-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 33.82     |
| Large  | 37.11     |
| Medium | 16.11     |
| Small  | 12.15     |
| Micro  | 0.80      |

**Morningstar Super Sectors** as of 03-31-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 29.59  |
| Sensitive | 50.37  |
| Defensive | 20.05  |

# SSgA S&P 500 Flagship F

Release Date:  
03-31-2015

**Morningstar Category**  
Large Blend

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

Out of 1333 Large Blend investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The SSgA S&P 500 Index Fund (the "Fund") seeks an investment return that approximates as closely as practicable, before expenses, the performance of the S&P 500® (the "Index") over the long term.

## Volatility Analysis

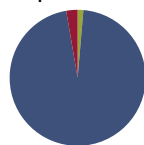
Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

Please note the underlying investment for this investment option is a Collective Investment Trust (CIT). A CIT is a pooled group of trust accounts operated by a trust company or a bank which combine the assets of various individuals and organizations to create a larger, well-diversified portfolio for investment purposes.

## Portfolio Analysis

**Composition** as of 03-31-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 95.9     |
| Non-U.S. Stocks | 2.7      |
| Bonds           | 0.0      |
| Cash            | 1.4      |
| Other           | 0.0      |

**Top 5 Holdings** as of 03-31-15

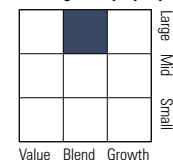
|  | % Assets |
|--|----------|
| Apple Inc                                      | 3.85     |
| Exxon Mobil Corporation                        | 1.89     |
| Microsoft Corp                                 | 1.77     |
| Johnson & Johnson                              | 1.49     |
| S+ p500 Emini Fut Jun15 Xcme 20150619 06-19-15 | 1.44     |

|                                |           |
|--------------------------------|-----------|
| Total Number of Stock Holdings | 502       |
| Total Number of Bond Holdings  | 0         |
| Annual Turnover Ratio %        | 5.53      |
| Total Fund Assets (\$mil)      | 73,654.33 |

## Operations

|                      |                              |
|----------------------|------------------------------|
| Fund Inception Date  | 11-29-02                     |
| Management Company   | State Street Global Advisors |
| Portfolio Manager(s) | Management Team              |

**Morningstar Equity Style Box™** as of 03-31-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 52.22     |
| Large  | 35.80     |
| Medium | 11.89     |
| Small  | 0.09      |
| Micro  | 0.00      |

**Morningstar Super Sectors** as of 03-31-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 30.92  |
| Sensitive | 40.94  |
| Defensive | 28.13  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | —                    |
| Expense Ratio       | 0.25% of fund assets |
| Redemption Fee      | —                    |



Release Date:  
03-31-2015

# American Century Ultra® Inv

**Morningstar Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★

Out of 1551 Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks long-term capital growth.

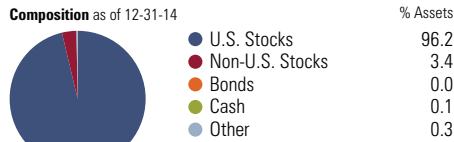
The fund normally invests in stocks of companies that the adviser believes will increase in value over time. The portfolio managers make their investment decisions based primarily on their analysis of individual companies, rather than on broad economic forecasts. The portfolio managers use a variety of analytical research tools and techniques to identify the stocks of larger-sized companies that meet their investment criteria. Under normal market conditions, the fund's portfolio will primarily consist of securities of companies whose earnings or revenues are not only growing, but growing at an accelerating pace.

## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis



| Top 5 Holdings as of 12-31-14  |  | % Assets |
|--------------------------------|--|----------|
| Apple Inc                      |  | 8.46     |
| Gilead Sciences Inc            |  | 3.28     |
| Celgene Corp                   |  | 2.88     |
| Starbucks Corp                 |  | 2.50     |
| MasterCard Inc Class A         |  | 2.45     |
| Total Number of Stock Holdings |  | 79       |
| Total Number of Bond Holdings  |  | 0        |
| Annual Turnover Ratio %        |  | 16.00    |
| Total Fund Assets (\$mil)      |  | 8,453.08 |

## Operations

|                      |                                |
|----------------------|--------------------------------|
| Fund Inception Date  | 11-02-81                       |
| Management Company   | American Century Inv Mgt, Inc. |
| Portfolio Manager(s) | Michael Li                     |

| Morningstar Equity Style Box™ as of 12-31-14 |       | % Mkt Cap    |
|--|-------|--------------|
|  | Large | Giant 48.75  |
|  | Mid   | Large 38.92  |
|  | Small | Medium 12.33 |
|  |       | Small 0.00   |
|  |       | Micro 0.00   |
| Value  | Blend | Growth       |

| Morningstar Super Sectors as of 12-31-14 |  | % Fund |
|--|--|--------|
| 🔄 Cyclical                               |  | 33.67  |
| 📈 Sensitive                              |  | 41.27  |
| ➡ Defensive                              |  | 25.06  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.01% of fund assets |
| Expense Ratio       | 1.01% of fund assets |
| Redemption Fee      | —                    |

# American Funds AMCAP R4

Release Date:  
03-31-2015

**Morningstar Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★★

Out of 1551 Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Below Average

## Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital.

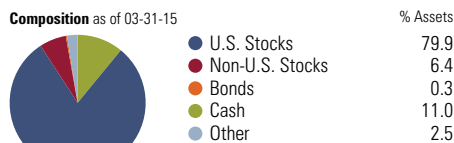
The fund invests primarily in common stocks of U.S. companies that have solid long-term growth records and the potential for good future growth. The basic investment philosophy of the investment adviser is to seek to invest in attractively valued companies that, in its opinion, represent good, long-term investment opportunities.

## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis



| Top 5 Holdings as of 03-31-15  |  | % Assets  |
|--------------------------------|--|-----------|
| Amgen Inc                      |  | 3.08      |
| Gilead Sciences Inc            |  | 2.79      |
| Alexion Pharmaceuticals Inc    |  | 2.16      |
| UnitedHealth Group Inc         |  | 2.14      |
| Oracle Corporation             |  | 2.06      |
| Total Number of Stock Holdings |  | 154       |
| Total Number of Bond Holdings  |  | 3         |
| Annual Turnover Ratio %        |  | 29.00     |
| Total Fund Assets (\$mil)      |  | 46,353.63 |

## Operations

|                      |   |
|----------------------|---|
| Fund Inception Date  | 05-20-02                                |
| Management Company   | Capital Research and Management Company |
| Portfolio Manager(s) | Claudia P. Huntington                   |

| Morningstar Equity Style Box™ as of 03-31-15 |       | % Mkt Cap    |
|--|-------|--------------|
|  | Large | Giant 27.66  |
|  | Mid   | Large 40.39  |
|  | Small | Medium 27.08 |
|  |       | Small 4.54   |
|  |       | Micro 0.33   |
| Value  | Blend | Growth       |

| Morningstar Super Sectors as of 03-31-15 |  | % Fund |
|--|--|--------|
| 🔄 Cyclical                               |  | 20.46  |
| 📈 Sensitive                              |  | 48.78  |
| ➡ Defensive                              |  | 30.75  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 0.72% of fund assets |
| Expense Ratio       | 0.72% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# American Funds Growth Fund of Amer R4

**Morningstar Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★

**Morningstar Return**  
Average

**Morningstar Risk**  
Below Average

Out of 1551 Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks growth of capital.

The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest a portion of its assets in securities of issuers domiciled outside the United States. The investment adviser uses a system of multiple portfolio counselors in managing the fund's assets. Under this approach, the portfolio of the fund is divided into segments managed by individual counselors who decide how their respective segments will be invested.

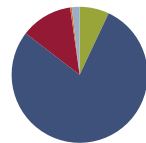
## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis

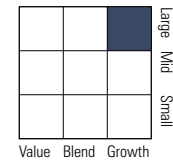
**Composition** as of 03-31-15



|                 |      |
|-----------------|------|
| U.S. Stocks     | 78.4 |
| Non-U.S. Stocks | 12.3 |
| Bonds           | 0.4  |
| Cash            | 7.0  |
| Other           | 1.8  |

% Assets

**Morningstar Equity Style Box™** as of 03-31-15



% Mkt Cap

|        |       |
|--------|-------|
| Giant  | 44.41 |
| Large  | 39.53 |
| Medium | 15.44 |
| Small  | 0.62  |
| Micro  | 0.00  |

**Top 5 Holdings** as of 03-31-15

|                        |      |
|------------------------|------|
| Amazon.com Inc         | 4.69 |
| Gilead Sciences Inc    | 2.46 |
| UnitedHealth Group Inc | 2.09 |
| Home Depot Inc         | 2.05 |
| Google Inc Class C     | 1.81 |

% Assets

**Morningstar Super Sectors** as of 03-31-15

|           |       |
|-----------|-------|
| Cyclical  | 28.84 |
| Sensitive | 45.97 |
| Defensive | 25.20 |

% Fund

|                                |            |
|--------------------------------|------------|
| Total Number of Stock Holdings | 275        |
| Total Number of Bond Holdings  | 14         |
| Annual Turnover Ratio %        | 26.00      |
| Total Fund Assets (\$mil)      | 146,078.32 |

## Operations

|                      |   |
|----------------------|---|
| Fund Inception Date  | 05-28-02                                |
| Management Company   | Capital Research and Management Company |
| Portfolio Manager(s) | James F. Rothenberg                     |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 0.68% of fund assets |
| Expense Ratio       | 0.68% of fund assets |
| Redemption Fee      | —                    |

# Calvert Equity A

Release Date:  
03-31-2015

**Morningstar Category**  
Large Growth

**Overall Morningstar Rating™**  
★★

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Below Average

Out of 1551 Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks growth of capital.

The fund normally invests at least 80% of its net assets, including borrowings for investment purposes, in equity securities. It invests primarily in common stocks of U.S. large-cap companies. The managers define large-cap companies as those whose market capitalization falls within the range of the S&P 500 Index. It may also invest in mid-cap stocks and may invest up to 25% of its net assets in foreign stocks. The fund seeks to invest in companies and other enterprises that demonstrate positive environmental, social and governance performance as they address corporate responsibility and sustainability challenges.

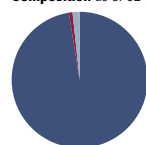
## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis

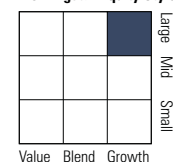
**Composition** as of 02-28-15



|                 |      |
|-----------------|------|
| U.S. Stocks     | 97.5 |
| Non-U.S. Stocks | 0.9  |
| Bonds           | 0.0  |
| Cash            | 0.0  |
| Other           | 1.7  |

% Assets

**Morningstar Equity Style Box™** as of 02-28-15



% Mkt Cap

|        |       |
|--------|-------|
| Giant  | 45.73 |
| Large  | 41.50 |
| Medium | 12.73 |
| Small  | 0.00  |
| Micro  | 0.04  |

**Top 5 Holdings** as of 02-28-15

|                      |      |
|----------------------|------|
| CVS Health Corp      | 4.71 |
| Apple Inc            | 4.18 |
| Gilead Sciences Inc  | 4.05 |
| Lowe's Companies Inc | 3.44 |
| Visa Inc Class A     | 3.22 |

% Assets

**Morningstar Super Sectors** as of 02-28-15

|           |       |
|-----------|-------|
| Cyclical  | 35.41 |
| Sensitive | 34.03 |
| Defensive | 30.56 |

% Fund

|                                |          |
|--------------------------------|----------|
| Total Number of Stock Holdings | 57       |
| Total Number of Bond Holdings  | 0        |
| Annual Turnover Ratio %        | 24.00    |
| Total Fund Assets (\$mil)      | 2,890.90 |

## Operations

|                      |                                     |
|----------------------|-------------------------------------|
| Fund Inception Date  | 08-24-87                            |
| Management Company   | Calvert Investment Management, Inc. |
| Portfolio Manager(s) | Richard B. England                  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.17% of fund assets |
| Expense Ratio       | 1.17% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# Fidelity VIP Contrafund Init

**Morningstar Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★★

Out of 1551 Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks long-term capital appreciation.

The fund primarily invests in common stocks of companies whose value the management believes is not fully recognized by the public. It invests in domestic and foreign issuers. The fund invests in either "growth" stocks or "value" stocks or both. It uses fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions to select investments.

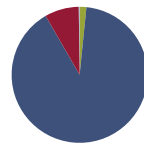
## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis

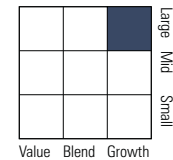
**Composition** as of 02-28-15



|                 |      |
|-----------------|------|
| U.S. Stocks     | 90.1 |
| Non-U.S. Stocks | 8.1  |
| Bonds           | 0.0  |
| Cash            | 1.6  |
| Other           | 0.2  |

% Assets

**Morningstar Equity Style Box™** as of 02-28-15



% Mkt Cap

|        |       |
|--------|-------|
| Giant  | 40.78 |
| Large  | 30.72 |
| Medium | 24.69 |
| Small  | 2.68  |
| Micro  | 1.13  |

**Top 5 Holdings** as of 02-28-15

|                             |      |
|-----------------------------|------|
| Apple Inc                   | 4.24 |
| Citigroup Inc               | 1.97 |
| Google Inc Class C          | 1.92 |
| Bank of America Corporation | 1.65 |
| Capital One Financial Corp  | 1.55 |

% Assets

**Morningstar Super Sectors** as of 02-28-15

|           |       |
|-----------|-------|
| Cyclical  | 32.08 |
| Sensitive | 39.06 |
| Defensive | 28.87 |

% Fund

|                                |           |
|--------------------------------|-----------|
| Total Number of Stock Holdings | 246       |
| Total Number of Bond Holdings  | 0         |
| Annual Turnover Ratio %        | 74.00     |
| Total Fund Assets (\$mil)      | 19,966.80 |

## Operations

|                      |  |
|----------------------|--|
| Fund Inception Date  | 01-03-95                               |
| Management Company   | Fidelity Management & Research Company |
| Portfolio Manager(s) | Douglas Simmons                        |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 0.64% of fund assets |
| Expense Ratio       | 0.64% of fund assets |
| Redemption Fee      | —                    |

# Thornburg Core Growth R5

Release Date:  
03-31-2015

**Morningstar Category**  
Large Growth

**Overall Morningstar Rating™**  
★★★

Out of 1551 Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
High

## Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital.

The managers expect to invest primarily in domestic equity securities (primarily common stocks) selected for their growth potential. It may invest in developing countries. The fund can invest in companies of any size, from larger, well-established companies to smaller, emerging growth companies.

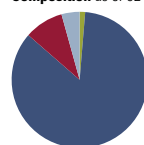
## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis

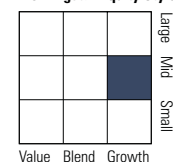
**Composition** as of 02-28-15



|                 |      |
|-----------------|------|
| U.S. Stocks     | 85.1 |
| Non-U.S. Stocks | 9.3  |
| Bonds           | 0.0  |
| Cash            | 1.3  |
| Other           | 4.3  |

% Assets

**Morningstar Equity Style Box™** as of 02-28-15



% Mkt Cap

|        |       |
|--------|-------|
| Giant  | 16.61 |
| Large  | 22.96 |
| Medium | 32.29 |
| Small  | 20.12 |
| Micro  | 8.03  |

**Top 5 Holdings** as of 02-28-15

|                               |      |
|-------------------------------|------|
| Amazon.com Inc                | 3.04 |
| Affiliated Managers Group Inc | 2.98 |
| Solera Holdings Inc           | 2.78 |
| Charles Schwab Corp           | 2.77 |
| Visa Inc Class A              | 2.76 |

% Assets

**Morningstar Super Sectors** as of 02-28-15

|           |       |
|-----------|-------|
| Cyclical  | 31.30 |
| Sensitive | 48.28 |
| Defensive | 20.42 |

% Fund

|                                |        |
|--------------------------------|--------|
| Total Number of Stock Holdings | 58     |
| Total Number of Bond Holdings  | 0      |
| Annual Turnover Ratio %        | 100.62 |
| Total Fund Assets (\$mil)      | 909.01 |

## Operations

|                      |                                       |
|----------------------|---------------------------------------|
| Fund Inception Date  | 10-03-05                              |
| Management Company   | Thornburg Investment Management, Inc. |
| Portfolio Manager(s) | Greg M. Dunn                          |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.28% of fund assets |
| Expense Ratio       | 0.99% of fund assets |
| Redemption Fee      | —                    |

# Fidelity Advisor® Leveraged Co Stk A LW

Release Date:  
03-31-2015
**Morningstar Category**  
Mid-Cap Value

**Overall Morningstar Rating™**  
★★★

Out of 415 Mid-Cap Value investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
High

**Investment Strategy** from investment's prospectus

The investment seeks capital appreciation.

The fund normally invests at least 80% of assets in stocks. It normally invests primarily in common stocks of leveraged companies (companies that issue lower-quality debt and other companies with leveraged capital structures). The fund may also invest in lower-quality debt securities. It may invest in domestic and foreign issuers. The fund invests in either "growth" stocks or "value" stocks or both.

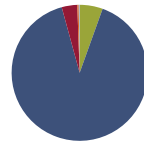
**Volatility Analysis**

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

**Portfolio Analysis**

Composition as of 01-31-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 90.3     |
| Non-U.S. Stocks | 3.7      |
| Bonds           | 0.3      |
| Cash            | 5.5      |
| Other           | 0.2      |

Top 5 Holdings as of 01-31-15

|                                | % Assets |
|--------------------------------|----------|
| LyondellBasell Industries NV   | 7.53     |
| Service Corp International     | 4.63     |
| Comcast Corp Class A           | 3.67     |
| Delta Air Lines Inc            | 3.17     |
| Rock-Tenn Company Class A      | 3.17     |
| Total Number of Stock Holdings | 122      |
| Total Number of Bond Holdings  | 2        |
| Annual Turnover Ratio %        | 9.00     |
| Total Fund Assets (\$mil)      | 4,595.58 |

**Operations**

|                      |  |
|----------------------|--|
| Fund Inception Date  | 12-27-00                               |
| Management Company   | Fidelity Management & Research Company |
| Portfolio Manager(s) | Thomas T. Soviero                      |

Morningstar Equity Style Box™ as of 01-31-15

|       | Value | Blend | Growth |
|-------|-------|-------|--------|
| Large |       |       |        |
| Mid   |       |       |        |
| Small |       |       |        |

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 17.22     |
| Large  | 35.69     |
| Medium | 35.37     |
| Small  | 9.44      |
| Micro  | 2.28      |

Morningstar Super Sectors as of 01-31-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 46.54  |
| Sensitive | 36.61  |
| Defensive | 16.84  |

# Invesco Mid Cap Core Equity A LW

Release Date:  
03-31-2015
**Morningstar Category**  
Mid-Cap Blend

**Overall Morningstar Rating™**  
★★

Out of 319 Mid-Cap Blend investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Low

**Investment Strategy** from investment's prospectus

The investment seeks long-term growth of capital.

The fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities of mid-capitalization companies, and in derivatives and other instruments that have economic characteristics similar to such securities. The principal type of equity security in which the fund invests is common stock. The fund's managers consider an issuer to be a mid-capitalization issuer if it has a market capitalization, at the time of purchase, within the range of the largest and smallest capitalized issuers included in the Russell Midcap® Index.

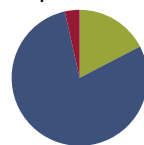
**Volatility Analysis**

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

**Portfolio Analysis**

Composition as of 12-31-14



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 79.1     |
| Non-U.S. Stocks | 3.5      |
| Bonds           | 0.0      |
| Cash            | 17.4     |
| Other           | 0.0      |

Top 5 Holdings as of 12-31-14

|   | % Assets |
|---|----------|
| Invesco Short Term Inv Liq Assets Instl | 8.69     |
| Invesco Treasurer's Ser Tr Prem Instl   | 8.69     |
| Progressive Corp                        | 2.49     |
| Linear Technology Corp                  | 2.38     |
| Torchmark Corp                          | 2.20     |
| Total Number of Stock Holdings          | 68       |
| Total Number of Bond Holdings           | 0        |
| Annual Turnover Ratio %                 | 35.00    |
| Total Fund Assets (\$mil)               | 2,386.23 |

**Operations**

|                      |                        |
|----------------------|------------------------|
| Fund Inception Date  | 06-09-87               |
| Management Company   | Invesco Advisers, Inc. |
| Portfolio Manager(s) | Ronald S. Sloan        |

Morningstar Equity Style Box™ as of 12-31-14

|       | Value | Blend | Growth |
|-------|-------|-------|--------|
| Large |       |       |        |
| Mid   |       |       |        |
| Small |       |       |        |

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 0.00      |
| Large  | 7.82      |
| Medium | 78.27     |
| Small  | 12.66     |
| Micro  | 1.26      |

Morningstar Super Sectors as of 12-31-14

|           | % Fund |
|-----------|--------|
| Cyclical  | 32.91  |
| Sensitive | 45.13  |
| Defensive | 21.95  |

Release Date:  
03-31-2015

# Oppenheimer Main Street Mid Cap A LW

**Morningstar Category**  
Mid-Cap Blend

**Overall Morningstar Rating™**  
★★★

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

Out of 319 Mid-Cap Blend investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks capital appreciation.

Under normal market conditions, the fund will invest at least 80% of its net assets, including any borrowings for investment purposes, in securities of "mid cap" companies. The fund managers consider mid cap companies to be those having a market capitalization in the range of the Russell Midcap® Index, a measure of mid cap issuers. The fund primarily invests in common stock but may also invest in other types of securities, such as units of master limited partnerships or other securities that are consistent with its investment objective.

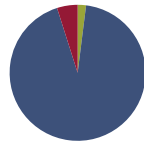
## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis

Composition as of 02-28-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 93.1     |
| Non-U.S. Stocks | 4.9      |
| Bonds           | 0.0      |
| Cash            | 2.0      |
| Other           | 0.0      |

Top 5 Holdings as of 02-28-15

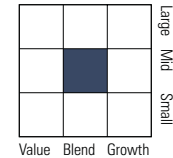
|                                       | % Assets |
|---------------------------------------|----------|
| Actavis PLC                           | 2.58     |
| Now Inc                               | 2.44     |
| Fidelity National Financial Inc       | 2.18     |
| Universal Health Services Inc Class B | 2.16     |
| Dana Holding Corp                     | 2.13     |

|                                |          |
|--------------------------------|----------|
| Total Number of Stock Holdings | 74       |
| Total Number of Bond Holdings  | 0        |
| Annual Turnover Ratio %        | 63.00    |
| Total Fund Assets (\$mil)      | 3,752.91 |

## Operations

|                      |                                   |
|----------------------|-----------------------------------|
| Fund Inception Date  | 08-02-99                          |
| Management Company   | OFI Global Asset Management, Inc. |
| Portfolio Manager(s) | Matthew P. Ziehl                  |

Morningstar Equity Style Box™ as of 02-28-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 2.63      |
| Large  | 18.81     |
| Medium | 64.08     |
| Small  | 14.48     |
| Micro  | 0.00      |

Morningstar Super Sectors as of 02-28-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 47.03  |
| Sensitive | 34.22  |
| Defensive | 18.75  |

# MFS® Mid Cap Growth A Load Waived

Release Date:  
03-31-2015

**Morningstar Category**  
Mid-Cap Growth

**Overall Morningstar Rating™**  
★★★

**Morningstar Return**  
Below Average

**Morningstar Risk**  
Average

Out of 655 Mid-Cap Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks capital appreciation.

The fund invests at least 80% of the fund's net assets in issuers with medium market capitalizations. MFS generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap® Growth Index over the last 13 months at the time of purchase.

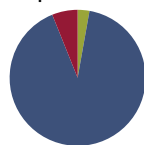
## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis

Composition as of 02-28-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 91.1     |
| Non-U.S. Stocks | 6.1      |
| Bonds           | 0.0      |
| Cash            | 2.8      |
| Other           | 0.0      |

Top 5 Holdings as of 02-28-15

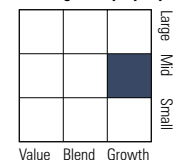
|                         | % Assets |
|-------------------------|----------|
| Actavis PLC             | 2.87     |
| Ross Stores Inc         | 2.41     |
| Jones Lang LaSalle Inc  | 2.34     |
| Gartner Inc Class A     | 2.11     |
| SBA Communications Corp | 1.93     |

|                                |          |
|--------------------------------|----------|
| Total Number of Stock Holdings | 119      |
| Total Number of Bond Holdings  | 0        |
| Annual Turnover Ratio %        | 59.00    |
| Total Fund Assets (\$mil)      | 1,778.32 |

## Operations

|                      |                                     |
|----------------------|-------------------------------------|
| Fund Inception Date  | 12-01-93                            |
| Management Company   | Massachusetts Financial Services Co |
| Portfolio Manager(s) | Eric B. Fischman                    |

Morningstar Equity Style Box™ as of 02-28-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 5.40      |
| Large  | 20.36     |
| Medium | 65.15     |
| Small  | 8.64      |
| Micro  | 0.44      |

Morningstar Super Sectors as of 02-28-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 37.00  |
| Sensitive | 39.88  |
| Defensive | 23.12  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.22% of fund assets |
| Expense Ratio       | 1.20% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# Calvert Small Cap A Load Waived

**Morningstar Category**  
Small Blend

**Overall Morningstar Rating™**  
★★★

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

Out of 620 Small Blend investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks long-term capital appreciation through investment primarily in small-cap common stocks of U.S. companies.

The fund offers opportunities for long-term capital appreciation with a moderate degree of risk through a mix of smaller company stocks that meet the fund's investment criteria, including financial, sustainability and social responsibility factors. It normally invests at least 80% of its net assets, including borrowings for investment purposes, in common stocks of small companies. The fund may also invest up to 25% of its net assets in foreign securities.

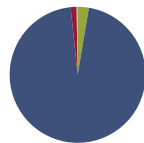
## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis

**Composition** as of 02-28-15



|                 |      |
|-----------------|------|
| U.S. Stocks     | 95.7 |
| Non-U.S. Stocks | 1.4  |
| Bonds           | 0.0  |
| Cash            | 2.7  |
| Other           | 0.3  |

**Top 5 Holdings** as of 02-28-15

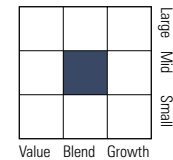
|                    | % Assets |
|--------------------|----------|
| Centene Corp       | 5.21     |
| Matson Inc         | 4.26     |
| PrivateBancorp Inc | 3.81     |
| Deluxe Corp        | 3.77     |
| DST Systems, Inc.  | 3.71     |

|                                |        |
|--------------------------------|--------|
| Total Number of Stock Holdings | 42     |
| Total Number of Bond Holdings  | 0      |
| Annual Turnover Ratio %        | 103.00 |
| Total Fund Assets (\$mil)      | 258.29 |

## Operations

|                      |                                     |
|----------------------|-------------------------------------|
| Fund Inception Date  | 10-01-04                            |
| Management Company   | Calvert Investment Management, Inc. |
| Portfolio Manager(s) | Natalie A. Trunow                   |

**Morningstar Equity Style Box™** as of 02-28-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 1.85      |
| Large  | 4.38      |
| Medium | 44.12     |
| Small  | 37.07     |
| Micro  | 12.58     |

**Morningstar Super Sectors** as of 02-28-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 39.32  |
| Sensitive | 43.16  |
| Defensive | 17.53  |

# Goldman Sachs Small Cap Value Instl

Release Date:  
03-31-2015

**Morningstar Category**  
Small Blend

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Below Average

Out of 620 Small Blend investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks long-term capital appreciation.

The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at time of purchase) ("net assets") in a diversified portfolio of equity investments in small-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell 2000® Value Index at the time of investment. Although it will invest primarily in publicly traded U.S. securities, including real estate investment trusts, it may also invest in foreign securities.

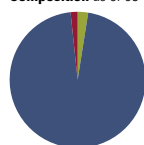
## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis

**Composition** as of 03-31-15



|                 |      |
|-----------------|------|
| U.S. Stocks     | 95.8 |
| Non-U.S. Stocks | 1.7  |
| Bonds           | 0.0  |
| Cash            | 2.5  |
| Other           | 0.0  |

**Top 5 Holdings** as of 03-31-15

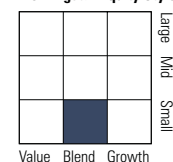
|                                 | % Assets |
|---------------------------------|----------|
| Goldman Sachs FS Government FST | 2.39     |
| Chesapeake Lodging Trust        | 1.29     |
| Esterline Technologies          | 1.21     |
| Pebblebrook Hotel Trust         | 1.13     |
| PrivateBancorp Inc              | 1.04     |

|                                |          |
|--------------------------------|----------|
| Total Number of Stock Holdings | 225      |
| Total Number of Bond Holdings  | 0        |
| Annual Turnover Ratio %        | 46.00    |
| Total Fund Assets (\$mil)      | 6,390.29 |

## Operations

|                      |                                      |
|----------------------|--------------------------------------|
| Fund Inception Date  | 08-15-97                             |
| Management Company   | Goldman Sachs Asset Management, L.P. |
| Portfolio Manager(s) | Robert Crystal                       |

**Morningstar Equity Style Box™** as of 03-31-15



|        | % Mkt Cap |
|--------|-----------|
| Giant  | 0.00      |
| Large  | 0.00      |
| Medium | 15.92     |
| Small  | 67.05     |
| Micro  | 17.03     |

**Morningstar Super Sectors** as of 03-31-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 57.63  |
| Sensitive | 26.84  |
| Defensive | 15.53  |



Release Date:  
03-31-2015

# Alger Small Cap Growth Institutional I

**Morningstar Category**  
Small Growth

**Overall Morningstar Rating™**  
★★★

Out of 656 Small Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Average

## Investment Strategy from investment's prospectus

The investment seeks long-term capital appreciation.

The fund invests at least 80% of its net assets in equity securities of companies that, at the time of purchase of the securities, have total market capitalization within the range of companies included in the Russell 2000 Growth Index or the S&P SmallCap 600 Index, as reported by the indexes as of the most recent quarter-end. Both indexes are broad indexes of small capitalization stocks. It can also invest in derivative instruments.

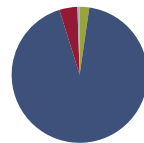
## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis

Composition as of 01-31-15



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 92.9     |
| Non-U.S. Stocks | 4.3      |
| Bonds           | 0.0      |
| Cash            | 2.3      |
| Other           | 0.5      |

Top 5 Holdings as of 01-31-15

|                              | % Assets |
|------------------------------|----------|
| Qorvo Inc                    | 1.36     |
| Pacira Pharmaceuticals Inc   | 1.24     |
| Belden Inc                   | 1.23     |
| Graphic Packaging Holding Co | 1.22     |
| Dupont Fabros Technology Inc | 1.15     |

|                                |        |
|--------------------------------|--------|
| Total Number of Stock Holdings | 141    |
| Total Number of Bond Holdings  | 0      |
| Annual Turnover Ratio %        | 84.10  |
| Total Fund Assets (\$mil)      | 606.38 |

## Operations

|                      |                             |
|----------------------|-----------------------------|
| Fund Inception Date  | 11-08-93                    |
| Management Company   | Fred Alger Management, Inc. |
| Portfolio Manager(s) | Jill Greenwald              |

Morningstar Equity Style Box™ as of 01-31-15

|       | Value | Blend | Growth |
|-------|-------|-------|--------|
| Large |       |       |        |
| Mid   |       |       |        |
| Small |       |       |        |

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 0.00      |
| Large  | 0.00      |
| Medium | 25.08     |
| Small  | 64.15     |
| Micro  | 10.77     |

Morningstar Super Sectors as of 01-31-15

|           | % Fund |
|-----------|--------|
| Cyclical  | 26.03  |
| Sensitive | 45.16  |
| Defensive | 28.81  |

# Invesco Small Cap Growth A Load Waived

Release Date:  
03-31-2015

**Morningstar Category**  
Small Growth

**Overall Morningstar Rating™**  
★★★★

Out of 656 Small Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Below Average

## Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital.

The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in securities of small-capitalization issuers. The fund invests primarily in equity securities. The principal type of equity security in which the fund invests is common stock. The fund's managers consider an issuer to be a small-capitalization issuer if it has a market capitalization, at the time of purchase, no larger than the largest capitalized issuer included in the Russell 2000® Index. It may also invest up to 25% of its net assets in foreign securities.

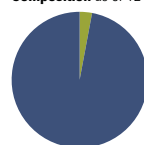
## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis

Composition as of 12-31-14



|                 | % Assets |
|-----------------|----------|
| U.S. Stocks     | 97.1     |
| Non-U.S. Stocks | 0.0      |
| Bonds           | 0.0      |
| Cash            | 2.9      |
| Other           | 0.0      |

Top 5 Holdings as of 12-31-14

|   | % Assets |
|---|----------|
| Manhattan Associates Inc                | 2.01     |
| Jack In The Box Inc                     | 1.61     |
| CoStar Group Inc                        | 1.51     |
| Invesco Short Term Inv Liq Assets Instl | 1.47     |
| Invesco Treasurer's Ser Tr Prem Instl   | 1.47     |

|                                |          |
|--------------------------------|----------|
| Total Number of Stock Holdings | 123      |
| Total Number of Bond Holdings  | 0        |
| Annual Turnover Ratio %        | 28.00    |
| Total Fund Assets (\$mil)      | 2,486.85 |

## Operations

|                      |                        |
|----------------------|------------------------|
| Fund Inception Date  | 10-18-95               |
| Management Company   | Invesco Advisers, Inc. |
| Portfolio Manager(s) | Juliet S. Ellis        |

Morningstar Equity Style Box™ as of 12-31-14

|       | Value | Blend | Growth |
|-------|-------|-------|--------|
| Large |       |       |        |
| Mid   |       |       |        |
| Small |       |       |        |

|        | % Mkt Cap |
|--------|-----------|
| Giant  | 0.00      |
| Large  | 0.00      |
| Medium | 40.68     |
| Small  | 58.31     |
| Micro  | 1.01      |

Morningstar Super Sectors as of 12-31-14

|           | % Fund |
|-----------|--------|
| Cyclical  | 26.55  |
| Sensitive | 49.32  |
| Defensive | 24.14  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.21% of fund assets |
| Expense Ratio       | 1.21% of fund assets |
| Redemption Fee      | —                    |

# MFS® International New Discovery A LW

Release Date:  
03-31-2015
**Morningstar Category**  
Foreign Small/Mid Growth

**Overall Morningstar Rating™**  
★★★★

Out of 127 Foreign Small/Mid Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Below Average

**Investment Strategy** from investment's prospectus

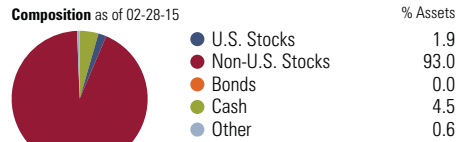
The investment seeks capital appreciation.

The fund normally invests primarily in foreign equity securities, including emerging market equity securities. Equity securities include common stocks, preferred stocks, securities convertible into stocks, equity interests in real estate investment trusts, and depositary receipts for such securities. The adviser focuses on investing the fund's assets in the stocks of companies it believes to have above average earnings growth potential compared to other companies. The fund may invest a large percentage of the fund's assets in issuers in a single country, a small number of countries, or a particular geographic region.

**Volatility Analysis**

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

**Portfolio Analysis**


| Top 5 Holdings as of 02-28-15 |  | % Assets |
|-------------------------------|--|----------|
| Bunzl PLC                     |  | 3.51     |
| Amadeus IT Holding SA         |  | 1.39     |
| OBIC Co. Ltd                  |  | 1.34     |
| Next PLC                      |  | 1.33     |
| Bellway PLC                   |  | 1.20     |

|                                |          |
|--------------------------------|----------|
| Total Number of Stock Holdings | 300      |
| Total Number of Bond Holdings  | 0        |
| Annual Turnover Ratio %        | 14.00    |
| Total Fund Assets (\$mil)      | 5,062.79 |

**Operations**

|                      |                                     |
|----------------------|-------------------------------------|
| Fund Inception Date  | 10-09-97                            |
| Management Company   | Massachusetts Financial Services Co |
| Portfolio Manager(s) | David A. Antonelli                  |

| Morningstar Equity Style Box™ as of 02-28-15 |       | % Mkt Cap    |
|--|-------|--------------|
|  | Large | Giant 1.49   |
|  | Mid   | Large 36.25  |
|  | Small | Medium 51.37 |
|  |       | Small 10.71  |
|  |       | Micro 0.18   |
| Value  | Blend | Growth       |

| Morningstar Super World Regions as of 02-28-15 |  | % Fund |
|--|--|--------|
| Americas                                       |  | 10.39  |
| Greater Europe                                 |  | 54.17  |
| Greater Asia                                   |  | 35.44  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.39% of fund assets |
| Expense Ratio       | 1.39% of fund assets |
| Redemption Fee      | —                    |

# American Century International Gr Inv

Release Date:  
03-31-2015
**Morningstar Category**  
Foreign Large Growth

**Overall Morningstar Rating™**  
★★★

Out of 293 Foreign Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Above Average

**Investment Strategy** from investment's prospectus

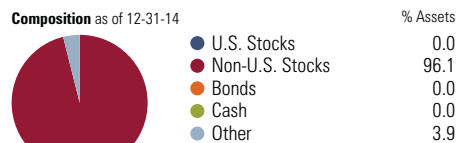
The investment seeks capital growth.

The fund invests primarily in securities of companies located in at least three developed countries world-wide (excluding the United States). Under normal market conditions, the fund's portfolio will primarily consist of securities of companies whose earnings or revenues are not only growing, but growing at an accelerating pace.

**Volatility Analysis**

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

**Portfolio Analysis**


| Top 5 Holdings as of 12-31-14         |  | % Assets |
|---------------------------------------|--|----------|
| Roche Holding AG Dividend Right Cert. |  | 2.84     |
| Nestle SA                             |  | 2.09     |
| Novartis AG                           |  | 2.01     |
| Ashtead Group PLC                     |  | 2.00     |
| ASML Holding NV                       |  | 1.91     |

|                                |          |
|--------------------------------|----------|
| Total Number of Stock Holdings | 94       |
| Total Number of Bond Holdings  | 0        |
| Annual Turnover Ratio %        | 75.00    |
| Total Fund Assets (\$mil)      | 1,800.50 |

**Operations**

|                      |                                |
|----------------------|--------------------------------|
| Fund Inception Date  | 05-09-91                       |
| Management Company   | American Century Inv Mgt, Inc. |
| Portfolio Manager(s) | Rajesh A. Gandhi               |

| Morningstar Equity Style Box™ as of 12-31-14 |       | % Mkt Cap    |
|--|-------|--------------|
|  | Large | Giant 54.46  |
|  | Mid   | Large 34.34  |
|  | Small | Medium 11.20 |
|  |       | Small 0.00   |
|  |       | Micro 0.00   |
| Value  | Blend | Growth       |

| Morningstar Super World Regions as of 12-31-14 |  | % Fund |
|--|--|--------|
| Americas                                       |  | 1.59   |
| Greater Europe                                 |  | 67.68  |
| Greater Asia                                   |  | 30.73  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.18% of fund assets |
| Expense Ratio       | 1.18% of fund assets |
| Redemption Fee      | 2.00%/60 days        |



Release Date:  
03-31-2015

# American Funds Europacific Growth R4

**Morningstar Category**  
Foreign Large Growth

**Overall Morningstar Rating™**  
★★★★

Out of 293 Foreign Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Below Average

## Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital.

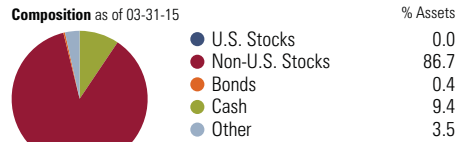
The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally invests at least 80% of net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in countries with developing economies and/or markets.

## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis



| Top 5 Holdings as of 03-31-15  |  | % Assets   |
|--------------------------------|--|------------|
| Novo Nordisk A/S B             |  | 4.33       |
| Bayer AG                       |  | 2.61       |
| SOFTBANK Corp                  |  | 2.42       |
| Novartis AG                    |  | 2.35       |
| Prudential PLC                 |  | 1.82       |
| Total Number of Stock Holdings |  | 263        |
| Total Number of Bond Holdings  |  | 5          |
| Annual Turnover Ratio %        |  | 28.00      |
| Total Fund Assets (\$mil)      |  | 128,510.09 |

## Operations

|                      |   |
|----------------------|---|
| Fund Inception Date  | 06-07-02                                |
| Management Company   | Capital Research and Management Company |
| Portfolio Manager(s) | Mark E. Denning                         |

| Morningstar Equity Style Box™ as of 03-31-15 |       | % Mkt Cap   |
|--|-------|-------------|
|  | Large | Giant 61.68 |
|  | Mid   | Large 32.25 |
|  | Small | Medium 6.07 |
|  |       | Small 0.00  |
|  |       | Micro 0.00  |
| Value  | Blend | Growth      |

| Morningstar Super World Regions as of 03-31-15 |  | % Fund |
|--|--|--------|
| Americas                                       |  | 3.45   |
| Greater Europe                                 |  | 56.05  |
| Greater Asia                                   |  | 40.50  |

# Thornburg International Value R5

Release Date:  
03-31-2015

**Morningstar Category**  
Foreign Large Growth

**Overall Morningstar Rating™**  
★★★

Out of 293 Foreign Large Growth investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Average

**Morningstar Risk**  
Below Average

## Investment Strategy from investment's prospectus

The investment seeks long-term capital appreciation; current income is the secondary objective.

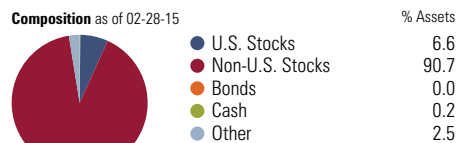
The fund invests primarily in foreign securities or depository receipts of foreign securities. The fund may invest in developing countries, but under normal conditions those investments are expected to comprise a smaller proportion of the fund than investments in developed countries.

## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis



| Top 5 Holdings as of 02-28-15  |  | % Assets  |
|--------------------------------|--|-----------|
| Sony Corp                      |  | 4.51      |
| China Mobile Ltd               |  | 4.05      |
| UBS Group AG                   |  | 3.73      |
| Novartis AG                    |  | 3.51      |
| Toyota Motor Corp              |  | 3.44      |
| Total Number of Stock Holdings |  | 53        |
| Total Number of Bond Holdings  |  | 0         |
| Annual Turnover Ratio %        |  | 37.25     |
| Total Fund Assets (\$mil)      |  | 11,703.70 |

## Operations

|                      |                                       |
|----------------------|---------------------------------------|
| Fund Inception Date  | 02-01-05                              |
| Management Company   | Thornburg Investment Management, Inc. |
| Portfolio Manager(s) | William V. Fries                      |

| Morningstar Equity Style Box™ as of 02-28-15 |       | % Mkt Cap   |
|--|-------|-------------|
|  | Large | Giant 76.36 |
|  | Mid   | Large 22.74 |
|  | Small | Medium 0.90 |
|  |       | Small 0.00  |
|  |       | Micro 0.00  |
| Value  | Blend | Growth      |

| Morningstar Super World Regions as of 02-28-15 |  | % Fund |
|--|--|--------|
| Americas                                       |  | 11.52  |
| Greater Europe                                 |  | 54.96  |
| Greater Asia                                   |  | 33.52  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.12% of fund assets |
| Expense Ratio       | 0.99% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# American Funds Capital World Gr&Inc R4

**Morningstar Category**  
World Stock

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Below Average

Out of 903 World Stock investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks long-term growth of capital while providing current income.

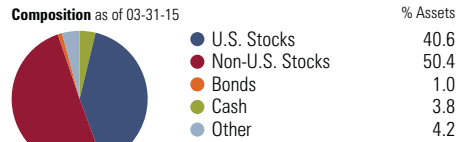
The fund invests primarily in common stocks of well-established companies located around the world, many of which have the potential to pay dividends. It invests, on a global basis, in common stocks that are denominated in U.S. dollars or other currencies. Under normal market circumstances, the fund invests a significant portion of its assets in securities of issuers domiciled outside the United States. The fund may also invest in issuers in developing countries.

## Volatility Analysis

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

## Portfolio Analysis



| Top 5 Holdings as of 03-31-15  |  | % Assets  |
|--------------------------------|--|-----------|
| Amgen Inc                      |  | 3.91      |
| Novartis AG                    |  | 2.90      |
| Bayer AG                       |  | 2.23      |
| Gilead Sciences Inc            |  | 2.07      |
| Verizon Communications Inc     |  | 1.79      |
| Total Number of Stock Holdings |  | 284       |
| Total Number of Bond Holdings  |  | 38        |
| Annual Turnover Ratio %        |  | 36.00     |
| Total Fund Assets (\$mil)      |  | 88,241.34 |

## Operations

|                      |   |
|----------------------|---|
| Fund Inception Date  | 06-27-02                                |
| Management Company   | Capital Research and Management Company |
| Portfolio Manager(s) | Mark E. Denning                         |

| Morningstar Equity Style Box™ as of 03-31-15     |       | % Mkt Cap   |
|--|-------|-------------|
| <div> <div></div> <div></div> <div></div> </div> | Large | Giant 57.42 |
|  | Mid   | Large 34.80 |
|  | Small | Medium 7.73 |
|  | Micro | Small 0.05  |
| Value Blend Growth                               |       | 0.00        |

| Morningstar Super World Regions as of 03-31-15 |  | % Fund |
|--|--|--------|
| Americas                                       |  | 46.75  |
| Greater Europe                                 |  | 35.88  |
| Greater Asia                                   |  | 17.37  |

# Oppenheimer Global R

Release Date:  
03-31-2015

**Morningstar Category**  
World Stock

**Overall Morningstar Rating™**  
★★★★

**Morningstar Return**  
Above Average

**Morningstar Risk**  
Above Average

Out of 903 World Stock investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

## Investment Strategy from investment's prospectus

The investment seeks capital appreciation.

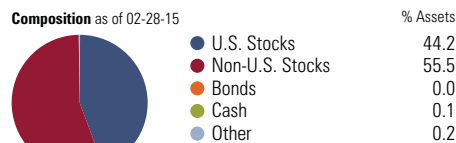
The fund invests mainly in common stock of U.S. and foreign companies. It can invest without limit in foreign securities and can invest in any country, including countries with developing or emerging markets. However, the fund currently emphasizes its investments in developed markets such as the United States, Western European countries and Japan. It does not limit its investments to companies in a particular capitalization range, but primarily invests in mid- and large-cap companies. The fund normally will invest in at least three countries (one of which may be the United States).

## Volatility Analysis

Risk: Above Average

In the past, this investment has shown a wide range of price fluctuations relative to other investments. This investment may experience significant price increases in favorable markets or undergo large price declines in adverse markets. Some of this risk may be offset by owning other investments that follow different investment strategies.

## Portfolio Analysis



| Top 5 Holdings as of 02-28-15   |  | % Assets  |
|---------------------------------|--|-----------|
| McGraw Hill Financial Inc       |  | 2.78      |
| LM Ericsson Telephone Company B |  | 2.56      |
| Walt Disney Co                  |  | 2.32      |
| eBay Inc                        |  | 2.23      |
| Murata Mfg Co Ltd               |  | 2.11      |
| Total Number of Stock Holdings  |  | 85        |
| Total Number of Bond Holdings   |  | 0         |
| Annual Turnover Ratio %         |  | 11.00     |
| Total Fund Assets (\$mil)       |  | 10,435.50 |

## Operations

|                      |                                   |
|----------------------|-----------------------------------|
| Fund Inception Date  | 03-01-01                          |
| Management Company   | OFI Global Asset Management, Inc. |
| Portfolio Manager(s) | Rajeev Bhawan                     |

| Morningstar Equity Style Box™ as of 02-28-15     |       | % Mkt Cap    |
|--|-------|--------------|
| <div> <div></div> <div></div> <div></div> </div> | Large | Giant 53.60  |
|  | Mid   | Large 32.03  |
|  | Small | Medium 10.58 |
|  | Micro | Small 3.50   |
| Value Blend Growth                               |       | 0.30         |

| Morningstar Super World Regions as of 02-28-15 |  | % Fund |
|--|--|--------|
| Americas                                       |  | 48.06  |
| Greater Europe                                 |  | 36.98  |
| Greater Asia                                   |  | 14.96  |

|                     |                      |
|---------------------|----------------------|
| Gross Expense Ratio | 1.38% of fund assets |
| Expense Ratio       | 1.38% of fund assets |
| Redemption Fee      | —                    |

Release Date:  
03-31-2015

# Russell LifePoints Equity Gr Strat R1

**Morningstar Category**  
Aggressive Allocation

**Overall Morningstar Rating™**  
★★

Out of 349 Aggressive Allocation investments. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure page for details.

**Morningstar Return**  
Below Average

**Morningstar Risk**  
High

**Investment Strategy** from investment's prospectus

The investment seeks to provide high long-term capital appreciation.


The fund is a "fund of funds," which seeks to achieve its objective by investing in a combination of several other Russell Investment Company ("RIC") funds (the "underlying funds"). The fund intends its strategy of investing in a combination of underlying funds to result in investment diversification that an investor could otherwise achieve only by holding numerous individual investments.

**Volatility Analysis**

Risk: Average

In the past, this investment has shown a relatively moderate range of price fluctuations relative to other investments. This investment may experience larger or smaller price declines or price increases depending on market conditions. Some of this risk may be offset by owning other investments with different portfolio makeups or investment strategies.

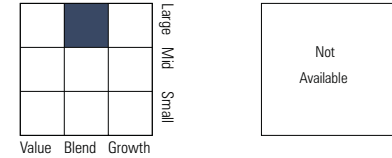
**Portfolio Analysis**




| Composition as of 02-28-15  |                 | % Net |
|---|-----------------|-------|
|  | U.S. Stocks     | 44.9  |
|   | Non-U.S. Stocks | 33.0  |
|   | Bonds           | 7.1   |
|   | Cash            | 9.9   |
|   | Other           | 5.2   |
| Total   |                 | 100.0 |

| Top 5 Holdings as of 02-28-15          |  | % Assets |
|--|--|----------|
| Russell International Developed Mkts Y |  | 16.50    |
| Russell Global Equity Y                |  | 14.19    |
| Russell US Small Cap Equity Y          |  | 10.11    |
| Russell US Dynamic Equity Y            |  | 10.09    |
| Russell US Core Equity Y               |  | 10.07    |
| Total Number of Holdings               |  | 12       |
| Annual Turnover Ratio %                |  | 23.00    |
| Total Fund Assets (\$mil)              |  | 901.21   |

**Operations**

|                      |                                  |
|----------------------|----------------------------------|
| Fund Inception Date  | 05-18-06                         |
| Management Company   | Russell Investment Management Co |
| Portfolio Manager(s) | Brian Meath                      |

**Morningstar Style Box™** as of 02-28-15(EQ) ; 03-31-15(F-I)


| Morningstar Super Sectors as of 02-28-15  |  | % Fund |
|---|--|--------|
|  Cyclical  |  | 39.27  |
|  Sensitive |  | 37.14  |
|  Defensive |  | 23.57  |

# Disclosure

## Morningstar Rating™

Often simply called the Star Rating, the Morningstar Rating brings load-adjustments, performance (returns) and risk together into one evaluation. To determine a fund's star rating for a given time period (three, five, or 10 years), the fund's risk-adjusted return is plotted on a bell curve: If the fund scores in the top 10% of its category, it receives 5 stars (Highest); if it falls in the next 22.5% it receives 4 stars (Above Average); a place in the middle 35% earns 3 stars (Average); those lower still, in the next 22.5%, receive 2 stars (Below Average); and the bottom 10% get only 1 star (Lowest). The Overall Morningstar Rating is a weighted average of the available three-, five-, and 10-year ratings.

Morningstar provides adjusted historical returns and an Extended Performance Rating for some mutual funds in its universe. This means that any share class that doesn't have a 1, 3-, 5-, or 10-year performance history may receive a hypothetical Morningstar Rating based on the oldest surviving share class of the fund. First Morningstar computes the funds' new return stream by appending an adjusted return history of the oldest share class. Next, the Extended Performance Rating is determined by comparing the adjust-historical returns to the current open-end fund universe to identify placement on the bell curve used to assign the Morningstar Rating.

## 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 a 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 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.

## Risk Measures

R-squared reflects the percentage of a fund's movements that are explained by movements in its benchmark index, showing the degree of correlation between the fund and the benchmark.

Beta is a measure of a fund's sensitivity to market movements. A portfolio with a beta greater than 1 is more volatile than the market, and a portfolio with a beta less than 1 is less volatile than the market.

Alpha measures the difference between a fund's actual

returns and its expected performance, given its level of risk (as measured by beta).

Sharpe Ratio uses standard deviation and excess return to determine reward per unit of risk.

Standard deviation is a statistical measure of the volatility of the fund's returns.

## Morningstar Style Box™

The Morningstar Style Box reveals a fund's investment strategy as of the date noted on this report.

For equity funds the vertical axis shows the market capitalization of the long stocks owned and the horizontal axis shows investment style (value, blend, or growth).

For fixed-income funds, the vertical axis shows the credit quality of the long bonds owned and the horizontal axis shows interest rate sensitivity as measured by a bond's effective duration.

Morningstar seeks credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information Morningstar accepts credit ratings reported by fund companies that have been issued by all Nationally Recognized Statistical Rating Organizations (NRSROs). For a list of all NRSROs, please visit <http://www.sec.gov/divisions/marketreg/ratingagency.htm>. Additionally, Morningstar accepts foreign credit ratings from widely recognized or registered rating agencies. If two rating organizations/agencies have rated a security, fund companies are to report the lower rating; if three or more organizations/agencies have rated a security, fund companies are to report the median rating, and in cases where there are more than two organization/agency ratings and a median rating does not exist, fund companies are to use the lower of the two middle ratings. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO or rating agency ratings can change from time-to-time.

For credit quality, Morningstar combines the credit rating information provided by the fund companies with an average default rate calculation to come up with a weighted-average credit quality. The weighted-average credit quality is currently a letter that roughly corresponds to the scale used by a leading NRSRO. Bond funds are assigned a style box placement of "low", "medium", or "high" based on their average credit quality. Funds with a low credit quality are those whose weighted-average credit quality is determined to be less than "BBB-"; medium are those less than "AA-", but greater or equal to "BBB-"; and high are those with a weighted-average credit quality of "AA-" or higher. When classifying a bond portfolio, Morningstar first maps the NRSRO credit ratings of the underlying holdings to their respective default rates (as determined by Morningstar's analysis of actual historical default rates). Morningstar then averages these default rates to determine the average default rate for the entire bond fund. Finally, Morningstar maps this average default rate to its corresponding credit rating along a convex curve.

For interest-rate sensitivity, Morningstar obtains from fund companies the average effective duration. Generally,

Morningstar classifies a fixed-income fund's interest-rate sensitivity based on the effective duration of the Morningstar Core Bond Index (MCBI), which is currently three years. The classification of Limited will be assigned to those funds whose average effective duration is between 25% to 75% of MCBI's average effective duration; funds whose average effective duration is between 75% to 125% of the MCBI will be classified as Moderate; and those that are at 125% or greater of the average effective duration of the MCBI will be classified as Extensive. For municipal bond funds, Morningstar also obtains from fund companies the average effective duration. In these cases static breakpoints are utilized. These breakpoints are as follows: (i) Limited: 4.5 years or less; (ii) Moderate: more than 4.5 years but less than 7 years; and (iii) Extensive: more than 7 years. In addition, for non-US taxable and non-US domiciled fixed income funds static duration breakpoints are used: (i) Limited: less than or equal to 3.5 years; (ii) Moderate: greater than 3.5 and less than equal to 6 years; (iii) Extensive: greater than 6 years.

## Investment Risk

*Foreign Securities Funds/Emerging Market Funds:* The investor should note that funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

*Sector Funds:* The investor should note that funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

*Non-Diversified Funds:* The investor should note that funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

*Small Cap Funds:* The investor should note that funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

*Mid Cap Funds:* Stocks of mid-capitalization companies entail greater risk and are usually more volatile than stocks of larger companies.

*High-Yield Bond Funds:* The investor should note that funds that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default.

*Tax-Free Municipal Bond Funds:* The investor should note that the income from tax-free municipal bond funds may be subject to state and local taxation and the Alternative Minimum Tax.

## AUL Fixed Interest Account

There will be one of two transfer restrictions that apply to AUL Fixed Interest Account transfers depending on whether a

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# Disclosure

competing option is an available investment option for participant accounts. The list of competing options include: OneAmerica Money Market, Vanguard Short-Term Federal Bond, or OneAmerica Short Term Separate Account.

1. If a competing option is available and:

A. You have \$2,500 or more in the AUL Fixed Interest Account at the beginning of the contract year, up to 20% of that amount may be transferred during that contract year.

OR

B. You have less than \$2,500 in the AUL Fixed Interest Account at the beginning of the contract year, you may transfer any amount from the AUL Fixed Interest Account during that contract year.

2. If a competing option is not available, then one-hundred percent (100%) may be transferred from the AUL Fixed Interest Account at any time. However, once a transfer has been made from your AUL Fixed Interest Account balance, transfers back into the AUL Fixed Interest Account are allowed only after 90 days have elapsed since your last transfer from the AUL Fixed Interest Account.

## **AUL's crediting policy for the AUL Fixed Interest Account**

New deposits are assigned to a calendar-quarter deposit period (Quarterly Interest Pocket) and earn interest at a rate that is guaranteed through its maturity date on December 31 of the following calendar year. Maturing quarterly interest pockets are combined into an annual renewal interest pocket. All monies in an annual renewal interest pocket earn the same rate of interest. Annual renewal interest pockets are combined into an annual portfolio interest pocket after five full calendar years. Each year, an interest rate is declared for each maturing interest pocket and is guaranteed for the calendar year. All interest rates for a quarterly pocket, an annual renewal pocket or an annual portfolio pocket will equal or exceed the rate guaranteed in the group annuity contract.

## **AUL's crediting policy for the AUL Stable Value Account(SVA)**

All contributions and transfers to the SVA will earn interest at the Guaranteed Rate in effect at the time such contribution or transfer is made. All monies in the SVA will earn interest at that Guaranteed Rate until that Guaranteed Rate is changed. We may declare a new Guaranteed Rate for the SVA that becomes effective on January 1 of each calendar year. Declaration of a new rate will be at least [35] days in advance of the effective date of the new rate.

Qualified retirement plans from American United Life Insurance Company® (AUL) are funded by an AUL group variable annuity contract. While a participant in an annuity contract may benefit from additional investment and annuity related benefits under the annuity contract, any tax deferral is provided by the plan and not the annuity contract. Registered group variable annuity contracts issued by AUL are distributed by OneAmerica Securities, INC., Members FINRA, SIPC, a Registered Investment Advisor, 433 N. Capitol Ave., Indianapolis, IN 46204, 1-877-285-3863. For registered products, this material must be preceded or accompanied by prospectuses. For a current prospectus on these variable annuities and prospectuses for the underlying investment options, which contain more complete information including mortality and expense risk charges, administrative costs, portfolio management fees, risks and limitations, please contact your representative or the company. The investment

option is not FDIC insured, may lose value and is not guaranteed by a bank or other financial institution. Please read the prospectus carefully before you invest or send money. Products and financial services provided by American United Life Insurance Company®, a OneAmerica company.

Revised 03-12-2013



## Participant Enrollment Form

Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 6011  
Indianapolis, IN 46206-6011  
1-800-249-6269



### Plan Information

Plan Number G75539 Division \_\_\_\_\_

Plan Name GLENDALE COMMUNITY COLLEGE DISTRICT

### Participant Information

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security (or Taxpayer ID) Number \_\_\_\_\_ ☐ M ☐ F  
Sex Date of Birth \_\_\_\_\_

Street Address \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Telephone Number (including area code) \_\_\_\_\_ E-mail Address \_\_\_\_\_ ☐ Work ☐ Personal

### Employment Information

To be completed by the Employer for Employer Sponsored Plans or by the Participant for Voluntary 403(b), 457(b), or IRA plans.

Date of Hire (new hires only) \_\_\_\_\_ Date of Rehire (rehires only) \_\_\_\_\_

### Participant Election

[ ] I authorize my employer to reduce my compensation by \_\_\_\_\_% or \$\_\_\_\_\_ as a **pre-tax** deferral to the Plan.

[ ] I elect **NOT** to make contributions. I understand that I may be entitled to employer contributions or forfeiture reallocations, if applicable, as permitted by the Plan.



## Information for Participant

1. The election made in the **"Participant Election"** section of this form applies until changed by you. Elections can be changed by logging into your secure account at [www.oneamerica.com](http://www.oneamerica.com) or by contacting your plan representative. The effective date of your election will be determined by your employer and is dependent upon Plan document provisions.
2. If allowed and if you are eligible to make catch-up contributions, any of your elective deferrals that exceed either the elective deferral dollar limit (the Internal Revenue Code (Code) section 402(g) limit), the annual additions limit (the Code section 415 limit), the plan's deferral limit, or the Actual Deferral Percentage (ADP) limit shall be treated as catch-up contributions, up to the applicable catch-up contributions limit for the calendar year.
3. For any calendar year that you make elective deferrals to a retirement plan sponsored by an unrelated employer as well as to this Plan, you are responsible for determining if you have exceeded the Code section 402(g) limit in effect for such taxable (calendar) year.
4. Contributions received on your behalf will be directed based on elections selected by you, if your employer is not directing the investment of your contributions, by logging into your secure account at [www.oneamerica.com](http://www.oneamerica.com), by completing an **"Investment Option Election Form"** (R-20089), or by calling 1-800-249-6269.
5. If you do not select investment options through one of the means mentioned above, if your employer is not directing the investment of your contributions, contributions received on your behalf will be directed to the applicable default investment option. It is your responsibility to log into your secure account at [www.oneamerica.com](http://www.oneamerica.com) or to call 1-800-249-6269 to transfer contributions to other available investment options.

Additional plan-specific provisions or limitations may apply. Please refer to your summary plan description (SPD) or contact your plan representative for assistance.

## Participant Acknowledgement and Signature

Under penalties of perjury, by signing below, I hereby certify (1) that the Social Security (or Taxpayer ID) Number provided under the **"Participant Information"** section of this form is correct; and (2) that I am not subject to backup withholding because (a) I have not been notified that I am subject to backup withholding as a result of a failure to report interest and dividends, or (b) the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.

I understand that (1) tax-qualified retirement plans from American United Life Insurance Company® (AUL) are funded by an AUL group annuity contract; (2) while a participant in an annuity contract may benefit from additional investment and annuity-related benefits under the annuity contract, any tax deferral is provided by the Plan and not the annuity contract; and (3) this material must be preceded by or accompanied by the **"State Specific Fraud Warning Notices for Retirement Services"** (R-20402) form.

**The IRS does not require your consent to any portions of this document other than certifications required to avoid backup withholding.**

Participants in voluntary plans and/or residents of the state of Florida, does this annuity replace existing insurance or an annuity?    ☐ Yes ☐ No    If Yes, submit any required replacement forms.

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Broker/Dealer Authorization

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Producer/Broker Dealer Name

\_\_\_\_\_  
Producer/Broker Dealer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
(if applicable) AUL Producer/Broker Dealer #

\_\_\_\_\_  
(if applicable) Florida Producer/Dealer License #

**(if applicable) OneAmerica Securities, Inc. Broker/Dealer Firm: Please send this signed completed form and the New Account Form (10-14719) to OneAmerica Securities, Inc.**

**Please make a copy of this form for your records and return the original to your plan representative.**





## Investment Option Election Form

Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 6011  
Indianapolis, IN 46206-6011  
1-800-249-6269



### Plan Information

Plan Number G75539 Division \_\_\_\_\_  
Plan Name GLENDAL COMMUNITY COLLEGE DISTRICT

### Participant Information

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_  
Social Security (or Taxpayer ID) Number \_\_\_\_\_

### Investment Elections

| Investment Name                | Internal ID | Investment Type      | Initial Elections |
|--------------------------------|-------------|----------------------|-------------------|
| AUL Fixed Account              | FIXD        | Fixed Int/Stable Val | %                 |
| OneAmerica Money Mkt O         | BMON        | Cash                 | %                 |
| Calvert Inc A                  | CTI2        | IntTerm Bond         | %                 |
| OneAmerica Inv Grade Bond O    | BBON        | IntTerm Bond         | %                 |
| AmerFds Amer High Inc Trust R4 | AFIN        | High Yield Bond      | %                 |
| AmerCent AllocCon Inv          | ASC2        | Balanced             | %                 |
| AmerCent Strat Alloc Agrsv Inv | ASA2        | Balanced             | %                 |
| AmerCent Strat Alloc: Mod Inv  | ASM2        | Balanced             | %                 |
| OneAmerica Asset Director O    | BMGD        | Balanced             | %                 |
| Russell LP Balanced R1         | RTBS        | Balanced             | %                 |
| Russell LP Consv R1            | RTCS        | Balanced             | %                 |
| Russell LP Grth Strat R1       | RTGS        | Balanced             | %                 |
| Russell LP Mod R1              | RTMS        | Balanced             | %                 |
| AmerCent Eqty Inc Inv          | AEI2        | Large Cap Value      | %                 |
| MFS Val A                      | MFV2        | Large Cap Value      | %                 |
| OneAmerica Val O               | BEQU        | Large Cap Value      | %                 |
| TRowePrice Eqty Inc Ins        | TRP2        | Large Cap Value      | %                 |
| AmerFds Fdamental Invs R4      | AFFN        | Large Cap Blend      | %                 |
| OneAmerica Socially Resp O     | OSRO        | Large Cap Blend      | %                 |
| SSgA S&P 500 Indx F            | HINX        | Large Cap Blend      | %                 |
| AmerCent Ultra Inv             | TULT        | Large Cap Growth     | %                 |
| AmerFds AMCAP R4               | AFCP        | Large Cap Growth     | %                 |
| AmerFds Grth Fd of America R4  | AFGT        | Large Cap Growth     | %                 |
| Calvert Equity A               | CSE2        | Large Cap Growth     | %                 |
| Fidelity VIP Contrafd Init     | HOPP        | Large Cap Growth     | %                 |
| Thornburg Core Grth R5         | TR5G        | Large Cap Growth     | %                 |
| Fidelity Adv Lev Comp Stock A  | FALS        | Mid Cap Blend        | %                 |
| Invesco MidCap Core Eqty A     | AME2        | Mid Cap Blend        | %                 |
| Oppenheimer Main St Mid Cap A  | OMST        | Mid Cap Blend        | %                 |
| MFS MidCap Grth A              | MMG2        | Mid Cap Growth       | %                 |
| Calvert SmCap Fd A             | CSCV        | Small Cap Blend      | %                 |
| GoldmanSachs SmCapVal Inst     | GSSV        | Small Cap Blend      | %                 |
| Alger SmCap Grth Inst          | ASCI        | Small Cap Growth     | %                 |



## Investment Elections

| Investment Name               | Internal ID | Investment Type       | Initial Elections |
|-------------------------------|-------------|-----------------------|-------------------|
| Invesco SmCap Grth A          | ASG2        | Small Cap Growth      | %                 |
| MFS Intl New Discovery A      | MID2        | Foreign Sm/Mid Growth | %                 |
| AmerCent Intl Grth Inv        | TINL        | Foreign Growth        | %                 |
| AmerFds EuroPac Grth R4       | AFEW        | Foreign Growth        | %                 |
| Thornburg Intl Val R5         | R5IV        | Foreign Growth        | %                 |
| AmerFds Cap World Grth&Inc R4 | AFWG        | World Stock           | %                 |
| OPPENHEIMER GLOBAL R          | OGF2        | World Stock           | %                 |
| Russell L.P. EqtyGrthStrat R1 | RTES        | World Stock           | %                 |
| TOTAL                         |             |                       | 100%              |

Enter whole percentages only. Elections must total 100%.

## Information for Participant

- Investment elections will take effect when this form is processed by the record keeper. Contributions received after the date this form is processed will be invested according to your elections, if your employer is not directing the investment of your contributions, until changed by you. Contributions received prior to the date this form is processed will be invested according to elections already on file, if applicable, or will be directed to the applicable default investment option. It is your responsibility to log into your secure account at [www.oneamerica.com](http://www.oneamerica.com) or to call 1-800-249-6269 to transfer contributions to other available investment options.
- If you do not complete the **"Investment Elections"** section of this form, if your employer is not directing the investments of your contributions, contributions received on your behalf will be directed to the applicable default investment option. It is your responsibility to log into your secure account at [www.oneamerica.com](http://www.oneamerica.com) or to call 1-800-249-6269 to transfer contributions to other available investment options.
- All or part of your account value may be transferred between available investment options at any time during the accumulation period, subject to the following:
  - Only one transfer may be made per day.
  - You may be limited to the number of investments selected in a single transfer request.
  - Your reallocated investment total must equal the current investment total.
  - The investment return and principal value of the investment accounts will fluctuate, so that when redeemed, units may be worth more or less than the original cost.
- Contributions, other than those directed to the AUL Fixed Interest Account, the Liquid Interest Fund, Guaranteed Interest Fund or the AUL Stable Value Account, will be allocated to the variable account of the AUL American Unit Trust. The variable account is divided into investment accounts. Each investment account invests exclusively in shares of a specific mutual fund, a mutual fund portfolio or a pooled separate account. The investment return and principal value of the investment accounts will fluctuate, so that when redeemed, units may be worth more or less than the original cost.
- The following transfer restriction will apply to monies in the Fixed Interest Account (FIA):  
If you have \$2,500 or more in the Fixed Interest Account (FIA) at the beginning of the contract year, up to twenty percent (20%) of that amount may be transferred during the contract year. Or, if you have less than \$2,500 in the FIA at the beginning of the contract year, you may transfer any amount from the FIA during that contract year.
  - Participants in retirement plans with a \$500 minimum transfer rule for moving amounts out of fixed interest accounts (Fixed Interest Account and Interest Fund) will no longer have restrictions on balances below \$2,500. The maximum transfer rule of 20 percent per year for account balances of \$2,500 and over will still apply.
  - For example: If you had a fixed interest account with a balance of \$2,300 on January 1, 2013, prior to this change, you would be able to transfer only \$500 of this account during the contract year. With this change in transfer restrictions, the entire account balance of \$2,300 may be transferred without restrictions or penalty. (Note: for those accounts with a balance of \$2,500 or more, the current rule of 20 percent per contract year remains in effect.)

Additional plan-specific provisions or limitations may apply. Please refer to your summary plan description (SPD) or contact your plan representative for assistance.



## Participant Acknowledgement and Signature

Under penalties of perjury, by signing below, I hereby certify (1) that the Social Security (or Taxpayer ID) Number above is correct; and (2) that I am not subject to backup withholding because (a) I have not been notified that I am subject to backup withholding as a result of a failure to report interest and dividends, or (b) the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding, and that I received a copy of the "State Specific Fraud Warning Notices for Retirement Services" (R-20402) form.

**The IRS does not require your consent to any portions of this document other than certifications required to avoid backup withholding.**

\_\_\_\_\_  
*Participant Signature*

\_\_\_\_\_  
*Date*

**Please make a copy of this form for your records and return the original to your plan representative.**





**State Specific Fraud Warning Notices  
for Retirement Services  
Contract Applications**

*Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 368  
Indianapolis, IN 46206-0368  
(317) 285-1877*



**All States Not Listed Below:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**Alabama:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

**Colorado:** It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment or fines, denial of insurance and civil damages. Any insurance company or representative of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

**Florida:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Georgia, Oregon, Vermont:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to civil fines and criminal penalties.

**Kentucky:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Maine, Tennessee, Virginia, Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and a denial of insurance benefits.

**Maryland:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and imprisonment.

**New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New Mexico:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**Ohio:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.



## Participant Beneficiary Designation Form

(For plans offering Qualified  
Pre-Retirement Survivor Annuities)

Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 6011  
Indianapolis, IN 46206-6011  
1-800-249-6269



### Instructions for the Plan Participant

1. Complete the **"Participant Marital Status"** section of this form.
2. To elect that a pre-retirement benefit be distributed in a form **other than** a life annuity, complete the **"Election of Pre-Retirement Death Benefit"** section of this form.
3. To designate a Beneficiary or Beneficiaries, complete the **"Beneficiary Designation"** section of this form.
4. Read, then complete the **"Participant Signature"** section of this form.
5. If you are married and have met any of the requirements necessary for spousal consent, have your spouse read, then complete the **"Spousal Authorization"** section of this form.
6. Keep a copy of the completed form with your other important records and return the original to your plan representative.

### Information for Plan Participant

#### Trust Information

If your Beneficiary is a trust, there shall be no obligation to inquire into the terms of the trust, and payment of the proceeds as provided in the designation will be a full discharge from all liability. If, before payment of the proceeds is made, satisfactory proof is presented that the trust has been revoked or is not in effect at your death, the proceeds shall be paid to the next class of Beneficiary or to your estate if there is no such Beneficiary. If the trust has been created by a will but fails to come into existence for any reason, the proceeds shall be paid to the next class of Beneficiary or to your estate if there is no such Beneficiary.

#### Community Property Information

(Only applicable to plans not subject to the Employee Retirement Income Security Act (ERISA) of 1974 and in the states of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin. This is also applicable in Alaska if you and your spouse agree to make it community property through a community property agreement or a community property trust.)

If there has been no previous written notice of community property interest and the space for the consent of your spouse is not completed, then anyone acting on the information contained herein shall be entitled to rely on his/her good faith belief that no such interest exists.

This good faith reliance shall apply to any payment to a named Beneficiary even though:

1. You have not obtained the consent of a former spouse having a community interest; or,
2. You and your spouse subsequently divorce; or,
3. Your spouse dies after the date of execution of this designation; or,
4. You and your spouse subsequently sever your interest in the community.

#### Qualified Pre-Retirement Survivor Annuity (QPSA) Information

This form assumes that your plan provides for a QPSA of 100% of your vested account balance at death. Plan documents may differ in their provisions concerning such items as revocability of spousal consent, the minimum percentage for a QPSA, and other significant matters. Contact your plan representative if you have questions about your plan document or provisions specific to your plan.

Many plan documents provide that if you do not waive the QPSA benefit then your spouse has the option to choose the QPSA or another form of available distribution under the plan. Contact your plan representative if you have questions about your plan document or provisions specific to your plan.

Your plan provides that a Qualified Pre-Retirement Survivor Annuity (QPSA) be paid to your spouse in the event that your death occurs before the benefit under the plan becomes payable. A portion of the value of your vested account balance at death (between 50% and 100%, according to your plan) is used to provide a monthly payment to your spouse for life. This form of benefit is a "life annuity."

You may elect a form of distribution other than a QPSA if your plan allows. In order for such an election to be effective, it must be in writing and must include the consent of your spouse, witnessed by a plan representative or a Notary Public.

The plan may provide that any such election may be revoked at any time, thereby reinstating the QPSA. You may choose to decline the automatic QPSA, but only under certain circumstances, as described below. The period during which you may elect to decline the automatic QPSA starts on the latest of:

1. The first day of the plan year in which you attain age 35, or
2. The date on which you first become a participant, or
3. The date on which you are married.



Participant Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_  
Plan Name: \_\_\_\_\_ Plan Number: \_\_\_\_\_

### Information for Plan Participant *(continued)*

Your election period ends at the earlier of:

1. Your death, or
2. Your annuity starting date.

However, if you separate from service of the plan sponsor prior to attaining age 35, the election period begins on your separation from service.

**Note:** If you are under age 35, you also may elect (with appropriate written spousal consent) to decline the automatic QPSA. This election expires at the beginning of the plan year in which you attain age 35, unless you then renew the election and the spousal consent. If you are under age 35 and you want to make this election, you must:

1. Notify the plan representative,
2. Secure written spousal consent, and
3. During the plan year in which you attain age 34, if you wish to renew your election so that it extends beyond the first day of the plan year in which you attain age 35, you will need to complete this form again.

#### Financial Effect of a Married Participant's Election to Waive QPSA

If you are married and do not waive the QPSA, the plan will pay your surviving spouse the QPSA. The QPSA will not pay any further benefits after your spouse dies.

If you are married and waive the QPSA (with spousal consent), your entire vested account balance will be paid to your designated Primary Beneficiary (or Beneficiaries) then living, otherwise to the next class of living Beneficiaries you designate. If any amount remains in the plan when your Beneficiary (or Beneficiaries) die, the remaining benefit will be paid under the terms of your elections herein if specified or, if not so specified, under the terms of the plan. You may designate different Beneficiaries to receive their respective portions of your vested account balance under the plan.

### Participant Marital Status

If you are married, federal law (and/or the terms of your plan) generally requires that death benefits from the plan be paid to your spouse when you die.

☐ Married.

If you are married and have designated a Beneficiary other than, or in addition to, your spouse, your spouse's signature is required in order to complete your designation. And/or, if you elected a pre-retirement death benefit other than a life annuity, your spouse's signature is required in order to complete your designation. **Your spouse's consent must be witnessed by a plan representative or a Notary Public.**

☐ Married but unable to locate my spouse.

If you are married and cannot locate your spouse, spousal consent is not required to elect a form of distribution other than QPSA; however, your election must be witnessed by a plan representative or a Notary Public. Your plan representative may request evidence for the plan's records.

☐ Unmarried.

Because your spouse would have certain rights to your death benefit, your Beneficiary designation(s) becomes invalid if you are married at the time of your death, unless your spouse has consented in writing to your designations. You should immediately inform your plan representative of any change in your marital status.

### Election of Pre-Retirement Death Benefit

I hereby elect a form of pre-retirement death benefit **other than** a life annuity. If married, I hereby waive the QPSA.

☐ Option 1 – Lump Sum.

☐ Option 2 – Certain and Life Annuity. The period certain (select a period) is to be ☐ 5 ☐ 10 ☐ 15 years.

Monthly payments are to continue for the life of my Primary Beneficiary (or Beneficiaries). If my Primary Beneficiary (or Beneficiaries) should die before the end of the certain period, monthly payments are to continue to my secondary Beneficiary (or Beneficiaries) in the same amount for the remainder of the period. If the last living payee dies before all period certain monthly payments are made, that last payee's estate will receive those payments.

☐ Option 3 – Discretionary. The form of benefit shall be elected by my Beneficiary (or Beneficiaries) upon my death.

Participant Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_  
Plan Name: \_\_\_\_\_ Plan Number: \_\_\_\_\_

### Beneficiary Designation

Complete this section to designate a Beneficiary or Beneficiaries. Enter full names, relationship to you (for example, spouse, child, grandchild, etc.) and date of birth.

Benefits are payable to the survivors within the highest class (Primary, Secondary or Tertiary) in equal shares unless specified otherwise here. The rights of other Beneficiaries shall terminate upon such payment.

The Beneficiary or Beneficiaries for the benefit payable at my death shall be as follows:

#### Primary Beneficiary

|    |                          |             |                  |     |  |
|----|--------------------------|-------------|------------------|-----|--|
| 1. | NAME (FIRST, M.I., LAST) | SOC. SEC. # | RELATIONSHIP     | DOB | <input type="checkbox"/> M <input type="checkbox"/> F _____% |
|    | ADDRESS                  |             | CITY, STATE, ZIP |     |  |
| 2. | NAME (FIRST, M.I., LAST) | SOC. SEC. # | RELATIONSHIP     | DOB | <input type="checkbox"/> M <input type="checkbox"/> F _____% |
|    | ADDRESS                  |             | CITY, STATE, ZIP |     |  |
| 3. | NAME (FIRST, M.I., LAST) | SOC. SEC. # | RELATIONSHIP     | DOB | <input type="checkbox"/> M <input type="checkbox"/> F _____% |
|    | ADDRESS                  |             | CITY, STATE, ZIP |     |  |

*Designated percentage(s) must total 100%.*

#### If naming a Trust:

FULL NAME OF TRUST FULL NAME OF TRUSTEE(S) DATE OF TRUST

*If no primary Beneficiary is living at the time of your death, benefits will be paid to the second class of Beneficiaries.*

#### Secondary Beneficiary

|    |                          |             |                  |     |  |
|----|--------------------------|-------------|------------------|-----|--|
| 1. | NAME (FIRST, M.I., LAST) | SOC. SEC. # | RELATIONSHIP     | DOB | <input type="checkbox"/> M <input type="checkbox"/> F _____% |
|    | ADDRESS                  |             | CITY, STATE, ZIP |     |  |
| 2. | NAME (FIRST, M.I., LAST) | SOC. SEC. # | RELATIONSHIP     | DOB | <input type="checkbox"/> M <input type="checkbox"/> F _____% |
|    | ADDRESS                  |             | CITY, STATE, ZIP |     |  |
| 3. | NAME (FIRST, M.I., LAST) | SOC. SEC. # | RELATIONSHIP     | DOB | <input type="checkbox"/> M <input type="checkbox"/> F _____% |
|    | ADDRESS                  |             | CITY, STATE, ZIP |     |  |

*Designated percentage(s) must total 100%.*

#### If naming a Trust:

FULL NAME OF TRUST FULL NAME OF TRUSTEE(S) DATE OF TRUST

*If no secondary Beneficiary is living at the time of your death, benefits will be paid to the tertiary class of Beneficiaries.*

#### Tertiary Beneficiary

|    |                          |             |                  |     |  |
|----|--------------------------|-------------|------------------|-----|--|
| 1. | NAME (FIRST, M.I., LAST) | SOC. SEC. # | RELATIONSHIP     | DOB | <input type="checkbox"/> M <input type="checkbox"/> F _____% |
|    | ADDRESS                  |             | CITY, STATE, ZIP |     |  |
| 2. | NAME (FIRST, M.I., LAST) | SOC. SEC. # | RELATIONSHIP     | DOB | <input type="checkbox"/> M <input type="checkbox"/> F _____% |
|    | ADDRESS                  |             | CITY, STATE, ZIP |     |  |
| 3. | NAME (FIRST, M.I., LAST) | SOC. SEC. # | RELATIONSHIP     | DOB | <input type="checkbox"/> M <input type="checkbox"/> F _____% |
|    | ADDRESS                  |             | CITY, STATE, ZIP |     |  |

*Designated percentage(s) must total 100%.*

#### If naming a Trust:

FULL NAME OF TRUST FULL NAME OF TRUSTEE(S) DATE OF TRUST

## Participant Signature

By signing below, I hereby designate the Beneficiary (or Beneficiaries) as listed; that I am electing a form of pre-retirement death benefit other than a life annuity (if the **"Election of Pre-Retirement Death Benefit"** section is completed); and certify that the marital status I've indicated is correct. In the event of my death, I authorize the plan representative to make distributions to the listed Beneficiary (or Beneficiaries), but acknowledge that if spousal consent to my designation is required, such designation is invalid unless my spouse has consented in writing and such consent is witnessed by a plan representative or a Notary Public.

\_\_\_\_\_  
Participant's Printed Name

\_\_\_\_\_  
Participant's Signature

\_\_\_\_\_  
Date

**Note:** If you certified that you are married, but you are unable to locate your spouse, **your election must be witnessed by a plan representative or a Notary Public.**

Witnessed by:

\_\_\_\_\_  
Plan Representative's Signature

\_\_\_\_\_  
Date

IF NOT WITNESSED BY PLAN REPRESENTATIVE, NOTARY PUBLIC MUST WITNESS.

Subscribed and sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

Notary Public \_\_\_\_\_

County of Residence: \_\_\_\_\_ My Commission Expires: \_\_\_\_\_

## Spousal Authorization

Select ALL applicable:

☐ I am the spouse of the plan participant named above and understand that my spouse is designating a Beneficiary other than, or in addition to, myself. I approve of and consent to the designation of all Beneficiaries listed in the **"Beneficiary Designation"** section. If applicable, I hereby transfer any community property interest I have in, or would otherwise acquire in, this account into the separate property of my spouse for disposition consistent with this designation. I understand that if the plan gives me the right to revoke this consent, that I may do so by delivering to the plan representative a written revocation of this consent prior to the death of my spouse. Upon the death of my spouse, the consent contained herein, if not previously revoked, shall be irrevocable.

☐ I am the spouse of the plan participant named above and consent to the election of a pre-retirement death benefit other than a QPSA. I understand that if the plan gives me the right to revoke this consent, that I may do so by delivering to the plan representative a written revocation of this consent prior to the death of my spouse. Upon the death of my spouse, the consent contained herein, if not previously revoked, shall be irrevocable.

I understand that, but for this consent, should my spouse die before his or her benefit commencement date under the plan, I would be entitled to receive a surviving spouse's benefit in the form of a life annuity. I have been provided with all information that I may have requested from the plan administrator as to the economic effect of my consent and as to whether I may revoke my consent. I understand fully the consequences of this action on my part and the loss of benefits that I may experience if I survive the participant. I have participated in the participant's decision to designate a Beneficiary other than me and/or to decline coverage under the QPSA form of benefit.

\_\_\_\_\_  
Spouse's Printed Name

\_\_\_\_\_  
Spouse's Signature

\_\_\_\_\_  
Date

Witnessed by:

\_\_\_\_\_  
Plan Representative's Signature

\_\_\_\_\_  
Date

IF NOT WITNESSED BY PLAN REPRESENTATIVE, NOTARY PUBLIC MUST WITNESS.

Subscribed and sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_

Notary Public \_\_\_\_\_

County of Residence: \_\_\_\_\_ My Commission Expires: \_\_\_\_\_

## Instructions for Plan Representative

Retain the original Beneficiary Designation with your plan's important documents. American United Life Insurance Company® does not require a copy for its records.

**AUL Patriot Select 457 Deferred Compensation Plan (DCP) Annuity Contract**  
Group Variable Annuity Contract Provisions

Products and financial services provided by  
American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 6011  
Indianapolis, IN 46206-6011  
1-800-249-6269



American United Life Insurance Company® (AUL) offers the AUL Patriot Select 457 Deferred Compensation Plan (DCP) Annuity Contract with competitive features that may help you meet your retirement goals.

**Daily Transfers Between Variable Investment Options**

You can usually make daily transfers between variable investment options at no charge. This feature allows you to adjust your portfolio as market conditions or your investment objectives change. Restrictions on amounts that can be transferred between investment options are more fully explained in the prospectus and/or the investment option summary sheets.

AUL reserves the right to impose a fee or to restrict an excessive number of transfers in certain situations. Transfer restrictions and fees may also be imposed by the mutual fund company.

**AUL's Systematic Withdrawal Option (AULflex)**

AULflex allows you to receive periodic distributions from your account without purchasing an annuity benefit. This allows the balance of your account to remain invested in the investment options available in your DCP. The minimum amount that may be received under this option is \$100.

**Mortality and Expense Risk Charge**

Each investment option, other than the Fixed Interest Account, is assessed a mortality and expense risk charge. It is assessed daily in an amount equal to the daily equivalent of an annual 1.25% rate times the average daily net assets of each investment option of the variable separate account. It is reflected in the accumulation unit value of each such investment option.

**Investment Expenses**

Each investment option, other than the Fixed Interest Account, purchases shares in the corresponding underlying mutual fund portfolio at its net asset value. The net asset value of a mutual fund portfolio reflects investment advisory fees and other expenses that are not deducted from your account, but are reflected in the accumulation unit value of the corresponding variable investment option.

**Administrative Charge**

AUL will deduct an administrative charge equal to the lesser of 0.875% of your account value or \$8.75 from your account on the last day of each three-month period of the contract year if the account value is less than \$35,000.

**No Front-End Withdrawal Charge**

100% of each contribution is invested and starts working for you immediately.

**Declining Withdrawal Charge**

After your account has been in existence for 10 full years, there will be no withdrawal charge.

There will never be a withdrawal charge assessed against lump-sum plan benefit payments for retirement, disability, death, most terminations of employment, an unforeseeable emergency, allowable loans, or IRS required minimum distribution payments.

Other withdrawals before your account has been in existence for 10 full years (based on the date of your first contribution) will be assessed a withdrawal charge. The withdrawal charge scale used to calculate the charge is:

| <b>Account Year</b><br><i>(Measured from the first contribution date)</i> | <b>Charge on withdrawal</b> |
|---|-----------------------------|
| 1   | 6%                          |
| 2   | 5%                          |
| 3   | 4%                          |
| 4   | 3%                          |
| 5   | 2%                          |
| 6   | 1%                          |
| Thereafter  | 0%                          |

A 10% IRS tax penalty may apply to withdrawals from governmental 457(b) plans made before the taxpayer reaches the age of 59 1/2, but only if the distribution is attributable to an amount transferred to the 457(b) plan from a 401(a) plan, 403(b) plan, or IRA.

### **Internet Access to Account Information**

Account Services is an interactive website providing you secure access to your personal investment and account information. Account Services provides a direct link to your retirement account 24 hours a day, 7 days a week. Log into your account at [www.oneamerica.com/login](http://www.oneamerica.com/login).

### **Telephone Access to Account Information**

OneAmerica TeleServe® (1-800-249-6269) is an Interactive Voice Response (IVR) system. Available in English or Spanish, OneAmerica TeleServe® provides a direct link to your retirement account 24-hours a day, 7-days a week.

### **Participant Service Center**

You can direct questions regarding your account(s) to the Participant Service Center at 1-800-249-6269, Monday through Friday, 8 a.m. to 8 p.m. Eastern Time.

Tax qualified retirement plans from American United Life Insurance Company® (AUL) are funded by an AUL group annuity contract. While a participant in an annuity contract may benefit from additional investment and annuity related benefits under the annuity contract, any tax deferral is provided by the plan and not the annuity contract. Group annuity contracts are issued by AUL, One American Square, Indianapolis, IN 46206-0368, 1-800-249-6269.

The investment options discussed in this document are not publicly traded mutual funds and are not available directly for purchase by the general public. They are available to investors who purchase an annuity contract issued by AUL.

Contributions made to the contract's investment options (excluding the Fixed Interest Account investment option) purchase units of the AUL separate account, which in turn purchases shares of the portfolios of the underlying mutual funds. Contributions are not directly invested into these underlying mutual fund portfolios.

Any investment involves risk and there is no assurance that the investment objective of any investment option will be achieved. The value of a participant's accumulation units in the variable investment accounts will fluctuate, so that such units, when redeemed, may be worth more or less than their original cost. Before investing, understand that variable annuities are subject to market risk, including possible loss of principal.

# Start participating in your plan

## **Paper enrollment**

If your plan offers enrollment with paper enrollment forms, simply fill out the forms and return them following the instructions given by your plan representative.

## **Consolidating retirement accounts**

You are able to roll over or transfer an existing qualified retirement plan account from a prior employer immediately.

Benefits of account consolidation include:

- One point of contact for your retirement questions
- Reporting of your retirement assets on a single account statement
- One account for allocation and diversification of your retirement portfolio

You will have an opportunity to initiate a rollover or transfer of your accounts during the enrollment process. For assistance in initiating a rollover or transfer, call 1-800-348-6229, option 1 Monday through Friday from 8 a.m. to 6 p.m. Eastern Time (ET).

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Enroll today by filling out the enrollment forms.

## Notes

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This information is provided for overview or general educational purposes only. This is not to be considered, or intended to be legal or tax advice. Changes in the tax law may affect the information provided. Investors should consult with their legal or tax advisors for personalized assistance, including any specific state law requirements.

Investing always involves risk, including the potential loss of principal. Participants should carefully consider their risk tolerance, investing time horizon, needs, and objectives as well as the specific risks and limitations associated with each of the investment options before investing. It is important to note that there are costs associated with the group annuity including investment costs associated with each of the investment options, as well as expense fees and contract charges.

Investment options summary pages and performance information are available for most investment options, but not all options. Some summary pages may be provided by the investment's manager or not available at this time.

The retirement plan discussed is funded by a group annuity. A variable annuity contract is a long-term, tax-deferred investment designed for retirement that will fluctuate in value. The annuity has underlying investment options. These investment options may not be available for purchase outside the variable annuity. Contributions are used to purchase units of an investment account within an AUL separate account and AUL in turn purchases shares of the corresponding investment option.

Non-registered group variable annuity contracts are issued by American United Life Insurance Company® (AUL), One American Square, Indianapolis, IN 46206-0368, 1-800-249-6269.

Tax qualified retirement plans from American United Life Insurance Company® (AUL) are funded by an AUL group annuity contract. While a participant in an annuity contract may benefit from additional investment and annuity related benefits under the annuity contract, any tax deferral is provided by the plan and not the annuity contract.

Investments made into the plan are tax-deferred. The tax deferral is a result of the tax treatment of the plan itself and not the group annuity. The group annuity adds no additional tax benefit. Withdrawals from the plan may be taxed as ordinary income and, remember, if withdrawals are made before age 59½, there may be an additional 10% tax penalty in addition to the ordinary income tax due.

AUL's Retirement Services products offer flexibility and diversity in investment options through our group annuity contract to help plan participants reach their retirement goals. Participants invest in AUL separate accounts, which in turn invest in underlying funds. The use of multiple leading investment companies on a single platform allows access to quality investments and the ability to select investments by specialty without locking into their company's full product lineup. Plan participants own units of an AUL separate account, not shares of any underlying fund.



# The strength of OneAmerica

As a part of a mutual organization, we answer to our customers, not outside shareholders or Wall Street. Our solid ratings are proof that you can feel confident your retirement plan is serviced by a highly reputable company.

## Financial ratings

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### **A.M. Best: A+ (Superior)**

*The second highest of 16 possible ratings (as of 5/8/2013)*

A.M. Best Company is a full-service credit rating organization dedicated to serving the insurance industry. Policyholders refer to A.M. Best's ratings and analysis as a means of assessing the financial strength and creditworthiness of risk-bearing entities and investment vehicles.

### **S&P: AA- (Very Strong)**

*The fourth highest of 21 possible ratings (as of 7/11/2013)*

With offices in 23 countries and a history that dates back more than 150 years, Standard & Poor's is known to investors worldwide as a leader of financial-market intelligence. Today, Standard & Poor's strives to provide investors who want to make better informed investment decisions with market intelligence in the form of credit ratings, indices, investment research and risk evaluations and solutions.

## The companies of OneAmerica offer other ways to help!

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Retirement preparation is an important part of helping you reach your overall life goals, but there are other ways the companies of OneAmerica can help you and your family:

### **Life insurance**

We offer a variety of life insurance products, including whole life, term and universal options. Our competitively priced policies can help provide peace of mind for you and your loved ones.

### **Care solutions**

Preparing for the possibility of long-term care means weighing your options and positioning your assets to protect you and your family. We offer several options, including life insurance and deferred annuities that provide a way to increase your long term care benefits while passing your assets to your heirs if care is never needed.

### **Disability income insurance**

Make sure you and your family are financially insured in the event that a disability keeps you out of work for an extended period of time. Count on our professionals to help design a policy that protects your income.

**Note:** While the companies of OneAmerica offer these products and services, it is important that you work with your financial professional to determine if such services are suitable for you and your future goals.

Questions? Visit us online  
at [www.oneamerica.com](http://www.oneamerica.com) or  
call **1-800-249-6269**.

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#### **About AUL**

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

#### **About OneAmerica**

OneAmerica Financial Partners, Inc., headquartered in Indianapolis, Ind., has companies that can trace

their solid foundations back more than 135 years in the financial services marketplace.

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of their policyholders and other customers. These products include retirement plan products and services; individual life insurance, annuities, long-term care solutions and employee benefit plan products. The goal of OneAmerica is to blend the strengths of each company to achieve greater collective results.

The products of the OneAmerica companies are distributed through a nationwide network of employees, agents, brokers and other distribution sources that are committed to increasing value to policyholders by helping them prepare to meet their financial goals.



*American United Life Insurance Company®  
a ONEAMERICA® company  
One American Square, P.O. Box 368  
Indianapolis, IN 46206-0368  
(317) 285-1877  
[www.oneamerica.com](http://www.oneamerica.com)*

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