

New Business Rates

Rates effective August 15, 2026

Freedom Builder 7Yr - \$40,000+

Strategy		Current Interest Rate
Point-to-point with Cap	▲	6.65%
Point-to-point with Par	▲	45.00%
Monthly average with Cap	▲	7.75%
Monthly average with Par	▲	70.00%
Fixed account	▲	3.90%

Freedom Builder 7Yr - less than \$40,000

Strategy		Current Interest Rate
Point-to-point with Cap	▲	6.15%
Point-to-point with Par	▲	40.00%
Monthly average with Cap	▲	7.25%
Monthly average with Par	▲	65.00%
Fixed account	▲	3.65%

Freedom Builder 9Yr - \$75,000+

Strategy		Current Interest Rate
Point-to-point with Cap	▲	6.10%
Point-to-point with Par	▲	40.00%
Monthly average with Cap	▲	7.25%
Monthly average with Par	▲	65.00%
Fixed account	▲	3.65%

Minimum guaranteed rates:

Fixed account: 2.55%

Cap strategies: 2.00%

Par strategies: 0.00%

NOT A DEPOSIT	NOT FDIC INSURED	NOT GUARANTEED BY ANY BANK	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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Rates effective
August 15, 2026

For additional information,
contact your internal sales
partner or call 1-877-999-
9883.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Policy Forms: Freedom Builder LA-32. Not available in all states or may vary by state.

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Immediate Annuity

\$100,000 Single Premium	Monthly Income
5 Year Fixed	▲ \$1,822.95
10 Year Fixed	▲ \$1,029.01
15 Year Fixed	▲ \$769.41
Life only - Male 65	▲ \$660.66
Life & 10 - Male 65	▲ \$639.93
Life only - Female 65	▲ \$615.24
Life only -Male 75	▲ \$865.80

Secure Income Stream

\$100,000 Single Premium	Monthly Income
Life & 10 - Male 60 - Defer 5	▲ \$813.41
Life Only - Male 60 - Defer 5	▲ \$869.16
Life & 10 - Female 60 - Defer 5	▲ \$780.48
Jt Life & 10 100% - Age 60 - Defer 5	▲ \$712.56
Life & 10 - Male 55 - Defer 10	▲ \$1,038.86
Life Only - Male 70 - Defer 15	▲ \$4,642.31

OneAmerica VUL

Fund	Fixed Rate
Current:	2.50%
Guarantee:	1.00%

Market Loan Rates

Annual rate for policies with September anniversaries

WL Select / WL 95 / WL 121 (Post-7702):	▼ 5.53%
Other Recent WL*	5.53%

*Includes pre-7702 WL Select/WL95/WL121, Legacy 07, Legacy 121 and all Liberty

Indexed Dividend Option

Rates will be effective 9/15/2026 - 10/14/2026

Dividend Maximizer Rate:		13.00%	
Maximum Multiplier:		2.00	
IDO Illustration Multiplier:		1.17	
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9883.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company and registered variable products distributed by OneAmerica Securities, Inc, a Registered Investment Advisor, Member FINRA, SIPC. Policy Forms: Secure Income Stream LA-33, Single premium immediate annuity LA-21, LA-22, LA-23; Variable Universal Life ICC21 VUL21. Loan interest charged is payable in advance. **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 One America Square, Indianapolis, IN 46282, oneamerica.com. 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. Indexed Dividend Option Rider LR-238. Not available in all states or may vary by state.**

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Asset Care®

Version	Current Interest Rate
Asset Care	Policy values guaranteed. Current rate n/a.
Annuity Funding Whole Life	2.40%

Annuity Care®

Fund	Current Interest Rate
LTC Fund	▲ 4.10%
Cash Fund	▲ 3.60%

Annuity Care® II

Fund	Current Interest Rate
LTC accumulated value single/joint annuitant	▲ 3.80%
Accumulated value single/joint annuitant	▲ 3.75%

Indexed Annuity Care®

Fund	Current Interest Rate
Point-to-point with Cap	▲ 5.20%
Point-to-point with Par	▲ 35.00%
Monthly average with Cap	▲ 5.70%
Monthly average with Par	▲ 60.00%
Fixed account	▲ 3.20%

Minimum guaranteed interest rates:

Annuity Care (Specific States)*	2.00%
Annuity Care (All other States)	2.40%
Indexed Annuity Care Fixed	2.55%
Annuity Care II	2.40% (2.55% for MA, NH, PA, VT and WI)
Annuity Funding WL	2.40%

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For additional information, contact your internal sales partner or call 1-844-833-5520.

Note: Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Asset Care form numbers: ICC18 L302, ICC18 L302 SP, ICC18 L302 JT, ICC18 L302 SPJT, ICC18 R537, ICC18 R538, ICC18 SA39, ICC18 R540, L302, L302 JT, L302 SP, L302 SP JT, R537, R538 SA39, R540, L301, R501 and SA31. Annuity Care and Annuity Care II form numbers: SA34, R508; SA35, ICC15 SA35, ICC15 R521 PPA ND, ICC15 R521 PPA, ICC15 R522 PPA. Indexed Annuity Care Form numbers: SA36, R529 PPA, R529, R530 PPA and R530; ICC14 SA36, ICC14 R529 PPA, ICC14 R529, ICC14 R530 PPA & ICC14 R530. Not available in all states or may vary by state. *Specific States include AK, AL, AR, AZ, CO, DC, DE, GA, HI, ID, IL, IN, KS, KY, MD, ME, MS, NE, OK, PA, RI, SD, TN, VA, WV, WY.

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