To: Files

From: Paul Miller

Date: 8/22/2024

Subject: Shelby Mills Roth Rollover

In January 2022, Shelby Mills signed a pretax rollover form to move funds to Ohio DC. Three checks totaling $26,257.37 were received and deposited into a 457-rollover account. In August 2024, Ms. Mills contacted Ohio DC and questioned how much of her account balance was Roth funds. After researching copies of the original checks, it was determined that one check for $12,862.05 was identified as Roth funds. Ms. Mills was informed that Roth rollovers are not allowed into Ohio DC, and that those funds would need to be returned to her previous plan. Discussions were held with her about how the principal and gains on her pretax and Roth account were commingled, and that Ohio DC did not have an automated way to separate the funds. Ms. Mills was concerned that her Roth gains would not be calculated correctly or fully rolled out with her Roth funds and wrote a letter of complaint to the Board.

Based on the initial deposit amount of the Roth and pretax funds, it was determined that 43.2% of her funds related to Roth, and that Ohio DC could disburse 43.2% of the current account balance as of 8/12/2024 to represent her market value of the Roth funds. The total Roth amount was $17,509.01 on that date, which had grown from the initial investment of $12,862.05.

The $17,509.01 was removed from her pretax rollover account and transferred into a Roth account at Ohio DC on 8/14/2024. This transfer properly classified the source of the funds (Roth), and when the funds were rolled out, a correct Form 1099 was generated with the proper Roth classification and necessary information for her taxes and for the next recordkeeper to manage it as a Roth account.

A summary memo was written documenting the situation and surrounding facts, including the next recordkeeper's information, so that the memo could be used as our source document to process a rollover out transaction. Ms. Mills reviewed the draft memo, provided the new recordkeeper's information, and signed, indicating her agreement to this process.

The rollover out transaction was processed on 8/19/2024, and Chase mailed the rollover check for $18,014.47 to Charles Schwab on 8/20/2024, so all her Roth funds have been removed from her pretax account, including the appropriate gains.

Account Alloction Between Pre-Tax and Roth - All Transactions Through Current Balance

		AMOUNT				SHARES			
		Pre tax	Roth	Total	Fund	Pre tax	Roth	Total	cumulative
1/11/2022	Rollin	16,877.66	**12,862.05**	29,739.71	SVO	5,080.64749669	3,871.83662514	8,952.48412183	8,952.48412183
		56.8%	**43.2%**			56.8%	43.2%		
3/9/2022	Asset Fees	(3.69)	(2.81)	(6.50)		(1.10803752)	(0.84380000)	(1.95183752)	8,950.53228431
						5,079.53945917	3,871.42531255	8,950.53228431	
5/10/2022	Exchange Out - 80%	(13,568.07)	(10,341.93)	(23,910.00)	SVO	(4,063.63184345)	(3,096.79398400)	(7,160.42582745)	1,790.10645686
		56.7%	43.3%			56.8%	43.2%		
						1,015.90761572	774.63132855	1,790.10645686	
5/10/2022	Exchange In	5,427.23	4,136.77	9,564.00	LGC	31.00333466	23.62687959	54.63021425	54.63021425
5/10/2022	Exchange In	2,713.61	2,068.39	4,782.00	SVC	204.94987691	156.18726556	361.13714247	361.13714247
5/10/2022	Exchange In	5,427.23	4,136.77	9,564.00	SGC	341.40594304	260.17708080	601.58302384	601.58302384
6/8/2022	Asset Fees	(1.11)	(0.84)	(1.95)	SVO	(0.33099525)	(0.25224334)	(0.58323859)	1,789.52321827
	Asset Fees	(1.87)	(1.42)	(3.29)	LGC	(0.01014648)	(0.00773238)	(0.01787886)	54.61233539
	Asset Fees	(0.95)	(0.73)	(1.68)	SVC	(0.06760074)	(0.05151686)	(0.11911760)	361.01802487
	Asset Fees	(1.97)	(1.50)	(3.47)	SGC	(0.11277720)	(0.08594473)	(0.19872193)	601.38430191
9/14/2022	Asset Fees	(1.27)	(0.96)	(2.23)	SVO	(0.37683597)	(0.28717744)	(0.66401341)	1,788.85920486
	Asset Fees	(2.06)	(1.57)	(3.63)	LGC	(0.01141452)	(0.00869872)	(0.02011324)	54.59222215
	Asset Fees	(1.01)	(0.77)	(1.78)	SVC	(0.07610015)	(0.05799405)	(0.13409420)	360.88393067
	Asset Fees	(2.16)	(1.65)	(3.81)	SGC	(0.12565022)	(0.09575494)	(0.22140516)	601.16289675
12/14/2022	Asset Fees	(1.15)	(0.87)	(2.02)	SVO	(0.33967773)	(0.25886006)	(0.59853779)	1,788.26066707
	Asset Fees	(1.80)	(1.38)	(3.18)	LGC	(0.01037612)	(0.00790739)	(0.01828351)	54.57393864
	Asset Fees	(0.98)	(0.74)	(1.72)	SVC	(0.06885189)	(0.05247034)	(0.12132223)	360.76260844
	Asset Fees	(1.94)	(1.47)	(3.41)	SGC	(0.11436799)	(0.08715704)	(0.20152503)	600.96137172
3/8/2023	Asset Fees	(1.08)	(0.82)	(1.90)	SVO	145.11475595	(145.67466177)	(0.55990582)	1,787.70076125
	Asset Fees	(1.70)	(1.30)	(3.00)	LGC	4.40864102	(4.42565117)	(0.01701015)	54.55692849
	Asset Fees	(0.93)	(0.71)	(1.64)	SVC	29.22828838	(29.34106181)	(0.11277343)	360.64983501
	Asset Fees	(1.92)	(1.46)	(3.38)	SGC	48.75302314	(48.94113014)	(0.18810700)	600.77326472
6/14/2023	Asset Fees	(1.22)	(0.93)	(2.15)	SVO	(0.68334685)	0.05408200	(0.62926485)	1,787.07149640
	Asset Fees	(2.29)	(1.74)	(4.03)	LGC	(0.02080603)	0.00164665	(0.01915938)	54.53776911
	Asset Fees	(1.06)	(0.81)	(1.87)	SVC	(0.13946391)	0.01103757	(0.12842634)	360.52140867
	Asset Fees	(2.24)	(1.70)	(3.94)	SGC	(0.23049132)	0.01824173	(0.21224959)	600.56101513
9/13/2023	Asset Fees	(1.21)	(0.93)	(2.14)	SVO	(0.35301084)	(0.26902088)	(0.62203172)	1,786.44946468
	Asset Fees	(2.37)	(1.81)	(4.18)	LGC	(0.01075335)	(0.00819486)	(0.01894821)	54.51882090
	Asset Fees	(1.03)	(0.79)	(1.82)	SVC	(0.07153819)	(0.05451749)	(0.12605568)	360.39535299
	Asset Fees	(2.17)	(1.65)	(3.82)	SGC	(0.11935728)	(0.09095925)	(0.21031653)	600.35069860
10/27/2023	Exchange Out - 100%	(3,499.59)	(2,667.48)	(6,167.07)	SVO	(1,013.83257174)	(772.61689294)	(1,786.44946468)	-
	Exchange Out - 100%	(6,376.47)	(4,860.30)	(11,236.77)	LGC	(30.94011753)	(23.57870337)	(54.51882090)	-
	Exchange Out - 100%	(2,757.52)	(2,101.86)	(4,859.38)	SVC	(204.52890204)	(155.86645095)	(360.39535299)	-
	Exchange Out - 100%	(5,476.69)	(4,174.48)	(9,651.17)	SGC	(340.70658294)	(259.64411566)	(600.35069860)	-
	Exchange In	18,110.27	13,804.12	31,914.39	LP 2055	1,230.53947320	937.76389804	2,168.30337124	2,168.30337124
12/13/2023	Asset Fees	(6.64)	(5.06)	(11.70)	LP 2055	(0.39529316)	(0.30124321)	(0.69653637)	2,167.60683487
3/13/2024	Asset Fees	(7.37)	(5.61)	(12.98)	LP 2055	(0.40410525)	(0.30795869)	(0.71206394)	2,166.89477093
6/12/2024	Asset Fees	(7.74)	(5.90)	(13.64)	LP 2055	(0.41047341)	(0.31281170)	(0.72328511)	2,166.17148582
8/12/2024	**VALUE**	22,975.43	**17,509.01**	40,484.45		1,229.32960138	**936.84188444**	2,166.17148582	
	18.6894	56.8%	**43.2%**						

Shelby Mills
230 Filmore Avenue
Cuyahoga Falls, Ohio 44221
330-715-6407

August 8, 2024

Ohio Public Employees Deferred Compensation Board Members
Ohio Deferred Compensation
257 East Town Street - Suite 400
Columbus, Ohio 43215-4626

Dear Ohio Public Employees Deferred Compensation Board Members,

Subject: Formal Complaint

I am writing to formally lodge a complaint regarding a mishandled rollover that occurred in January of 2022 that was discovered on Monday, August 5, 2024. This issue has caused significant distress and carries severe financial consequences. I believe this matter warrants your immediate attention.

It came to my attention on Monday, August 5, 2024 that Ohio Deferred Compensation, hereby referred to as ODC, had received and accepted Roth funds rolled over from OneAmerica (formerly known as American United Life Insurance Company) in January of 2022. These funds were classified as pre-tax by Ohio Deferred Compensation, and combined with 403b funds rolled over from OneAmerica in January of 2022. This mistake was unbeknownst me, as my account statements only reflects an account labeled "457 Rollover" and does not delineate tax status of the account (see attachment A).

I have been in contact with ODC since discovery of this error via email and phone calls. My primary contact has been Shanna Rute. On Tuesday, August 6, 2024, she requested copies of statements from my retirement accounts (see attachment B). Upon receipt, she confirmed that the funds had been mistakenly accepted by ODC, and will be returned to the original sender (OneAmerica) (see attachment C).

In response to Shanna (via phone call), I made two requests in order to minimize further inconvenience and distress caused by this error by ODC. First, given that it has been over two years for discovery of the error, I expect to be permitted to roll the Roth funds accepted in error into the account of my choosing, sans any processing fees. I can provide the information for this account upon request. Second, I expect all capital gains associated with the Roth funds to be included with this rollover. I have stated this request numerous times this week. ODC has informed me that due to the "inability to differentiate gains" they can only "apply all gains to pre-tax".

This is a problem and carries severe financial consequences. Roth funds are post-tax money. I have already paid taxes on the Roth funds, and all capital gains of Roth funds are tax-free. If ODC does not retroactively calculate the proportion of the initially received funds that are Roth, and include that equal proportion of capital gains with the Roth rollover, the Roth capital gains are now subject to tax. I have explained this problem numerous times to ODC, and have been informed that ODC "does not have a system in place to figure that out".

In response to this response by ODC, I sought professional guidance with my IRA account manager at Schwab, regarding this matter. I was informed that would be as simple as using the proportion of the initial rollover funds that are Roth to determine the proportional dollar amount that would be considered Roth from the overall capital gains in the account. I followed the instructions as given by my account manager, and was able easily calculate this proportion and subsequent gains using account statements and algebra (see attachment D).

As a valued client of Ohio Deferred Compensation, I am deeply disappointed with the way this matter has been handled. I expect Ohio Deferred Compensation to complete to following reasonable remediation in order to restore my retirement funds into the appropriate tax-status delineated accounts:

- Provide a rollover of the initial Roth funds as well as all capital gains this money has incurred since January 2022 (see attachment D for estimate)

- All transactions will be free of charge (i.e. no rollover fees)

- Provide documentation of the initial funds delineated by tax-status (i.e. Roth or 403b), as well as delineation of the proportion of capital gains (i.e. Roth gains, 403b gains) based on the percent of each in the initial rollover.

- Provide me with letter on official letter head that state the rollover was in error, the funds are Roth funds, and the value of both the initial funds received from OneAmerica as well as the portion of capital gains on the Roth funds.

Lastly, I would like to acknowledge that two ODC staff members (Chris Water and Shanna Rute) indicated that this issue traces back to a specific ODC employee, and that this error on my account is not stand alone – other individuals were also negatively impacted by this negligence by ODC staff regarding funds being misclassified by tax-status delineation. I am incredibly disappointed that ODC clients were not notified of possible errors, and that accounts that were handled by this person were not reviewed for potential errors that resulted in major issues.

I kindly request that you complete the requests detailed above within 14 business days in order to rectify this issue. If this matter is not resolved to my satisfaction within this period, I will be compelled to consider further action, including escalation to appropriate regulatory bodies and seeking legal counsel.

I trust that this matter will receive your immediate attention, and I look forward to your prompt response.

Thank you for your time and cooperation.

Yours sincerely,

Shelby Mills

Shelby Mills

Attachment A: Mills Account Value of 08/08/2024

Account Manager

International Stocks	33.8%
Small-Cap Stocks	5.7%
Mid-Cap Stocks	1.3%
Large-Cap Stocks	58.2%
Bond Funds	1.0%
Stable Value	0.0%

Account Number	Account Type	Employer Name	YTD Contribution	Total %	Current Balance ↓	
83002636	457 Rollover	SUMMIT COUNTY	$0.00	79%	$39,523.32	VIEW DETAILS
43253577	Roth Ohio 457	SUMMIT COUNTY	$3,080.00	21%	$10,773.24	VIEW DETAILS
TOTAL			**$3,080.00**	**100%**	**$50,296.56**	

Attachment B

Shelby Mills <smills@schd.org>

Question about account

Rute, Shanna <RUTES1@nationwide.com> Tue, Aug 6, 2024 at 12:23 PM
To: Shelby Mills <smills@schd.org>

Good afternoon,

Thank you very much for tracking down this information and sending it to us.

There is a concern that some of the funds we received were from a Roth account, as we do not typically accept Roth retirement account Rollovers. I am going to do a bit more research to see what can be done, and how we can move forward. Hopefully, you will hear from me soon.

Thank you for your time and patience.

OHIO Deferred Compensation
Invest in you.

Shanna J Rute

Account Executive

Service Center 877-644-6457

Fax 614-222-9457

Ohio457.org

rutes1@nationwide.com

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Attachment C

Shelby Mills <smills@schd.org>

Question about account

Rute, Shanna <RUTES1@nationwide.com> Tue, Aug 6, 2024 at 3:31 PM
To: Shelby Mills <smills@schd.org>
Cc: "457, Ohio (Ohio457)" <OHIO457@nationwide.com>

Good afternoon,

After doing more research, it appears that we did indeed receive Roth funds. Unfortunately, we are not able to accept Roth funds at this time, therefore we will need to return the Roth portion of the funds back to the previous financial institution.

We will be sending a check back to American United Life insurance Company. Could you please verify that the mailing address to return the check is as follows:

American United Life Insurance Company
PO Box 368

Indianapolis, IN 46206-0368

I greatly apologize for this inconvenience. We should have caught this two years ago when we first received the funds. Thank you for bringing this to our attention, and willing to work with us to correct this matter.

Thank you,

OHIO Deferred Compensation Invest in you.

Shanna J Rute

Account Executive

Service Center 877-644-6457

Fax 614-222-9457

Ohio457.org

rutes1@nationwide.com

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Attachment D

	INITIAL FUNDS		CAPITAL GAINS		TOTAL
Type *(from OneAmerica Statement)*	**$**	**%**	**$**	**%**	**$**
Employer Match	$1,799.64	5.83%	$511.37	5.83%	$2,311.01
Employer Registered	$2,699.45	8.74%	$767.05	8.74%	$3,466.50
Other Rollover (YMCA 403b)	$2,359.85	7.64%	$670.56	7.64%	$3,030.41
403b TDA	$10,910.46	35.34%	$3,100.23	35.34%	$14,010.69
Roth Deferral	$13,106.02	42.45%	$3,724.11	42.45%	$16,830.13
	$30,875.42*		$8,773.32^		$39,648.74**

* Based on Attachment A – last statement from OneAmerica prior to rollover.

^ Based on calculation of "Initial Funds" subtracted from "Total"

** Based on Ohio Deferred Compensation account value of "457 Rollover" on 8/8/2024

Supplementary Attachment D: Last Statement Prior to Rollover

American United Life Insurance Company®
P.O. Box 368
Indianapolis IN 46206-0368

SHELBY MILLS
230 FILMORE AVE
CUYAHOGA FALLS OH 44221

Your Retirement Plan

October 1, 2021 - December 31, 2021
COLEMAN PROFESSIONAL SERVICES
EMPLOYEES RETIREMENT PLANS

SHELBY MILLS

Your Total Account Value

$30,875.42

Your Account At A Glance

Balance on 10/01/2021	**$29,609.19**
- Distributions/Other Deductions	-$16.98
+/- Investment Gain/Loss	$1,283.21
Balance on 12/31/2021	**$30,875.42**

Total Vested Account Value	**$29,975.60**

Personal Performance of Your Retirement Account

During This Period	**4.33%**
During the Past 12 Months	**13.48%**

Managing Your Account

The Retirement Services Division for American United Life Insurance Company® (AUL) offers 24-hour account management capabilities. Please visit our website listed below to view and change your investment option elections, transfer your balances between investments, update your personal information and much more. If you need further assistance, please call us at the phone number listed below.

Visit us online at **www.oneamerica.com**

Participant Service Center **1-800-249-6269**

Plan Number
G62207

Social Security Number
*******4050

Date of Entry
09/18/2017

Your Plan's Representative
David Kocsis
PEAK WEALTH SOLUTIONS INC

Preparing for Retirement

Manage your account with the OneAmerica mobile app! The app puts key account management transactions at your fingertips. To make downloading a seamless experience, you can register your retirement account at www.oneamerica.com, if you have not done so already. Search "OneAmerica Retirement" in the Apple and Google Play app stores and download.

Source of Account Dollars

Employer Match	$1,799.64
Employer Registered	$2,699.45
Other Rollover	$2,359.85
403(b) TDA voluntary	$10,910.46
Roth Deferral (Registered)	$13,106.02
Total Account Value	**$30,875.42**

Information About Your Plan

If you have inherited this account and the original owner died on or after Jan. 1, 2020, recently enacted legislation mandates that, in most cases, the inherited account must be fully distributed within 10 years after the date of death. You can withdraw funds on any schedule, but the monies must be fully distributed by the end of the 10-year period. Failure to exhaust the account in time will result in a penalty of 50% of the amount that should have been distributed. Beneficiaries of account owners who died prior to Jan. 1, 2020, are not affected by this change. It is your responsibility as the account holder to determine when distributions from the account are required. If you need assistance making this determination, please contact your tax and/or legal professional.

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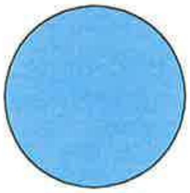
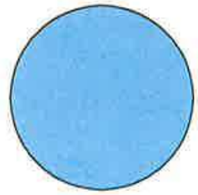
Allocation of Current Dollars



100.00% Managed Asset Allocation

Your Future Contributions



100.00% Managed Asset Allocation

Fee Deductions

The following information shows the plan-related fees and expenses deducted from your account for the identified services during this period. A description of services can be found in the glossary at www.oneamerica.com/investmentglossary.

Advisor Fee	-$16.98

Summary of Your Investments

Asset Class/ Investment Name / Internal ID	Balance on 10/01/2021	Contributions/ Loan Repayments/ Other Additions	Transfers In/Out	Investment Gain/Loss	Distributions/ Other Deductions	Balance on 12/31/2021
Managed Asset Allocation						**$30,875.42**
AmerCent One Choice 2060 Inv / AL60	$29,609.19	$0.00	$0.00	$1,283.21	-$16.98	$30,875.42
Total	**$29,609.19**	**$0.00**	**$0.00**	**$1,283.21**	**-$16.98**	**$30,875.42**

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 One American Square, Indianapolis, IN 46282, 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, so that a participant's units/shares when redeemed 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 One American Square, Indianapolis, IN 46282, 1-800-249-6269.

Note: The performance reported includes an asset charge of 1.25% on an annualized basis. A Variable Investment Plus (VIP) Credit Factor is applied to your account at month-end to produce additional earnings which reduces the net asset charge. The VIP credit factor applied to your account was 0.65%. With the VIP credit factor, the net asset charge applied to your account was 0.60%. The performance does not reflect the deduction of withdrawal charges or a pro rata portion of any administrative fee. Based on the type of contract, administrative fees may range from $0 - $7.50 per quarter.

Annualized Performance as of 12/31/2021

Future Contribution Direction	Investment Name / Internal ID	Investment Type	Expense Ratio	Year-to-Date	1 Year	3 Years	5 Years	10 Years or Inception	Inv Opt Inception
Fix Int/Stable Value/Cash									
	AUL Fixed Account/FIXD	New Contributions will receive 4.00%							

Annualized Performance as of 12/31/2021 (continued)

Future Contribution Direction	Investment Name / Internal ID	Investment Type	Expense Ratio	Year-to-Date	1 Year	3 Years	5 Years	10 Years or Inception	Inv Opt Inception
Short-Term Bonds									
	Thornburg Ltd-Term Inc R5/TLTR	Short Term Bond	0.49%	-2.04%	-2.04%	2.83%	1.93%	1.64%	05/01/2012
Intermediate-Term Bonds									
	PIMCO Real Return Adm/PRRO	Inflation Protected B	0.72%	4.12%	4.12%	7.14%	3.98%	1.70%	04/28/2000
	PGIM Total Return Bond Z/PBZZ	Int Term Bond	0.49%	-2.48%	-2.48%	4.49%	3.33%	3.06%	09/16/1996
	Templeton Global Bond A/TTAA	World Bond	0.92%	-6.24%	-6.24%	-4.18%	-2.32%	0.21%	09/18/1986
Balanced									
	AmerFds American Balanced R4/AFA4	Balanced	0.60%	14.28%	14.28%	13.76%	10.01%	9.70%	06/21/2002
Large-Cap Stocks									
	AmerFds Washington Mutual R4/AFW4	Large Cap Blend	0.62%	26.84%	26.84%	18.69%	13.69%	12.77%	05/20/2002
	State Street Equty 500 Idx Adm/FINX	Large Cap Blend	0.17%	26.72%	26.72%	24.39%	17.00%	15.19%	08/27/1992
	AmerCent Ultra Inv/TULT	Large Cap Growth	0.97%	21.68%	21.68%	33.75%	25.38%	18.68%	11/02/1981
Mid-Cap Stocks									
	Columbia MidCap Indx A/CMCI	Mid Cap Blend	0.45%	22.66%	22.66%	19.35%	11.15%	12.26%	04/02/2000
Small-Cap Stocks									
	Columbia SmCap Indx A/CSCI	Small Cap Blend	0.45%	24.51%	24.51%	18.10%	10.53%	12.56%	10/15/1996
Foreign Stocks									
	Invesco Developing Mkts A/ODM2	Diversified Emerg Mkt	1.22%	-8.65%	-8.65%	9.00%	8.38%	4.87%	11/18/1996
	AmerCent Intl Grth Inv/TINL	Foreign Growth	1.18%	7.06%	7.06%	18.96%	12.70%	8.66%	05/09/1991
Managed Asset Allocation									
	AmerCent One Choice 2025 Inv/AL25	Mgd Asset Allocation	0.77%	8.02%	8.02%	11.27%	7.47%	6.77%	08/31/2004
	AmerCent One Choice 2030 Inv/AL30	Mgd Asset Allocation	0.79%	8.74%	8.74%	12.30%	8.17%	7.42%	05/30/2008
	AmerCent One Choice 2035 Inv/AL35	Mgd Asset Allocation	0.82%	9.43%	9.43%	13.40%	8.91%	8.12%	08/31/2004
	AmerCent One Choice 2040 Inv/AL40	Mgd Asset Allocation	0.84%	10.07%	10.07%	14.45%	9.67%	8.80%	05/30/2008
	AmerCent One Choice 2045 Inv/AL45	Mgd Asset Allocation	0.87%	10.91%	10.91%	15.61%	10.46%	9.43%	08/31/2004
	AmerCent One Choice 2050 Inv/AL50	Mgd Asset Allocation	0.89%	11.96%	11.96%	16.74%	11.17%	9.89%	05/30/2008
	AmerCent One Choice 2055 Inv/AL55	Mgd Asset Allocation	0.89%	12.46%	12.46%	17.22%	11.45%	10.14%	04/01/2011
100.00%	AmerCent One Choice 2060 Inv/AL60	Mgd Asset Allocation	0.89%	12.96%	12.96%	17.56%	11.68%	10.91%	09/30/2015
	AmerCent One Choice 2065 Inv/CPXY	Mgd Asset Allocation	0.89%	N/A	N/A	N/A	N/A	N/A	09/23/2020
	AmerCent One Choice In Ret Inv/ACLV	Mgd Asset Allocation	0.75%	7.53%	7.53%	10.39%	6.74%	5.82%	08/31/2004

See Additional Information about Your Investment Options.

Note: Standardized Average Annual Returns are reported on a calendar quarter basis. The performance data is based on the date the investment account was first offered through the AUL American Unit Trust. These performance results show the percentage change on an annualized basis for each period with dividends, capital gains and income reinvested. The returns reflect the reduction of all recurring expenses.

Standardized Performance as of 12/31/2021

Future Contribution Direction	Investment Name / Internal ID	Investment Type	Expense Ratio	Year-to-Date	1 Year	3 Years	5 Years	10 Years or Inception	AUL Inception
Fix Int/Stable Value/Cash									
	AUL Fixed Account/FIXD	New Contributions will receive 4.00%							

Standardized Performance as of 12/31/2021 (continued)

Future Contribution Direction	Investment Name / Internal ID	Investment Type	Expense Ratio	Year-to-Date	1 Year	3 Years	5 Years	10 Years or Inception	AUL Inception
Short-Term Bonds									
	Thornburg Ltd-Term Inc R5/TLTR	Short Term Bond	0.49%	-2.04%	-2.04%	2.83%	1.93%	1.48%	02/02/2015
Intermediate-Term Bonds									
	PIMCO Real Return Adm/PRRO	Inflation Protected B	0.72%	4.12%	4.12%	7.14%	3.98%	1.70%	05/27/2010
	PGIM Total Return Bond Z/PBZZ	Int Term Bond	0.49%	-2.48%	-2.48%	4.49%	3.33%	3.06%	05/27/2010
	Templeton Global Bond A/TTAA	World Bond	0.92%	-6.24%	-6.24%	-4.18%	-2.32%	0.21%	10/28/2010
Balanced									
	AmerFds American Balanced R4/AFA4	Balanced	0.60%	14.28%	14.28%	13.76%	10.01%	9.70%	12/17/2009
Large-Cap Stocks									
	AmerFds Washington Mutual R4/AFW4	Large Cap Blend	0.62%	26.84%	26.84%	18.69%	13.69%	12.77%	12/17/2009
	State Street Equty 500 Idx Adm/FINX	Large Cap Blend	0.17%	26.72%	26.72%	24.39%	17.00%	15.19%	05/01/1993
	AmerCent Ultra Inv/TULT	Large Cap Growth	0.97%	21.68%	21.68%	33.75%	25.38%	18.68%	05/01/2001
Mid-Cap Stocks									
	Columbia MidCap Indx A/CMCI	Mid Cap Blend	0.45%	22.66%	22.66%	19.35%	11.15%	12.26%	11/13/2007
Small-Cap Stocks									
	Columbia SmCap Indx A/CSCI	Small Cap Blend	0.45%	24.51%	24.51%	18.10%	10.53%	12.56%	11/13/2007
Foreign Stocks									
	Invesco Developing Mkts A/ODM2	Diversified Emerg Mkt	1.22%	-8.65%	-8.65%	9.00%	8.38%	4.87%	12/17/2009
	AmerCent Intl Grth Inv/TINL	Foreign Growth	1.18%	7.06%	7.06%	18.96%	12.70%	8.66%	05/01/2001
Managed Asset Allocation									
	AmerCent One Choice 2025 Inv/AL25	Mgd Asset Allocation	0.77%	8.02%	8.02%	11.27%	7.47%	6.77%	05/01/2009
	AmerCent One Choice 2030 Inv/AL30	Mgd Asset Allocation	0.79%	8.74%	8.74%	12.30%	8.17%	7.42%	05/01/2009
	AmerCent One Choice 2035 Inv/AL35	Mgd Asset Allocation	0.82%	9.43%	9.43%	13.40%	8.91%	8.12%	05/01/2009
	AmerCent One Choice 2040 Inv/AL40	Mgd Asset Allocation	0.84%	10.07%	10.07%	14.45%	9.67%	8.80%	05/01/2009
	AmerCent One Choice 2045 Inv/AL45	Mgd Asset Allocation	0.87%	10.91%	10.91%	15.61%	10.46%	9.43%	05/01/2009
	AmerCent One Choice 2050 Inv/AL50	Mgd Asset Allocation	0.89%	11.96%	11.96%	16.74%	11.17%	9.89%	05/01/2009
	AmerCent One Choice 2055 Inv/AL55	Mgd Asset Allocation	0.89%	12.46%	12.46%	17.22%	11.45%	10.14%	04/01/2011
100.00%	AmerCent One Choice 2060 Inv/AL60	Mgd Asset Allocation	0.89%	12.96%	12.96%	17.56%	11.68%	11.55%	05/13/2016
	AmerCent One Choice 2065 Inv/CPXY	Mgd Asset Allocation	0.89%	N/A	N/A	N/A	N/A	N/A	09/23/2021
	AmerCent One Choice In Ret Inv/ACLV	Mgd Asset Allocation	0.75%	7.53%	7.53%	10.39%	6.74%	5.82%	05/01/2009

See Additional Information about Your Investment Options.

Additional Information

About Your Investment Options

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.

Unit values are based on net asset values provided by the fund company and are not independently verified by AUL. If AUL receives corrected information, the net asset value will be recomputed and your account will be recalculated, if necessary, to reflect the corrected net asset value, provided that the error is materials under federal securities laws.

Asset Class and Investment Option Specific Disclosures

Bond funds have the same interest rate, inflation and credit risks that are associated with the underlying bonds owned by the fund.

Funds that invest in high-yield bonds are subject to greater credit risk and price fluctuations than funds that invest in investment grade bonds.

Additional Information (continued)

Funds investing in stocks of small, mid-sized, and emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

Investing in international markets involves risks not associated with investing solely in the U.S., such as currency fluctuation, potential political and diplomatic instability, liquidity risks, and differences in accounting, taxes, and regulations.

Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

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 a result, the funds become more conservative over time as you approach 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 in these funds are not guaranteed at any point and may lose value.

Emerging markets involve risks in addition to those generally associated with foreign securities, because political and economic structures in many emerging markets may be undergoing significant evolution and rapid development.

Investors cannot invest directly in any index.

Investments that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

Additional Notes

The use of asset allocation or diversification does not assure a profit or guarantee against a loss.

Group annuity contracts are issued by American United Life Insurance Company® (AUL) and registered variable annuity products are distributed by OneAmerica Securities, Inc., Member FINRA, SIPC, a Registered Investment Advisor, One American Square, Indianapolis, IN 46282, 1-877-285-3863. 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.

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.

If a participant invests in assets held with another company, recordkeeper or vendor, they will receive more than one statement detailing their investments. Examples of these types of assets include self-directed brokerage accounts, real estate, life insurance, or assets with another vendor.

Log into your secure account at www.oneamerica.com to obtain the most current calendar month end performance.

Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.

Pension Protection Act (PPA) Specific Disclosures

The vested account balance shown is based on information currently available. Your actual vested account balance at the time of a distribution may differ based on information provided by your employer at that time.

If your vested account balance was not provided on this statement, you should contact your Plan Administrator.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. If you invest more than 20% of your retirement portfolio in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help verify that your retirement portfolio is on target to meet your retirement goals.

The internet website of the Department of Labor can provide you with useful information on individual investing and diversification. The internet address for the DOL is www.dol.gov/agencies/ebsa/laws-and-regulations/pension-protection-act/investing-and-diversification.

Additional Information (continued)

Please contact your Plan Administrator to determine if any Participant Direction Procedures have been established that may limit or restrict your right to direct investments.

Your plan may be an "integrated" plan, which means that your employer's contribution will be different for compensation that is above a predetermined amount stated in the plan. You should review the Summary Plan Description to see if the plan is integrated, and if so, what the predetermined amount is. Often, that amount is the "taxable wage base". The taxable wage base is the maximum amount of wages that are considered for Social Security purposes and is adjusted each calendar year. The taxable wage base for the current year may be found on www.ssa.gov.

Supplementary Attachment D: Mills Account Value of 08/08/2024

Account Manager

International Stocks	33.8%
Small-Cap Stocks	5.7%
Mid-Cap Stocks	1.3%
Large-Cap Stocks	58.2%
Bond Funds	1.0%
Stable Value	0.0%

Account Number	Account Type	Employer Name	YTD Contribution	Total %	Current Balance ↓	
83002636	457 Rollover	SUMMIT COUNTY	$0.00	79%	$39,523.32	VIEW DETAILS
43253577	Roth Ohio 457	SUMMIT COUNTY	$3,080.00	21%	$10,773.24	VIEW DETAILS
TOTAL			**$3,080.00**	**100%**	**$50,296.56**	