

About American United Life Insurance Company[®]

American United Life Insurance Company[®] (AUL) is the founding member of OneAmerica[®] and is focused on providing a strong suite 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, life insurance, annuities and employee benefit plan products. The company helps consumers prepare for tomorrow by helping to protect their financial futures.

Products and services

Life Insurance and Annuities

AUL offers an array of individual products, including term life, whole life, variable universal life and fixed annuities.

Retirement Services

AUL is a leader in the retirement services industry, offering a wide range of products and services for retirement plans of individuals and employers focusing on the 401(k), 403(b), 457 and Defined

Benefit markets, as well as the Pension Risk transfer and Stable Value institutional markets.

Employee Benefits

AUL offers a strong suite of group benefit solutions, including employee-paid and voluntary group life and disability insurance. Offering these core benefits may provide employers and their employees access to additional protection and well-being services including leave management, employee assistance programs and travel assistance.

Financial strength

A.M. Best

A+ (Superior) — The second highest of 15 possible ratings as of August 17, 2022.

Standard & Poor's

AA- — The fourth highest of 22 possible ratings as of August 12, 2022.

These ratings reflect rating agency assessments of the financial strength and claims-paying ability of AUL. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Ratings are assessed annually and can be changed at any time.

Financial highlights

2022 AUL statutory year-end highlights

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|---|-------------------|
| Total assets | \$33.0 billion |
| Total life insurance in force | \$126.5 billion |
| Premium and other income | \$5.1 billion |
| Total surplus (including Asset Valuation Reserve) | \$1.4 billion |
| Net investment income | \$577.9 million |
| Statutory pre-tax net gain | \$(129.5) million |

2022 OneAmerica GAAP year-end highlights

| | |
|-----------------------------|-------------------|
| Assets under administration | \$90.9 billion |
| Revenue | \$2,778.9 million |
| Shareholder's Equity | \$1,209.0 million |
| Net investment income | \$1,005.0 million |
| Net income | \$(99.9) million |

Taking advantage of market opportunities, we executed a reinsurance agreement and portfolio trades that materially strengthened our long-term economics, but resulted in a one-time accounting loss. Financial results are produced according to Generally Accepted Accounting Principles (GAAP). These consolidated results include OneAmerica Financial Partners, Inc. and its subsidiaries. Assets under administration includes total GAAP assets plus trust assets administered by McCreedy and Keene, Inc. and OneAmerica Retirement Services LLC, OneAmerica companies.

AUL is licensed and authorized to conduct life insurance business in every state of the United States except New York (NAIC #60895).

ONEAMERICA[®] is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)

Note: Group annuity contracts are issued by AUL and registered variable life and annuity products are distributed by OneAmerica Securities, Inc., Member FINRA, SIPC, a Registered Investment Advisor, One American Square, Indianapolis, IN 46282.

About OneAmerica®

A national provider of insurance and financial services for 145 years, the companies of OneAmerica help customers build and protect their financial futures.

OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and recordkeeping services, individual life insurance, annuities, asset-based long-term care solutions and employee benefit plan products.

Products are issued and underwritten by the companies of OneAmerica and distributed through a nationwide network of employees, agents, brokers and other sources that are committed to providing value to our customers.

To learn more about our products, services and the companies of OneAmerica, visit **[OneAmerica.com/companies](https://www.oneamerica.com/companies)**.