

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



**GETTING  
STARTED**

**3 STEPS FOR RETIREMENT PREPARATION**

RETIREMENT PLAN ADMINISTRATIVE AND RECORDKEEPING SERVICES PROVIDED BY  
ONEAMERICA RETIREMENT SERVICES LLC, A ONEAMERICA® COMPANY



Right now, you have an opportunity to make a real difference in the future of your retirement. How? By joining the Innovative Employee Solutions, Inc. 401(k) Plan.

The Plan we offer is a valuable benefit to help you save for the future. Saving now can help you have the income you'll need at retirement. Participating in the Plan is easy. You contribute a portion of your pay to your Plan account each payday through convenient payroll deduction. Innovative Employee Solutions, Inc. may also make contributions to your account. Contributions are then allocated to the Plan's investment options you select. If you do not make a selection, contributions will be allocated to the Plan's default fund(s) until your investment elections are received. See the "How Are Plan Contributions Invested?" section of the Plan Highlights for more information.

There are significant tax advantages, too. For example, your qualifying contributions, employer contributions and all earnings on your account are not subject to current federal income tax (or, where applicable, state or local taxes) until you take them out of the Plan. This tax deferral gives your retirement savings the ability to grow under the most favorable terms possible.

By combining convenience with these special tax benefits, your retirement savings plan offers you one of the best ways to fund your future.

We are excited to offer you this worthwhile benefit and we hope you will use it to help make your retirement dreams a reality. So get started today and take the first step toward a brighter financial future!

# 3 Steps to retirement preparation

Reaching your retirement goals can take a lot of preparation. As a general rule, you'll need 75–80 percent of your final working salary to maintain your lifestyle during retirement. Participating in your retirement plan is a way to start preparing for retirement. Your plan offers you the tools, education and investment options that can prepare you for your future.

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 48 percent of workers report that they and/or their spouses have taken the time to complete a retirement needs calculation, according to the 2015 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 resources at [www.oneamerica.com/today](http://www.oneamerica.com/today) to set your retirement income goal.

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 the 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.

### Roth contributions

Unlike traditional qualified plan contributions, Roth contributions are made with after-tax dollars, which means that you are taxed on the full amount you earn first, and then your contribution is deducted. Roth contributions and earnings accumulate tax-free. When you reach retirement, your qualified distributions can be withdrawn tax-deferred.

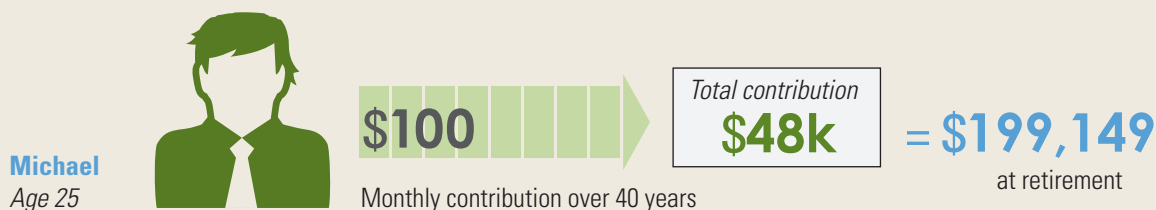
The Roth option may make more sense for you if:

- You believe you will be in a higher tax bracket when you retire
- You prefer to reduce your future tax liability instead of your current tax liability
- You want tax-free growth

However, Roth is not for everyone. Weigh your options carefully.

### 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.

## 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.
- 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.

### 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:** 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 typically costs associated with investment options, such as expense fees.

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 and/or asset allocation do 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. Past performance does not guarantee future results.

**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.**

**What type of investor are you?**

Based on your personal situation and comfort level with investing, this questionnaire can 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	

<b>TOTAL</b>
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**Note:** These models are a guide to provide you with a basic understanding of what a suitable portfolio might look like. This is not intended to be investment advice.

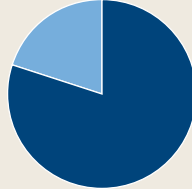


## Selecting an investor model to suit your style

### Conservative strategy

#### Score 10–19

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

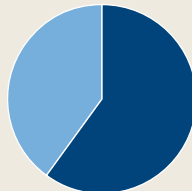


Investment	Percentage
Stocks	20%
Bonds	80%

### Moderate strategy

#### Score 20–26

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

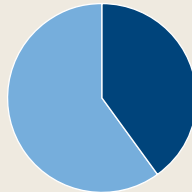


Investment	Percentage
Stocks	40%
Bonds	60%

### Balanced strategy

#### Score 27–33

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

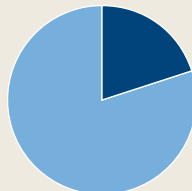


Investment	Percentage
Stocks	60%
Bonds	40%

### 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.

# Participating in your plan

## Online registration and enrollment

### *Registration*

1. Go to [www.oaretirement.com](http://www.oaretirement.com)
  2. Click “Login”
  3. Click “New User — Register for Site”
  4. Complete the step-by-step process, which includes
    - Creating a User ID and password
    - Setting up password recovery information
- You will be asked to log in again using your new customized login credentials

### *Enrollment*

1. Enter your User ID and password. You will be directed to an enrollment wizard that will walk you through the enrollment process.
2. Select “Choose My Plan’s Default Elections” to select a predetermined contribution percentage and investment in the plan’s default investment, or “Continue to Online Enrollment” to elect your contribution percentage and choose your investments.
3. Complete the step-by-step enrollment process.

### **Enrollment assistance over the phone**

For enrollment assistance, call us at **1-800-660-6282**. English and Spanish speaking representatives are available Monday through Friday between 7:30 a.m. and 4:30 p.m. Pacific Time to help you complete your enrollment.

## **Consolidating retirement accounts**

If allowed by your plan, you may be able to immediately roll over or transfer an existing Individual Retirement Account (IRA) or qualified retirement plan account from a prior employer.

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

Considerations include:

- Your prior account’s investment options and cost structure
- Possibility of moving your account(s) into an IRA

For assistance initiating a rollover or transfer, call **1-800-660-6282** Monday through Friday from 7:30 a.m. to 4:30 p.m. Pacific Time (PT).

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Enroll today at [www.oaretirement.com](http://www.oaretirement.com) or by calling **1-800-660-6282**.

### ***Who Can Participate?***

All current employees are eligible to participate in the Plan.

The Plan does *not* allow participation by employees who are:

- Leased employees
- Non-resident aliens with no U.S. earned income
- Union employees

Other requirements may also have to be met, as described in the Summary Plan Description.

### ***When May I Join?***

Eligible employees may join the Plan the 30th day following the date on which eligibility requirements are met.

### ***How Do I Contribute To The Plan?***

- Through payroll deduction, you can make elective deferrals up to the maximum allowed by law. The dollar limit is \$18,500 for 2018.
- You can also designate your salary deferrals to a Plan account that accepts Roth after-tax contributions. In 2018, you may contribute as much as \$18,500, in total, to all accounts (Roth after-tax contributions and pre-tax deferrals). Roth contributions will be included as taxable income to the employee. Earnings on the Roth contribution will accumulate tax free, and retirement withdrawals may be exempt from federal income tax.
- If you have an existing qualified retirement plan (pre-tax), Roth account or governmental 457 plan with a prior employer or hold a taxable IRA account or conduit IRA account, you may transfer or roll over that account into the Plan anytime.

### ***Can I Make Catch-up Contributions To The Plan?***

- If you are age 50 or older and make the maximum allowable deferral to your Plan, you are entitled to contribute an additional amount as a "catch-up contribution". The catch-up contribution is intended to help eligible employees make up for smaller contributions made earlier in their career. The maximum catch-up contribution is \$6,000 for 2018. See your Benefits Administrator for more details.

### ***Can I Stop Or Change My Contributions?***

- You may stop your contributions anytime upon written notice. Once you discontinue contributions, you may start again as of the beginning of each payroll period.
- You may increase or decrease the amount of your contributions as of the beginning of each payroll period.

### ***How Does Innovative Employee Solutions, Inc. Contribute To The Plan?***

The Plan also provides for Innovative Employee Solutions, Inc. to make contributions.

- The Plan provides for discretionary matching contributions on elective deferrals in an amount to be determined by Innovative Employee Solutions, Inc. on an annual basis. The discretionary matching contribution will be made on both pre-tax salary deferrals and Roth contributions. Any match made on Roth contributions and the earnings on that match will be subject to income tax upon withdrawal.

The employer discretionary match on elective deferrals benefit(s) only those eligible employees who are actively employed on the last day of the Plan year.

### ***How Do I Become "Vested" In My Plan Account?***

Vesting refers to your "ownership" of a benefit from the Plan. You are always 100% vested in your Plan contributions and your rollover contributions, plus any earnings they generate.

Employer contributions to the Plan, plus any earnings they generate, are vested as follows:

<b>Years of Vesting Service</b>	<b>Vesting Percentage</b>
Less than 1	0%
1	25%
2	50%
3	75%
4 or more	100%

### ***How Are Plan Contributions Invested?***

- You give investment directions for your Plan account, selecting from investment choices provided under the Plan, as determined by Innovative Employee Solutions, Inc.
- If you do not choose any investment options, Innovative Employee Solutions, Inc. has determined that your account will be invested in the fund listed below most applicable to the year you were born.

<b>Investment Option Name</b>	<b>From Date</b>	<b>To Date</b>
Fidelity Advisor Freedom 2005 Fund (A)	07/01/1937	06/30/1942
Fidelity Advisor Freedom 2010 Fund (A)	07/01/1942	06/30/1947
Fidelity Advisor Freedom 2015 Fund (A)	07/01/1947	06/30/1952
Fidelity Advisor Freedom 2020 Fund (A)	07/01/1952	06/30/1957
Fidelity Advisor Freedom 2025 Fund (A)	07/01/1957	06/30/1962
Fidelity Advisor Freedom 2030 Fund (A)	07/01/1962	06/30/1967
Fidelity Advisor Freedom 2035 Fund (A)	07/01/1967	06/30/1972
Fidelity Advisor Freedom 2040 Fund (A)	07/01/1972	06/30/1977
Fidelity Advisor Freedom 2050 Fund (A)	07/01/1977	06/30/1982
Fidelity Advisor Freedom 2055 Fund (A)	07/01/1982	06/30/1987
Fidelity Advisor Freedom 2060 Fund (A)	07/01/1987	06/30/1992

If your date of birth is not on file, the investment selection will be made by your Plan Administrator.

- You may change your investment choices daily.

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from OneAmerica Retirement Services, 225 Broadway, Suite 500, San Diego, CA 92101, Phone: 800-660-6282. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

### ***When Can Money Be Withdrawn From My Plan Account?***

Money may be withdrawn from your Plan account in these events:

- Retirement at the Plan's Normal Retirement Age of 59½.
- Death.
- Disability.
- Termination of Employment.

To receive favorable tax treatment, distributions of Roth contributions must be made after the participant reaches age 59½, or on account of the participant's death or disability, and must be made at least 5 years after the date the first Roth contribution was made. See your Summary Plan Description for more details about taking withdrawals from the Plan. Be sure to talk with your tax advisor before withdrawing any money from your Plan account.

### ***May I Withdraw Money In Case Of Financial Hardship?***

If you have an immediate financial need created by severe hardship and you lack other reasonably available resources to meet that need, you may be eligible to receive a hardship withdrawal from your account.

A hardship, as defined by the government, can include:

- buying a principal residence,
- paying for your or a dependent's college education,
- paying certain medical expenses,
- preventing eviction from or foreclosure on your principal residence,
- paying for funeral expenses, or
- paying for qualifying repairs to your principal residence, within tax law limits.

If you feel you are facing a financial hardship, you should see your Plan Administrator for more details.

### ***May I Borrow Money From My Account?***

The Plan is intended to help you put aside money for your retirement. However, Innovative Employee Solutions, Inc. has included a Plan feature that lets you borrow money from the Plan.

- The amount the Plan may loan to you is limited by rules under the tax law. In general, all loans will be limited to the lesser of: one-half of your vested account balance or \$50,000.
- The minimum loan amount is \$1,000.
- All loans must generally be repaid within five years.
- You may have 1 loan(s) outstanding at a time.
- You pay interest back to your account. The interest rate on your loan will be the Prime Rate plus 1.00%.

Other requirements and limits must be met, and certain fees may apply. Refer to the Summary Plan Description for more details about this participant loan feature.

### ***How Do I Obtain Information About My Plan Account?***

- You will receive a personalized account statement quarterly. The statement shows your account balance as well as any contributions and earnings credited to your account during the reporting period.
- You will also have access to an Internet Site ([www.oaretirement.com](http://www.oaretirement.com)) which is designed to give you current information about your Plan account. You can get up-to-date information about your account balance, contributions, investment choices, and other Plan data. You will receive additional information on how to use the Internet Site.

### ***How Do I Enroll?***

Simply complete the enrollment forms provided and return them to the person designated or your Benefits Administrator.

### ***Summary Plan Description***

The above highlights provide only a brief overview of the Plan's features and are not a legally binding document. A more detailed Summary Plan Description will be given to you. Please read it carefully and contact your Plan Administrator if you have any further questions.

## Investment Option Overview

The core menu of investment options offered in your retirement plan allows you to build your own custom portfolio, choose a portfolio pre-built by OneAmerica Investment Advisory Services LLC called a Predetermined Model or you may select one investment based on the year in which you expect to retire (target date funds). You may choose separate portfolio mixtures (Predetermined Models or your own custom mix) for investing your existing balances and future contributions, or you may opt to have all of your investments follow the same mixture. Whether you choose to create a custom portfolio or a Predetermined Model from OneAmerica Investment Advisory Services LLC, you may choose whether or not you would like your existing balances automatically rebalanced and at what frequency. Below is a brief summary of each option. See the following pages for more detailed information.

### Core Menu Investment Options

#### "Do-it-yourself"

##### Create Your Own Portfolio

If you would like control over your individual selections, you may create your own portfolio by choosing among a menu of mutual funds from many fund families including options that cover cash, bond, and stock investing. You may use any combination of these funds that you choose, and may select to invest existing balances and future contributions in the same mixture or you may opt to invest these differently. You can elect to have your existing balances automatically rebalanced on a frequency of monthly, quarterly, semi-annually or annually.

#### "Risk-based"

##### Predetermined Models

If you prefer to choose a pre-built portfolio from OneAmerica Investment Advisory Services LLC, you may select one of five Predetermined Models for a comprehensive investment mix. Built to meet different investment objectives, Predetermined Models have fixed allocations that range from conservative to aggressive depending on the mixture of cash, bond and stock investments. You may choose separate mixtures (Predetermined Models or your own custom mix) or you may opt to have all your investments follow the same mixture. You may set an automatic rebalancing feature on a frequency of monthly, quarterly, semi-annually or annually.

#### "Age-based"

##### Target Date Funds

You may select a target date fund for your retirement money, which is a fund designed for each target retirement year. Each fund is a portfolio of individual funds and is allocated differently - more aggressively or more conservatively - depending on your target retirement year. Each fund's asset allocation is gradually adjusted to make the fund more conservative as your target retirement date approaches. Since each fund is diversified in a manner considered appropriate by the fund manager for the time horizon to your target retirement year, you need only select the one fund that is right for you.

## Individually Directed Account (IDA)

Your Plan allows you the flexibility to invest beyond the options described above by opening an Individually Directed Account (IDA). An IDA allows you to invest in individual stocks, bonds, other mutual funds not included in the core menu, and other investment options if allowed by your Plan. You are allowed to maintain your account balance in either the core menu, an IDA, or both. Additional fees apply and separate paperwork must be completed. If you would like more information on this option, please call 1-800-356-0576 to be transferred to the IDA Plan Manager for your Plan.

#### Performance Disclosure

Performance quoted is past performance and does not guarantee future results. The investment return and principal value will fluctuate so that an investment, when redeemed, may be worth more or less than its original value. Current performance may be lower or higher than the performance quoted. Performance data current to the most recent month end may be obtained by logging into your account at [www.oareirement.com](http://www.oareirement.com).

## Create Your Own Portfolio

You may create an investment portfolio specific to your particular needs using any of the individual funds in the Plan that is listed below. Selecting your own fund assortment allows you to choose which percentages of bond and stock investments are just right for you. You may also choose whether or not you would like your existing balances automatically rebalanced and set your desired frequency to monthly, quarterly, semi-annually or annually. Full information about each fund can be found in the fund's prospectus.

Investment Category	Investment	Ticker
<b>Cash (Stable Value) Fund</b>		
Stable Value	AUL Stable Value	N/A
<b>Bond (Fixed Income) Funds</b>		
Intermediate-Term Bond	Prudential Total Return Z	PDBZX
World Bond	Templeton Global Bond A	TPINX
High Yield Bond	Fidelity Advisor High-Income Advantage A	FAHDX
<b>Stock and Bond (Balanced) Funds</b>		
Moderate Allocation	American Funds Balanced R4	RLBEX
<b>Stock (Equity) Funds</b>		
Large Blend	Dreyfus S&P 500 Index	PEOPX
Large Value	John Hancock Disciplined Value A	JVLAX
Large Growth	Loomis Sayles Growth Y	LSGRX
Mid Blend	Dreyfus Mid Cap Index	PESPX
Mid Value	Columbia Mid Cap Value A	CMUAX
Mid Growth	Janus Enterprise Mid Cap Growth S	JGRTX
Small Blend	Dreyfus Small Cap Stock Index	DISSX
Small Value	Delaware Small Cap Value A	DEVLX
Small Growth	Eagle Small Cap Growth A	HRSCX
Foreign Large Blend	American Funds EuroPacific Growth R4	REREX
Diversified Emerging Markets	American Funds New World R4	RNWEX
<b>Target Date Funds</b>		
Target Date Funds	Fidelity Advisor Freedom Income A	FAFAX
Target Date Funds	Fidelity Advisor Freedom 2005 A	FFAVX
Target Date Funds	Fidelity Advisor Freedom 2010 A	FACFX

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Target Date Funds (continued)		
Target Date Funds	Fidelity Advisor Freedom 2015 A	FFVAX
Target Date Funds	Fidelity Advisor Freedom 2020 A	FDAFX
Target Date Funds	Fidelity Advisor Freedom 2025 A	FATWX
Target Date Funds	Fidelity Advisor Freedom 2030 A	FAFEX
Target Date Funds	Fidelity Advisor Freedom 2035 A	FATHX
Target Date Funds	Fidelity Advisor Freedom 2040 A	FAFFX
Target Date Funds	Fidelity Advisor Freedom 2045 A	FFFZX
Target Date Funds	Fidelity Advisor Freedom 2050 A	FFFLX
Target Date Funds	Fidelity Advisor Freedom 2055 A	FHFAX
Target Date Funds	Fidelity Advisor Freedom 2060 A	FDKPX

*Before You Invest...*


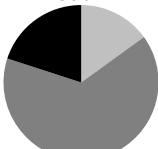



This section gives a brief overview of the investment choices in your company's Plan. Information about each of the funds can be found in the mutual fund reports inside this book. The full prospectus for each of the funds is available and should be read before investing in any fund.

Performance Disclosure

Performance quoted is past performance and does not guarantee future results. The investment return and principal value will fluctuate so that an investment, when redeemed, may be worth more or less than its original value. Current performance may be lower or higher than the performance quoted. Performance data current to the most recent month end may be obtained by logging into your account at [www.oareirement.com](http://www.oareirement.com).

## Predetermined Model Composition

Predetermined Models are portfolios pre-built by OneAmerica Investment Advisory Services LLC with fixed asset allocations that meet different investment objectives. Depending on the portion designated to stock funds, the Models offer investment strategies ranging from conservative (Model I) to aggressive (Model V). You may choose separate portfolio mixtures (Predetermined Models or your own custom mix) for investing your existing balances and future contributions, or you may opt to have all of your investments follow the same mixture. You may also choose whether or not you would like your existing balances automatically rebalanced and set your desired frequency to monthly, quarterly, semi-annually or annually.

	Model I	Model II	Model III	Model IV	Model V
					
	Cash ■				
	Bond ■				
	Stock ■				
	25% Cash	14% Cash	7% Cash		
	55% Bonds	46% Bonds	33% Bonds	25% Bonds	10% Bonds
	20% Stocks	40% Stocks	60% Stocks	75% Stocks	90% Stocks
<b>Cash Equivalent Funds</b>					
AUL Stable Value	25 %	14 %	7 %		
<b>Bond Funds</b>					
Prudential Total Return Bond Z	42 %	36 %	26 %	21 %	10 %
Templeton Global Bond A	7 %	5 %	3 %	2 %	
Fidelity Advisor High Income Advantage A	6 %	5 %	4 %	2 %	
<b>Stock Funds</b>					
Dreyfus S&P 500 Index	5 %	8 %	11 %	12 %	14 %
John Hancock Disciplined Value A	4 %	8 %	11 %	12 %	14 %
Loomis Sayles Growth Y	4 %	8 %	11 %	12 %	14 %
Columbia Mid Cap Value	2 %	2 %	2 %	3 %	4 %
Dreyfus Mid Cap Index			2 %	3 %	4 %
Janus Enterprise Mid Cap Growth S		2 %	2 %	3 %	4 %
Dreyfus Small Cap Index				2 %	4 %
Delaware Small Cap Value A		2 %	3 %	3 %	3 %
Eagle Small Cap Growth A			2 %	3 %	3 %
American EuroPacific Growth R4	5 %	10 %	13 %	18 %	21 %
American Funds New World R4			3 %	4 %	5 %

To determine if one of the Predetermined Models is an appropriate investment for you, consider the Model's investment objectives and risk factors before investing. The Predetermined Models are created by combining a number of individual mutual funds. The Predetermined Models are not funds themselves, therefore, they do not have prospectuses or individual Mutual Fund Reports. Information including the investment objectives, risk factors and charges and expenses for each of the underlying funds in the Models can be found in the fund's prospectuses, which may be obtained by calling 1-800-660-6282. Read these prospectuses carefully before investing.

Performance information for prior periods reflects actual returns of the mutual funds included in the model based on their relative model weight at the current time. Model returns are calculated using the monthly total returns of the underlying mutual funds. Actual returns will vary based on the exact dates of quarterly model reallocations or rebalancing. Information on allocations among funds, reallocations and model changes is available upon request. Past performance is no guarantee of future results.

### Performance Disclosure

Performance quoted is past performance and does not guarantee future results. The investment return and principal value will fluctuate so that an investment, when redeemed, may be worth more or less than its original value. Current performance may be lower or higher than the performance quoted. Performance data current to the most recent month end may be obtained by logging into your account at [www.oareirement.com](http://www.oareirement.com).

**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.



## **Innovative Employee Solutions, Inc. 401(k) Plan**

This document contains important information concerning our retirement plan. The first section provides you with information about the Plan in general, including any expenses you might incur through participation in the Plan or through taking advantage of different plan features. The second section provides information about the Plan's investment alternatives, including any fees or expenses associated with those investments.

If you have questions concerning any of this information, contact Wanda Mora, HR Representative, at 858-715-5114.

### **Plan Information**

The Plan is intended to be an ERISA Section 404(c) plan. This simply means that you "exercise control" over some or all of the investments in your Plan account. The fiduciaries of the Plan may be relieved of liability, or responsibility, for any losses that you may experience as a direct result of your investment decisions.

As a Plan participant, you may request certain information from Wanda Mora, HR Representative, 9665 Granite Ridge Dr. #420, San Diego, CA 92123, Phone: 858-715-5114. This information includes: annual operating expenses of the Plan investments; copies of prospectuses, financial statements, reports, or other materials relating to Plan investments provided to the Plan; a list of assets contained in each Plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each Plan investment.

### **Other Plan Information**

There are certain limitations on investment instructions. You can access your account information and initiate a variety of transactions 24 hours a day, 7 days a week by using OneAmerica's Retirement Services website at [www.oaretirement.com](http://www.oaretirement.com) or by calling 1-800-660-6282, Monday through Friday 7:30 a.m. to 4:30 p.m. PT and speaking to a Customer Service Representative. In the event you fail to direct the Recordkeeper with respect to the investment of your account balances, your account will be invested in a default investment or investments as selected by the Plan Administrator.

The Plan Sponsor will vote the proxies of core funds designated by the Plan Sponsor as pooled investment vehicles. For a Participant who has opened an Individually Directed Account (IDA), the Participant, or if the Participant has retained the services of an investment manager, then the investment manager, will vote the proxies of investments held in the IDA.

The Plan offers a brokerage window option. A brokerage window is also known as an Individually Directed Account (IDA) which allows you to invest in Market Traded Securities and Mutual Funds not included in the core menu, along with other investment options as allowed by the Plan. Fees of \$200 per account (applicable to accounts with nonmarket traded assets or external RIA/Broker), 0.20% of the account's market value, and fees incurred as a result of actual brokerage account investments apply. Separate paperwork must also be completed. For a complete list of fees and more information on this option please call (800) 660-6282 to be transferred to the IDA Manager assigned to your plan.

## Other Plan-related Expenses

Retirement plans have different types of expenses.

**Administration expenses** – These are charges for services such as legal, accounting and recordkeeping expenses.

In our Plan, these expenses are allocated to Plan participants on a pro rata basis. Your share of these expenses is based on the value of your account balance over the total assets in the Plan.

The Plan benefits from revenue sharing, and these payments offset some of the administration expenses. In the absence of revenue sharing, a participant's share of these expenses might be higher.

Forfeitures may be used towards paying Plan administration expenses.

**Individual expenses** – These are expenses you may incur if you take advantage of certain Plan features.

*Loans* – A \$125 processing fee for each new loan will be charged to your account. In addition, you will pay interest back to your account at the Prime Rate plus 1.00%.

*Qualified Domestic Relations Order (QDRO)* – A QDRO will be reviewed and processed at current published rate of \$175 an hour.

*Other Expenses* – You may incur certain charges for:

- Overnight charge: \$25.00
- Wire transfer fee: \$25.00
- Annual participant statement fee: \$36.00

# Innovative Employee Solutions, Inc. 401(k) Plan

## Investment Options —06/30/2017

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact Wanda Mora, HR Representative, at 858-715-5114. A free paper copy of the information available on the Web site[s] can be obtained by contacting Wanda Mora at 858-715-5114.

### Document Summary

This section provides information about each investment's return (i.e., how much money an investor might have made) over certain time periods. You can also determine the fees and expenses you will pay if you invest in an option.

Some of the terms and concepts in this document may be confusing to plan participants who are not familiar with investing. The glossary at <http://www.investmentterms.com/oneamerica/> will provide help in understanding the concepts.

### Performance and Expense Information

**Table 1** provides information about plan investment options that do not have a fixed or stated rate of return. The value of these investments may go up or down. The table shows how these options have performed over time.

Each investment in the table also has a "benchmark". The benchmark allows you to compare an investment's performance to the performance of a widely used collection of investments. While you cannot invest in a benchmark, the performance of the benchmark will give you an idea of how well the investment did in the same time period.

Finally, the table shows fee and expense information for each investment option. Expense information is provided in the gray area below each investment. This section also contains a reference to a web site where you can find additional information about the investment.

Some other points to keep in mind:

- Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].
- Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option.
- Shareholder-type Fees, where they exist, are in addition to Total Annual Operating Expenses. Such fees are only incurred in specific circumstances.

Table 1 - Variable Return Investments							
Name	Average Annual Total Return as of 06/30/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
<b>STOCK</b>							
American Funds EuroPacific Growth Fund (R4)	21.75%	9.23%	3.15%	04/16/1984	20.45%	7.22%	1.13%
MSCI All Country World ex-US NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=19465">www.dolfeedisclosure.com?c=oneamerica&amp;f=19465</a>							
Total annual operating expense: 0.85% (\$8.50 per \$1,000). Total net expense ratio: 0.85% (\$8.50 per \$1,000). Redemption fee: 0%							
Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
American Funds New World Fund (R4)	19.12%	6.54%	3.29%	06/17/1999	23.75%	3.96%	1.91%
MSCI Emerging Markets NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=19471">www.dolfeedisclosure.com?c=oneamerica&amp;f=19471</a>							
Total annual operating expense: 1.01% (\$10.10 per \$1,000). Total net expense ratio: 1.01% (\$10.10 per \$1,000). Redemption fee: 0%							
Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							

Table 1 - Variable Return Investments

Name	Average Annual Total Return as of 06/30/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Columbia Mid Cap Value Fund (A)	14.98%	13.59%	5.65%	11/20/2001	18.57%	14.92%	8.56%
S&P MidCap 400 Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=18084">www.dolfeedisclosure.com?c=oneamerica&amp;f=18084</a>							
Total annual operating expense: 1.18% (\$11.80 per \$1,000). Total net expense ratio: 1.17% (\$11.70 per \$1,000). Redemption fee: 0%							
Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
Delaware Small Cap Value Fund (A)	25.08%	13.35%	7.32%	06/24/1987	22.47%	15.47%	8.44%
S&P SmallCap 600 Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=12790">www.dolfeedisclosure.com?c=oneamerica&amp;f=12790</a>							
Total annual operating expense: 1.24% (\$12.40 per \$1,000). Total net expense ratio: 1.24% (\$12.40 per \$1,000). Redemption fee: 0%							
Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares within 20 days of purchase) in a rolling 90-day period.							
Dreyfus Mid Cap Index Fund (Inv)	18.00%	14.41%	8.10%	06/19/1991	18.57%	14.92%	8.56%
S&P MidCap 400 Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=39490">www.dolfeedisclosure.com?c=oneamerica&amp;f=39490</a>							
Total annual operating expense: 0.51% (\$5.10 per \$1,000). Total net expense ratio: 0.50% (\$5.00 per \$1,000). Redemption fee: 0%							
Excessive trading policy: Cannot exceed 4 round trip(s) (redeem shares within 60 days of purchase) in a rolling 12-month period.							
Dreyfus S&P 500 Index Fund	17.32%	14.07%	6.69%	01/02/1990	17.90%	14.63%	7.18%
S&P 500 Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=27500">www.dolfeedisclosure.com?c=oneamerica&amp;f=27500</a>							
Total annual operating expense: 0.51% (\$5.10 per \$1,000). Total net expense ratio: 0.50% (\$5.00 per \$1,000). Redemption fee: 0%							
Excessive trading policy: Cannot exceed 4 round trip(s) (redeem shares within 60 days of purchase) in a rolling 12-month period.							
Dreyfus Small Cap Stock Index Fund (Inv)	21.68%	14.98%	8.15%	06/30/1997	22.47%	15.47%	8.44%
S&P SmallCap 600 Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=08739">www.dolfeedisclosure.com?c=oneamerica&amp;f=08739</a>							
Total annual operating expense: 0.51% (\$5.10 per \$1,000). Total net expense ratio: 0.50% (\$5.00 per \$1,000). Redemption fee: 0%							
Excessive trading policy: Cannot exceed 4 round trip(s) (redeem shares within 60 days of purchase) in a rolling 12-month period.							
Eagle Small Cap Growth Fund (A)	21.71%	13.42%	7.80%	05/07/1993	22.47%	15.47%	8.44%
S&P SmallCap 600 Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=03352">www.dolfeedisclosure.com?c=oneamerica&amp;f=03352</a>							
Total annual operating expense: 1.15% (\$11.50 per \$1,000). Total net expense ratio: 1.15% (\$11.50 per \$1,000). Redemption fee: 0%							
Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
J Hancock Disciplined Value Fund (A)	19.72%	13.38%	6.56%	01/02/1997	17.90%	14.63%	7.18%
S&P 500 Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=07389">www.dolfeedisclosure.com?c=oneamerica&amp;f=07389</a>							
Total annual operating expense: 1.07% (\$10.70 per \$1,000). Total net expense ratio: 1.07% (\$10.70 per \$1,000). Redemption fee: 0%							
Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
<b>Note on Performance:</b> Performance for this investment for the period prior to 12/22/2008 is based on a different share class for the investment.							
Janus Henderson Enterprise Fund (S)	20.56%	15.66%	9.13%	09/01/1992	18.57%	14.92%	8.56%
S&P MidCap 400 Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=X3738">www.dolfeedisclosure.com?c=oneamerica&amp;f=X3738</a>							
Total annual operating expense: 1.18% (\$11.80 per \$1,000). Total net expense ratio: 1.18% (\$11.80 per \$1,000). Redemption fee: 0%							
Excessive trading policy: Cannot exceed 1 round trip(s) (redeem shares within 90 days of purchase) in a rolling 90-day period.							
<b>Note on Performance:</b> Performance for this investment for the period prior to 07/06/2009 is based on a different share class for the investment.							
Loomis Sayles Growth Fund (Y)	21.44%	17.94%	7.94%	05/16/1991	17.90%	14.63%	7.18%
S&P 500 Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=35170">www.dolfeedisclosure.com?c=oneamerica&amp;f=35170</a>							
Total annual operating expense: 0.66% (\$6.60 per \$1,000). Total net expense ratio: 0.66% (\$6.60 per \$1,000). Redemption fee: 0%							
Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 90-day period may result in restricted trading for 90 days.							



Table 1 - Variable Return Investments

Name	Average Annual Total Return as of 06/30/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
<b>BOND</b>							
Fidelity Advisor High Inc. Advantage Fund (A)	13.95%	7.58%	6.28%	01/05/1987	-0.31%	2.21%	4.48%
Bloomberg Barclays U.S. Aggregate Bond Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=06556">www.dolfeedisclosure.com?c=oneamerica&amp;f=06556</a>							
Total annual operating expense: 1.04% (\$10.40 per \$1,000). Total net expense ratio: 1.04% (\$10.40 per \$1,000). Redemption fee: 1.00% (for sales within 90 day(s) of purchase)'							
Prudential Total Return Bond Fund (Z)	2.38%	3.98%	6.20%	01/10/1995	-0.41%	2.29%	4.57%
Bloomberg Barclays U.S. Government/Credit Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=06411">www.dolfeedisclosure.com?c=oneamerica&amp;f=06411</a>							
Total annual operating expense: 0.55% (\$5.50 per \$1,000). Total net expense ratio: 0.51% (\$5.10 per \$1,000). Redemption fee: 0%							
Excessive trading policy: Exceeding 1 round trip(s) (purchase and redeem shares within the fund's short-term trading period) in a rolling 30-day period may result in restricted trading for 60 days.							
Templeton Global Bond Fund (A)	10.10%	3.56%	6.31%	09/18/1986	-2.18%	0.78%	3.69%
Bloomberg Barclays Global Aggregate Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=08530">www.dolfeedisclosure.com?c=oneamerica&amp;f=08530</a>							
Total annual operating expense: 0.99% (\$9.90 per \$1,000). Total net expense ratio: 0.93% (\$9.30 per \$1,000). Redemption fee: 0%							
Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
<b>BLENDED</b>							
American Funds American Balanced Fund (R4)	10.34%	10.57%	6.57%	07/25/1975	18.78%	10.54%	3.71%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=19456">www.dolfeedisclosure.com?c=oneamerica&amp;f=19456</a>							
Total annual operating expense: 0.64% (\$6.40 per \$1,000). Total net expense ratio: 0.64% (\$6.40 per \$1,000). Redemption fee: 0%							
Excessive trading policy: The fund may restrict or reject purchases or redemptions that appear to be excessive in frequency or otherwise potentially disruptive to the fund.							
Fidelity Advisor Freedom 2005 Fund (A)	7.71%	5.18%	3.40%	11/06/2003	-0.31%	2.21%	4.48%
Bloomberg Barclays U.S. Aggregate Bond Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=26607">www.dolfeedisclosure.com?c=oneamerica&amp;f=26607</a>							
Total annual operating expense: 0.74% (\$7.40 per \$1,000). Total net expense ratio: 0.74% (\$7.40 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2010 Fund (A)	9.37%	6.28%	4.04%	07/24/2003	-0.31%	2.21%	4.48%
Bloomberg Barclays U.S. Aggregate Bond Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=26491">www.dolfeedisclosure.com?c=oneamerica&amp;f=26491</a>							
Total annual operating expense: 0.78% (\$7.80 per \$1,000). Total net expense ratio: 0.78% (\$7.80 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2015 Fund (A)	10.97%	6.78%	4.09%	11/06/2003	18.78%	10.54%	3.71%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=27518">www.dolfeedisclosure.com?c=oneamerica&amp;f=27518</a>							
Total annual operating expense: 0.83% (\$8.30 per \$1,000). Total net expense ratio: 0.83% (\$8.30 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2020 Fund (A)	12.11%	7.35%	3.86%	07/24/2003	18.78%	10.54%	3.71%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=26499">www.dolfeedisclosure.com?c=oneamerica&amp;f=26499</a>							
Total annual operating expense: 0.87% (\$8.70 per \$1,000). Total net expense ratio: 0.87% (\$8.70 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2025 Fund (A)	13.30%	8.34%	4.18%	11/06/2003	18.78%	10.54%	3.71%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=27524">www.dolfeedisclosure.com?c=oneamerica&amp;f=27524</a>							
Total annual operating expense: 0.91% (\$9.10 per \$1,000). Total net expense ratio: 0.91% (\$9.10 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2030 Fund (A)	16.02%	9.05%	3.95%	07/24/2003	18.78%	10.54%	3.71%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=26517">www.dolfeedisclosure.com?c=oneamerica&amp;f=26517</a>							
Total annual operating expense: 0.95% (\$9.50 per \$1,000). Total net expense ratio: 0.95% (\$9.50 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2035 Fund (A)	17.98%	9.93%	4.22%	11/06/2003	18.78%	10.54%	3.71%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=27529">www.dolfeedisclosure.com?c=oneamerica&amp;f=27529</a>							
Total annual operating expense: 1.00% (\$10.00 per \$1,000). Total net expense ratio: 1.00% (\$10.00 per \$1,000). Redemption fee: 0%							

**Table 1 - Variable Return Investments**

Name	Average Annual Total Return as of 06/30/2017				Benchmark		
	1 yr.	5 yr.	10 yr./ Since Inception*	Inception Date	1 yr.	5 yr.	10 yr./ Since Inception*
Fidelity Advisor Freedom 2040 Fund (A)	18.11%	10.01%	4.10%	07/24/2003	18.78%	10.54%	3.71%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=26563">www.dolfeedisclosure.com?c=oneamerica&amp;f=26563</a>							
Total annual operating expense: 1.00% (\$10.00 per \$1,000). Total net expense ratio: 1.00% (\$10.00 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2045 Fund (A)	17.94%	10.16%	4.07%	06/01/2006	18.78%	10.54%	3.71%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=32629">www.dolfeedisclosure.com?c=oneamerica&amp;f=32629</a>							
Total annual operating expense: 1.00% (\$10.00 per \$1,000). Total net expense ratio: 1.00% (\$10.00 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2050 Fund (A)	17.99%	10.25%	3.93%	06/01/2006	18.78%	10.54%	3.71%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=32642">www.dolfeedisclosure.com?c=oneamerica&amp;f=32642</a>							
Total annual operating expense: 1.00% (\$10.00 per \$1,000). Total net expense ratio: 1.00% (\$10.00 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2055 Fund (A)	18.01%	10.43%	7.81%	06/01/2011	18.78%	10.54%	7.50%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=X7908">www.dolfeedisclosure.com?c=oneamerica&amp;f=X7908</a>							
Total annual operating expense: 1.00% (\$10.00 per \$1,000). Total net expense ratio: 1.00% (\$10.00 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom 2060 Fund (A)	17.98%	N/A	6.98%	08/05/2014	18.78%	10.54%	4.75%
MSCI All Country World NR Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=XH757">www.dolfeedisclosure.com?c=oneamerica&amp;f=XH757</a>							
Total annual operating expense: 1.00% (\$10.00 per \$1,000). Total net expense ratio: 1.00% (\$10.00 per \$1,000). Redemption fee: 0%							
Fidelity Advisor Freedom Income Fund (A)	5.48%	3.76%	3.51%	07/24/2003	-0.31%	2.21%	4.48%
Bloomberg Barclays U.S. Aggregate Bond Index							
Additional information may be found at: <a href="http://www.dolfeedisclosure.com?c=oneamerica&amp;f=26571">www.dolfeedisclosure.com?c=oneamerica&amp;f=26571</a>							
Total annual operating expense: 0.72% (\$7.20 per \$1,000). Total net expense ratio: 0.72% (\$7.20 per \$1,000). Redemption fee: 0%							
<b>CASH/STABLE VALUE</b>							
AUL Stable Value Fund Series A							
Additional information may be found at: <a href="https://www.sponsorportal.com/content/content.cfm?custno=D5032353-BC2C-48B6-A044-BC735C4C4DC6&amp;product=funds&amp;fundid=KZ">https://www.sponsorportal.com/content/content.cfm?custno=D5032353-BC2C-48B6-A044-BC735C4C4DC6&amp;product=funds&amp;fundid=KZ</a>							
Total annual operating expense: N/A (N/A per \$1,000). Total net expense ratio: N/A (N/A per \$1,000). Redemption fee: 0%							

\*Fund and benchmark returns are from the fund's inception for funds less than 10 years old.

#### Model Portfolios

The plan offers a number of model portfolios to Plan participants. These model portfolios allocate a participant's contributions to specific plan investments on the basis of the participant's investment objectives and risk tolerance (e.g., conservative, moderate, growth). These model portfolios are not themselves plan investments. Performance and related expenses may be determined by looking at the information for the underlying investments.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

**Innovative Employee Solutions, Inc. 401(k) Profit Sharing Plan**  
(the Plan)

**Qualified Default Investment Alternative Notice**

This notice advises you of certain rights and obligations you have under the Plan.

**Right to direct investment/default investment.** You have the right to direct the investment of all, or a portion, of your account (i.e., your directed account) in any of the investment choices offered by the Plan. If you do ***not*** make an election as to how the Plan should invest your directed account, then the Plan trustee will invest your directed account in the Qualified Default Investment Alternative (QDIA) that the Plan officials have selected. The default investment is described below.

**Description of default investment.** The QDIA selected is a series of Fidelity mutual funds - the Fidelity Freedom Funds. Your QDIA will be chosen according to a target retirement age of 65.

<b><u>Default Investment</u></b>	<b><u>Target Retirement Year</u></b>	<b><u>Age Range for QDIA</u></b>
Fidelity Freedom Income Advisor Class A	In Retirement Now	For employees whose birth date is 6/30/37 or earlier
Fidelity Freedom Fund 2005 Advisor Class A	2005	For employees whose birth date falls between 7/1/37 and 6/30/42
Fidelity Freedom Fund 2010 Advisor Class A	2010	For employees whose birth date falls between 7/1/42 and 6/30/47
Fidelity Freedom Fund 2015 Advisor Class A	2015	For employees whose birth date falls between 7/1/47 and 6/30/52
Fidelity Freedom Fund 2020 Advisor Class A	2020	For employees whose birth date falls between 7/1/52 and 6/30/57
Fidelity Freedom Fund 2025 Advisor Class A	2025	For employees whose birth date falls between 7/1/57 – 6/30/62
Fidelity Freedom Fund 2030 Advisor Class A	2030	For employees whose birth date falls between 7/1/62 and 6/30/67
Fidelity Freedom Fund 2035 Advisor Class A	2035	For employees whose birth date falls between 7/1/67 and 6/30/72
Fidelity Freedom Fund 2040 Advisor Class A	2040	For employees whose birth date falls between 7/1/72 and 6/30/77
Fidelity Freedom Fund 2045 Advisor Class A	2045	For employees whose birth date falls between 7/1/77 and 6/30/82
Fidelity Freedom Fund 2050 Advisor Class A	2050	For employees whose birth date falls between 7/1/82 and 6/30/87
Fidelity Freedom Fund 2055 Advisor Class A	2055	For employees whose birth date falls between 7/1/87 and 6/30/92
Fidelity Freedom Fund 2060 Advisor Class A	2060	For employees whose birth date falls between 7/1/92 and 6/30/97
Future Fidelity Freedom Funds Advisor Class A	Future Years	Employee birth date will determine retirement year using the pattern above

**Investment objectives:** The Fidelity Freedom Funds seek high total return while investing in a combination of Fidelity equity, fixed-income and money market/short-term funds using a moderate asset allocation strategy.

**Risk and return characteristics:** The Fidelity Freedom Funds are age-based portfolios that use a dynamic asset allocation in seeking a balance of risk and return through a time-targeted investment period. These funds evolve their asset allocation mix as the target retirement date nears. Each Freedom Fund becomes more conservative over time. The Fidelity Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities.

**Fees and expenses:** The expense ratios of the Fidelity Freedom Funds range from 0.74% to 1.03%. For the most up-to-date information on the investment objectives, risks, charges and expenses on the underlying investments that comprise each Fidelity Freedom Fund, please request a fund prospectus from the OneAmerica Retirement Services Participant Service Center at 800-660-6282.

**Right to alternative investment.** Even if the Plan trustee invests some or all of your directed account in the default investment, you have the continuing right to direct the investment of your directed account in one or more of the other investment choices available to you under the Plan. You may change your investments on a daily basis; the changes you make will be effective the following market trading day. You are entitled to invest in any of the alternative investment choices described above. If you elect to invest in any of the alternative choices within the 90-day period beginning on the date of your first elective deferral, neither the Plan nor the investment vendor will impose any transfer fees or expenses. If you elect to transfer to an alternative investment after the 90-day period beginning on the date of your first elective deferral, then the regular restrictions, fees or expenses will apply.

**Where to go for further investment information.** You can obtain further investment information about the Plan's investment alternatives and the procedures for changing your Plan investments, by contacting the Plan Administrator at:

**Wanda Mora**  
HR Representative/401k Administrator/Risk Control  
Innovative Employee Solutions  
9665 Granite Ridge Dr. # 420  
San Diego, CA 92123  
(858) 715-5114

You may also obtain information by accessing the retirement services website at [www.oaretirement.com](http://www.oaretirement.com) or by contacting OneAmerica Retirement Services Participant Service Center at 1-800-660-6282.

*The information contained herein has been provided by your plan sponsor and is for educational purposes only and does not constitute investment, financial, tax or legal advice. Please contact your personal investment, financial, tax or legal advisor regarding your specific needs and situation.*

## DESIGNATION OF BENEFICIARY

ONEAMERICA  
RETIREMENT SERVICES LLC  
a ONEAMERICA® company  
225 Broadway, Suite 500  
San Diego, CA 92101



### INNOVATIVE EMPLOYEE SOLUTIONS, INC. 401(K) PLAN – PLAN #259101

#### SECTION I - PARTICIPANT INFORMATION

Name (Please print): \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Date of Hire: \_\_\_\_\_

IF YOU ARE MARRIED, your spouse is automatically the beneficiary for 100% of your vested account balance in the Plan. To name a different beneficiary you MUST get spousal consent (Section IV), which **must be witnessed by either a Plan Representative (Option A) OR Notary Public (Option B).**

☐ **I am currently UNMARRIED.** I understand that any designation of a primary beneficiary made below will cease to be effective immediately upon my marriage.

☐ **I am currently MARRIED.** I understand that any designation of a primary beneficiary, other than my spouse, is not effective unless my spouse executes the Spouse's Consent to Beneficiary Designation. My choice of beneficiary may also be limited by the scope of my spouse's consent.

**Note:** If your marital status changes in the future, it is recommended that you complete a new Designation of Beneficiary form as soon as possible to ensure that any death benefits are payable to the parties you desire. Federal law and your Plan's legal documents will govern as to whether or not this designation is null and void at the date of the change in marital status. The Plan's document and certain court actions can determine who will receive your death benefits if no valid designation is on file with the Plan Administrator.

#### SECTION II - BENEFICIARY DESIGNATION

I hereby make the following designation(s), and in so doing, I render void any and all previously executed designations of beneficiaries (both primary and secondary).

I understand that if any primary beneficiary dies before me, his or her share will be allocated among any remaining primary beneficiaries who survive me in proportion to their indicated shares; that the same principle will apply to my secondary beneficiaries; and that no secondary beneficiary will receive anything unless no primary beneficiary survives me.

##### PRIMARY BENEFICIARY – PRINT CLEARLY (If more space is needed, attach additional pages.)

Name	Address & Telephone Number	Relationship	Percent	SSN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

##### SECONDARY BENEFICIARY (if primary beneficiary[ies] predecease participant) (If more space is needed, attach additional pages.)

Name	Address & Telephone Number	Relationship	Percent	SSN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### SECTION III - AUTHORIZATION

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

\_\_\_\_\_  
Date

**FOR SPOUSAL CONSENT OF BENEFICIARY DESIGNATION, COMPLETE SECTION IV ON THE NEXT PAGE.**

**DESIGNATION OF BENEFICIARY****INNOVATIVE EMPLOYEE SOLUTIONS, INC. 401(K) PLAN – PLAN #259101****SECTION IV - SPOUSE'S CONSENT TO BENEFICIARY DESIGNATION**

I hereby approve of, and consent to, the beneficiary designation elected by my spouse \_\_\_\_\_  
Participant Name

as provided on the previous page. I understand that under the terms of the plan, the effect of my consent may be to have retirement benefits under the Plan paid to a beneficiary other than to me. I further understand that my spouse may not change the Primary Beneficiary hereof, without first obtaining my written consent.

\_\_\_\_\_  
Spouse's Signature\_\_\_\_\_  
Spouse's Name (Please print)\_\_\_\_\_  
Date**OPTION A (if witnessed by Plan Representative)**\_\_\_\_\_  
Plan Representative's Signature\_\_\_\_\_  
Date**OPTION B (if witnessed by a Notary Public)****For Notary Use Only:****ACKNOWLEDGEMENT**

**Note:** If your state requires specific notarial certificate wording in order to comply with state law, such notarial certificate can be attached to this form by the notary public.

State of \_\_\_\_\_

County of \_\_\_\_\_

On \_\_\_\_\_ before me, \_\_\_\_\_  
(insert name and title of officer)

personally appeared \_\_\_\_\_, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of \_\_\_\_\_ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature \_\_\_\_\_ (Seal)

**Note: Mutual funds are sold by prospectus. To obtain a copy of the prospectus, you should contact your plan's investment advisor or the mutual fund company directly. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.**

Investing involves risk which includes potential loss of principal.

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

An investment in high yield securities may be subject to more credit risks and price fluctuation than funds investing in investment grade securities.

Micro-, Small-, and Mid-Cap company stocks are more volatile than large company stocks.

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 into these funds are not guaranteed at any point and may lose value.

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.

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.

**Money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) 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.**

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

The mutual fund families in the underlying investment options, with the exception of the AUL Stable Value Fund, are not affiliated with OneAmerica Retirement Services LLC and are not OneAmerica companies.

The AUL Stable Value Account (SVA) is a group fixed annuity, issued by American United Life Insurance Company® (AUL), OneAmerican Square, P.O. Box 368, Indianapolis, IN 46206-0368, 1-800-249-6269.

The Stable Value Account is provided through an AUL Group Annuity Contract and is supported by the general account of AUL. It is not a separate account, and individuals do not own units, any portion of, or any entitlement to the AUL general account. OneAmerica Retirement Services use and/or display of units relating to the Stable Value Account results solely from the requirements of its recordkeeping system. Units exist only within OneAmerica Retirement Services recordkeeping system and are not offered, sold, traded, or otherwise available for tender in any way. OneAmerica Retirement Services use and /or display of units relating to the Stable Value Account does not, in any manner, alter, amend, modify, waive, or assign the terms and conditions of the Stable Value Account as set forth in the applicable AUL Group Annuity Contract. Please refer to the applicable AUL Group Annuity Contract for more information on the Stable Value Account.

The unit value for the Stable Value Account equals its previous daily unit value multiplied by 1 plus the daily equivalent of the guaranteed annual effective rate of interest credited on a daily basis to the Stable Value Account. If invested in the Stable Value Account, your Stable Value Account balance equals the number of units you have times the current unit value.

**Not all plans offer all of the referenced investment categories or investments.**

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.

Administrative and recordkeeping services provided by OneAmerica Retirement Services LLC, a OneAmerica company, which is not a broker/dealer or investment advisor. Neither OneAmerica Retirement Services LLC nor their representatives provide tax, legal, fiduciary or investment advice.

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### About OneAmerica®

A national leader in the insurance and financial services marketplace for 140 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](http://OneAmerica.com/companies)**.

<b>NOT A DEPOSIT</b>	<b>NOT FDIC OR NCUSIF INSURED</b>	<b>NOT GUARANTEED BY THE INSTITUTION</b>	<b>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</b>	<b>MAY GO DOWN IN VALUE</b>
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