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 in-vestment 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.oaretirement.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
Cash (Stable Value) Fund		
Stable Value	AUL Stable Value	N/A
Bond (Fixed Income) Funds		
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
Stock and Bond (Balanced) Funds		
Moderate Allocation	American Funds Balanced R4	RLBEX
Stock (Equity) Funds		
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	Carillon Eagle Small Cap Growth A	HRSCX
Foreign Large Blend	American Funds EuroPacific Growth R4	REREX
Diversified Emerging Markets	American Funds New World R4	RNWEX
Target Date Funds		
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

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.oaretirement.com.

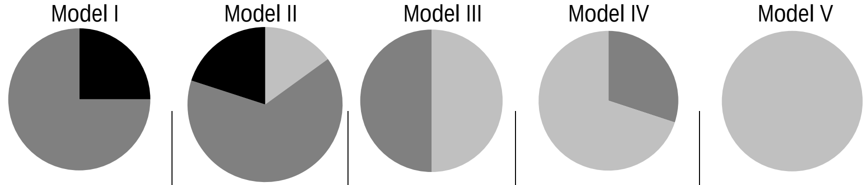
Target Date Funds (continued)		
Target Date Funds	Fidelity Advisor Freedom 2015 A	FFVAX
Target Date Funds	Fidelity Advisor Freedom 2020 A	FDAFX
Target Date Funds	Fidelity Advisor Freedom 2025 A	FATWX
Target Date Funds	Fidelity Advisor Freedom 2030 A	FAFEX
Target Date Funds	Fidelity Advisor Freedom 2035 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.oaretirement.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 55% Bonds 20% Stocks	14% Cash 46% Bonds 40% Stocks	7% Cash 33% Bonds 60% Stocks	25% Bonds 75% Stocks	10% Bonds 90% Stocks
Cash Equivalent Funds					
AUL Stable Value	25 %	14 %	7 %		
Bond Funds					
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 %	
Stock Funds					
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 %
Carillon 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.oaretirement.com.