

## IMPORTANT NEWS ABOUT YOUR RETIREMENT PLAN

September 1, 2017

## Important changes coming to the BVCAP 403b

We are pleased to announce some exciting improvements to the BVCAP 403b. After carefully looking at a number of providers, your employer has chosen OneAmerica® Retirement Services (OneAmerica®) as the new plan service provider. Read on for more information on what to expect during this transition.

### The blackout period

During your retirement plan's transition to OneAmerica®, for a short time you will be unable to direct or diversify investments in your individual accounts, obtain a loan from the plan, or obtain a distribution from the plan. Your account and contributions will remain invested during this time. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a "blackout period." Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

### Transferring your account

- **Current assets:** Your current account balance will be transferred from **McCready & Keene** and will be temporarily placed in the **AUL Stable Value Fund** until the plan's records have been forwarded to OneAmerica® and plan records and assets have been reconciled. Your transferred account will then be allocated in accordance with the investment elections you choose from those options available with the OneAmerica® plan. If there are no investment elections for you on file at OneAmerica® your transferred account will be allocated to the plan's default investment option, **TIAA-CREF Lifecycle Index Funds (C2 Series)**. You can transfer your current balance out of the default investment after the blackout period ends.
- **Future Contributions:** You will soon be able to register for your account via the web at [www.oneamerica.com/enrollment](http://www.oneamerica.com/enrollment). To register, you will need your plan number, which is **G76735**. Your future investment contributions will be invested in options you choose at that time. If there are no investment elections for you on file at OneAmerica®, your contributions will be allocated to the plan's default investment option, **TIAA-CREF Lifecycle Index Funds (C2 Series)**. You can decide to change your future investment elections at any time.

### What to expect during the transition:

- **October 11, 2017 @ 3:00 PM CT:** The blackout period beginning date and the first day you will be restricted from accessing your account until assets have transferred to OneAmerica® and are reconciled.
- **November 3, 2017:** \* The date we expect you to have full access to your account at OneAmerica®.

\*This date is approximate and depends on accurate and timely data delivery from your current plan provider.

### Accessing your account

You will soon be able to register for your account via the web at [www.oneamerica.com/enrollment](http://www.oneamerica.com/enrollment). To register you will need your plan number, which is **G76735**.

Once the blackout ends, you will be able to view your entire account balance, make investment transfers, change investment elections for future deposits and access other helpful features.

It is very important that you review and consider the appropriateness of your current investments before the blackout period begins. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all of your assets, income and investments.



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**Please note:**

- After the blackout period ends, you will be able to resume normal activity for your account including investment election changes, withdrawals and transfers.
- You will also begin to receive quarterly account statements from OneAmerica® the quarter ending on December 31, 2017; statements will be issued approximately three weeks after the end of the quarter.
- Loan repayments will be processed to your account once the loan is established at OneAmerica®.

If you have any questions concerning this notice or about whether the blackout period has started or ended, please contact:

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