



# *Participant Fee Disclosure*

AUL Retirement Services  
Retirement Plan(s) of BRAZOS VALLEY COMMUNITY  
ACTION  
Plan Number G76735

*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 | [www.oneamerica.com](http://www.oneamerica.com)



# Participant Fee Disclosure

## AUL Retirement Services Retirement Plan(s) of BRAZOS VALLEY COMMUNITY ACTION Plan Number G76735

This document is being provided to you to make you aware of your rights and responsibilities with respect to the investment of assets held in, or contributed to, your 403(b) Tax-Deferred Annuity Plan account.

It provides sufficient information regarding your Plan and its designated investment alternatives, including their related fees and expenses, to allow you to make informed decisions regarding the management of your account. As such, this document is intended to satisfy the obligations created by Regulation 2550.404a-5 issued by the U.S. Department of Labor (DOL). If you have questions about the information presented here, you should contact your Plan Administrator or the AUL Participant Services Center at 1-800-249-6269. A glossary to assist in understanding the terms used in this document can be found at [www.oneamerica.com/investmentglossary](http://www.oneamerica.com/investmentglossary).

The investment options available to you are contained in a group annuity contract(s) issued by American United Life Insurance Company (AUL). More detailed information on each of these options is shown in Exhibit A, but in general they consist of a fixed interest option and variable investment options provided through an AUL separate account. Contributions to the Plan(s) will be sent to AUL where they will be allocated to the investment options according to the directions received by AUL.

### **Investment Direction**

Under the terms of your Plan(s), you have been given the responsibility to direct the investment of the funds contributed to your account. You can do this

- 1) Via Account Services ([www.accountservices.aul.com](http://www.accountservices.aul.com))
- 2) Via OneAmerica TeleServe®
- 3) By completing an Investment Option Election Form.

If you do not direct the investment of your applicable Plan accounts, then your accounts will be invested in accordance with the default investment options established under the Plan(s). These default investments will be made in accordance with specific rules under which the fiduciaries of the Plan(s), including the Employer, the Trustee and the Plan Administrator, will be relieved of any legal liability for any losses resulting from the default investments. The Plan Administrator has, or will provide you with, a separate notice which details these default investments and your right to switch out of the default investment if you so desire. If you do not actively direct your contributions, it is your responsibility to use the transfer feature through the OneAmerica TeleServe® system or to log into your secure retirement services account using Account Services to re-direct any defaulted contributions made to your account (that you can direct), if applicable, into other investment options available for the Plan(s).

In addition, all or part of your account value may be transferred between the available investment options at any time, but no more frequently than once per day. You can initiate a transfer through the OneAmerica TeleServe® system or by registering for and then logging into Account Services. Transfers will be based on the market value of your account balance on the day the transfer is made, if received by 4 p.m. Eastern Time using Account Services. If your request is received after 4 p.m., your request will be processed and based on the market value of your account on the next business day.



### ***Transfer Restrictions***

A participant requesting a redemption with a value of \$5,000 or more from an American Funds investment option will be precluded from investing in that investment option until 30 days have elapsed since the date of the redemption transaction.

### ***Voting Rights***

AUL owns the shares of any mutual fund, collective investment trust, or other entity held in connection with the variable investment options offered under the group annuity contract(s). AUL exercises these voting rights at all shareholder meetings on all matters requiring shareholder voting. AUL's vote reflects the proxy instructions it receives in a timely manner from parties that hold the voting interest.

### ***Fees and Expenses Information***

There are three general categories of fees that can be applicable in connection with the services provided by AUL for you and your Plan Administrator and the investments options offered. They are:

- General administrative services provided to the Plan(s) by AUL
- Charges for processing certain individual transactions
- Fees that are related to the investment options offered in connection with the Plan(s).

These fees vary based on the services selected by your Plan Administrator and are set out in more detail in Exhibit B. In addition to the services selected by your Plan Administrator, you will receive quarterly statements, be provided financial recordkeeping, and have access to online services using the Account Services website.

## Exhibit A: Investment Options

AUL allocates amounts to the Stable Value Account (SVA) as AUL is directed. Interest is credited daily from the date of the allocation to the SVA to the date of withdrawal from the SVA. Each year, at least 35 days prior to January 1, AUL declares a guaranteed rate for the SVA that applies for the subsequent calendar year. All monies in the SVA will earn interest at the guaranteed rate in effect. No guaranteed rate may be less than an annual effective interest rate of 0%. Thus, principal and interest accrued on all amounts invested in the SVA are guaranteed (although such amounts are subject to any applicable withdrawal charge).

Notwithstanding the previous paragraph, your Guaranteed SVA Account Value will never be less than an amount equal to the total of all amounts allocated to the SVA for you, and interest credited thereon, that have not been withdrawn previously from the SVA, at an annual effective rate of interest (credited from the date of allocation to the SVA) equal to the average 5-year Constant Maturity Treasury Rate reported by the Federal Reserve for the month of October of the calendar year immediately preceding each calendar year in which monies are invested in the SVA (rounded to the nearest 0.05%), minus 1.25%. This interest rate shall not be less than 1% nor greater than 3%.

### **Fixed Interest Investment Option**

Your Plan(s) offers a fixed interest investment option (SVA). This option is backed by the general assets of AUL's general account and provides both a guarantee of principal and a lifetime minimum interest rate. Interest will be credited to amounts allocated to the AUL Stable Value Account SVA at the rate as of the date of this Participant Fee Disclosure of 1.00% or at a minimum guaranteed rate of 0.00%.

### **Variable Investment Option**

Your Plan(s) offers the variable investment options shown below through an AUL separate account. These options will provide the opportunity to experience investment results similar to those of the securities that support and underlie the options. All balances held in these options are insulated from the claims of AUL's general creditors and can be used only for providing the benefits specified in the Plan(s) and Contract(s). Contributions allocated to these options are credited in units of the AUL separate account and AUL in turn purchases shares of the specific, corresponding securities. No contributions are directly invested into the mutual funds or collective investment trusts.

The following list provides the investment options available for your Plan(s). The expense ratio in the chart is the annual operating expenses of the underlying mutual fund divided by the average net assets of the underlying mutual fund. The expense ratio is retained by the investment management company. For prospectus information on your Plan's variable investment options, please use the drop down fund listing from the Retirement Services link found on [www.oneamerica.com/prospectuses](http://www.oneamerica.com/prospectuses). If you want additional information about your investment options, including current interest rates and variable investment performance, you can go to the OneAmerica Account Services website or you can contact OneAmerica Customer Service at P.O. Box 368, Indianapolis, IN 46206-0368 and 317-285-1877. A free paper copy of the information available on the website can be obtained by contacting OneAmerica Customer Service at 317-285-1877.

**NOTE:** Investments having a superscript **F** (F) indicate that the investment is frozen, which means the investment will no longer accept future contributions.

### **Investment option performance as of 07/31/2017**



Investment Option Fix Int/Stable Value/Cash	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
<b>AUL Stable Value Account (STVL)</b>	Fixed Int/Stable Val	0.00	\$0.00	N/A	N/A	N/A	N/A
Investment Option Intermediate-Term Bonds	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
<b>PIMCO Real Return Instl (CFPV)</b>	Inflation Protected B	0.45	\$4.50	N/A	N/A	1.02	12/08/2016
Benchmark Morningstar TIPS				N/A	N/A	2.09	12/08/2016
<b>BlackRock Total Return K (CFKR)</b>	Int Term Bond	0.53	\$5.30	N/A	N/A	2.73	12/08/2016
Benchmark Morningstar Intermediate Core Bond Index				N/A	N/A	3.57	12/08/2016
<b>Vanguard Int-Term Bond Idx Adm (CFWK)</b>	Int Term Bond	0.09	\$0.90	N/A	N/A	2.64	12/08/2016
Benchmark Morningstar Intermediate Core Bond Index				N/A	N/A	3.57	12/08/2016
Investment Option High Yield Bonds	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
<b>Vanguard High-Yield Corp Adm (CFWJ)</b>	High Yield Bond	0.13	\$1.30	N/A	N/A	5.84	12/08/2016
Benchmark Morningstar Intermediate Core Bond Index				N/A	N/A	3.57	12/08/2016
Investment Option Balanced	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
<b>AmerFds American Balanced R6 (CFJH)</b>	Balanced	0.29	\$2.90	N/A	N/A	7.90	12/08/2016
Benchmark Morningstar Moderate Target Risk				N/A	N/A	15.63	12/08/2016
Investment Option Large-Cap Stocks	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
<b>AmerFds Washington Mutual R6 (CFJW)</b>	Large Cap Value	0.30	\$3.00	N/A	N/A	8.87	12/08/2016
Benchmark Russell 1000 Value Index				N/A	N/A	13.36	12/08/2016
<b>DFA US Large Company I (CFMJ)</b>	Large Cap Blend	0.08	\$0.80	N/A	N/A	10.44	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>Vanguard 500 Index Adm (CFVW)</b>	Large Cap Blend	0.05	\$0.50	N/A	N/A	10.42	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>Vanguard US Growth Adm (CFYG)</b>	Large Cap Growth	0.32	\$3.20	N/A	N/A	17.79	12/08/2016
Benchmark Russell 1000 Growth Index				N/A	N/A	29.02	12/08/2016
Investment Option Mid-Cap Stocks	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
<b>Vanguard Mid Cap Index Adm (CFW3)</b>	Mid Cap Blend	0.08	\$0.80	N/A	N/A	7.76	12/08/2016
Benchmark Russell Mid Cap Index				N/A	N/A	16.70	12/08/2016
Investment Option Small-Cap Stocks	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
<b>GoldmanSachs SmCapVal R6 (CFM6)</b>	Small Cap Value	0.95	\$9.50	N/A	N/A	0.95	12/08/2016
Benchmark Russell 2000 Value Index				N/A	N/A	8.15	12/08/2016
<b>Jan Hen Small Cap Val N (CFPN)</b>	Small Cap Value	0.89	\$8.90	N/A	N/A	2.63	12/08/2016
Benchmark Russell 2000 Value Index				N/A	N/A	8.15	12/08/2016
<b>Vanguard Small Cap Index Adm (CFXG)</b>	Small Cap Blend	0.08	\$0.80	N/A	N/A	3.71	12/08/2016
Benchmark Russell 2000 Index				N/A	N/A	13.41	12/08/2016
<b>Jan Hen Triton N (CFNP)</b>	Small Cap Growth	0.68	\$6.80	N/A	N/A	11.83	12/08/2016
Benchmark Russell 2000 Growth Index				N/A	N/A	19.24	12/08/2016



<b>Investment Option Foreign Stocks</b>	<b>Investment Type</b>	<b>Expense Ratio %</b>	<b>Expense Ratio per \$1000</b>	<b>1 year</b>	<b>5 year</b>	<b>10 year or inception</b>	<b>Investment option inception</b>
<b>DFA Emerging Markets I (CFKX)</b>	Diversified Emerg Mkt	0.48	\$4.80	N/A	N/A	21.83	12/08/2016
Benchmark Russell Emerging Markets Index				N/A	N/A	39.88	12/08/2016
<b>GoldmanSachs Int Eq Insi R6 (CFMX)</b>	Foreign Blend	0.83	\$8.30	N/A	N/A	18.59	12/08/2016
Benchmark Russell Developed Index				N/A	N/A	25.39	12/08/2016
<b>Vanguard Dev Mkts Idx Adm (CFVY)</b>	Foreign Blend	0.09	\$0.90	N/A	N/A	16.72	12/08/2016
Benchmark Russell Developed Index				N/A	N/A	25.39	12/08/2016
<b>Investment Option Specialty</b>	<b>Investment Type</b>	<b>Expense Ratio %</b>	<b>Expense Ratio per \$1000</b>	<b>1 year</b>	<b>5 year</b>	<b>10 year or inception</b>	<b>Investment option inception</b>
<b>DFA Real Estate Securities I (CFMG)</b>	Specialty	0.18	\$1.80	N/A	N/A	4.07	12/08/2016
Benchmark Russell 1000 Index				N/A	N/A	21.01	12/08/2016
<b>Prudential Jenn Natural Recs Q (CFRJ)</b>	Specialty	0.77	\$7.70	N/A	N/A	-10.35	12/08/2016
Benchmark Russell 1000 Index				N/A	N/A	21.01	12/08/2016
<b>Investment Option Managed Asset Allocation</b>	<b>Investment Type</b>	<b>Expense Ratio %</b>	<b>Expense Ratio per \$1000</b>	<b>1 year</b>	<b>5 year</b>	<b>10 year or inception</b>	<b>Investment option inception</b>
<b>TIAA-CREF Lifecycle Idx 2010 I (CFT4)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	5.84	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx 2015 I (CFT6)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	6.44	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx 2020 I (CFT7)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	7.24	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx 2025 I (CFT9)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	8.08	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx 2030 I (CFVG)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	8.97	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx 2035 I (CFVH)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	9.82	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx 2040 I (CFVJ)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	10.64	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx 2045 I (CFVK)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	11.01	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx 2050 I (CFVM)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	11.16	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx 2055 I (CFVN)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	11.27	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016



Investment Option Managed Asset Allocation	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
<b>TIAA-CREF Lifecycle Idx 2060 I (CFVP)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	11.35	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016
<b>TIAA-CREF Lifecycle Idx Inc I (CFVR)</b>	Mgd Asset Allocation	0.10	\$1.00	N/A	N/A	5.47	12/08/2016
Benchmark Morningstar S&P 500 Index				N/A	N/A	21.44	12/08/2016

If the Plan permits and the participant invests in assets not specifically reported on the quarterly statements provided by AUL, the participant will receive more than one statement detailing the investments in the plan within a reasonable amount of time after the end of each quarter. Examples of these types of assets include self-directed brokerage accounts, real estate, life insurance, or assets with another vendor.

An investment's past performance is not necessarily an indication of how the investment will perform in the future. Fees and expenses are only one of several factors to consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce growth of a retirement account. Participants and beneficiaries can visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa) for an example demonstrating the long-term effect of fees and expenses.

The benchmarks shown in the chart above are broad-based securities market indices produced and administered by independent and unrelated third parties. These benchmarks are provided to help you assess the investment options available in your plan. Since each available investment option may have a different inception date and since the performance of each benchmark is calculated from the inception date of the related investment option, the performance of a benchmark displayed in the chart and related to a particular investment option choice could be different than the same benchmark shown in relationship to a different investment option.

©2017 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) is intended for use by plan sponsors, administrators, and participants and may not be recycled or redistributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.





## Exhibit B: Fees and Charges

The fees and charges shown below may be charged against your account on an individual, rather than a plan-wide basis. If these fees are deducted from your account, your quarterly statement will list the amount in the Fee section. Fees for plan administrative, legal, accounting, and other services are paid by the plan sponsor. However, the Plan Sponsor may direct that these fees be assessed against participant accounts on a pro rata or per capita basis.

### *Direct Administrative Fees:*

All direct administrative fees on this Plan(s) are billed to the Plan Sponsor.

### *Direct Individual Participant Fees:*

<b>Other Individual Participant Fees</b>		
<b>Fee Type</b>	<b>Amount</b>	<b>Description</b>
Distribution	\$40	Fee assessed at time of a full distribution
Loan Initiation	\$75	Fee per loan is deducted from the participant's account at the time of distribution
Loan Administration	\$24	Fee per loan is charged annually by deducting \$6 from the participant's account at the end of each full Contract Quarter.

### *Direct Contract Termination Fees (also may apply to Individual Participant Withdrawals):*

Any contract termination fees associated with this Plan(s) are not deducted from participant accounts.

### *Investment Option Charge (IOC):*

The AUL portion of the IOC is calculated using the following asset charge.

#### **Asset Charge:**

<b>The variable investment plus (VIP) feature applies to participant variable account balances. The VIP Credit amounts are calculated using the monthly equivalents of the annual factors.</b>				
<b>Aggregate Month-End Plan Investment Account Value (Minimum)</b>	<b>Aggregate Month-End Plan Investment Account Value (Maximum)</b>	<b>Annual VIP Credit Factor</b>	<b>Effective Net Asset Charge After VIP</b>	<b>Effective Net Asset Charge After VIP per \$1,000</b>
\$0	\$249,999	0.00%	1.25%	\$12.50
\$250,000	\$499,999	0.00%	1.25%	\$12.50
\$500,000	\$749,999	0.00%	1.25%	\$12.50
\$750,000	\$999,999	0.00%	1.25%	\$12.50
\$1,000,000	\$1,999,999	0.35%	0.90%	\$9.00
\$2,000,000	\$2,999,999	0.35%	0.90%	\$9.00
\$3,000,000	\$3,999,999	0.40%	0.85%	\$8.50
\$4,000,000	\$4,999,999	0.40%	0.85%	\$8.50
\$5,000,000	\$9,999,999	0.40%	0.85%	\$8.50
\$10,000,000+		0.40%	0.85%	\$8.50

The net asset charge for the plan as of the date this document was prepared was 0.00%.





**Non-AUL Fees:**

In addition, the Plan Sponsor has authorized the collection of fees for other plan services providers from participant accounts. No portion of these fees will be retained by AUL. These fees are as follows:

<b>Other Plan Service Provider Fees</b>		
<b>Fee Type</b>	<b>Amount</b>	<b>Description</b>
Redemption Fee	Variable	A fee assessed to a participant account by an investment management company if shares of a particular mutual fund are purchased and sold within the minimum holding period determined by the investment management company. No portion of this fee will be retained by AUL. A detailed description of a redemption fee, and a list of fees as of a specific point in time, can be found within our Glossary (see the Redemption fee and transfer restrictions guide).