



Services Agreement & Fee Disclosure

AUL Retirement Services
BVCAP 403(B) PLAN
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



Services Agreement & Fee Disclosure

AUL Retirement Services
BVCAP 403(B) PLAN
G76735

This Agreement is effective for the 2018 Plan Year with services to begin on the date this Agreement is accepted by AUL.

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.

General Provisions

The Plan Sponsor (hereinafter “you”), having established a retirement plan (hereinafter “Plan”), has retained American United Life Insurance Company® of Indianapolis, Indiana, a OneAmerica® company (hereinafter “we, us, our, or AUL”) to assist in providing the recordkeeping, administrative and other services described herein. “Plan Sponsor” also means “administrator” as that term is defined under ERISA §3(16)(A).

AUL is not a fiduciary or a party to the Plan. We perform administrative functions for you within a framework of policies, interpretations, rules, practices, and procedures established by you. Accordingly, you or the prior plan recordkeeper shall furnish us with all necessary information we may require to carry out our duties. All services provided by us will be based on the data maintained in our records or information supplied by you or the prior plan recordkeeper. We shall be entitled to rely exclusively upon information furnished by you or the prior plan recordkeeper and shall have no duty to look beyond such information. Material will be prepared to the extent possible based on such information and data.

Full responsibility for final completion and timely filing of regulatory forms with the Internal Revenue Service, the Department of Labor, or any other governmental agency lies with you. You shall indemnify, protect and hold us harmless from any losses, liabilities, claims and expenses in connection therewith, including counsel fees and court costs, arising out of inadequate or inaccurate data supplied by you, the Contractholder, Trustees, and other fiduciaries, or their failure to forward reports prepared by us.

AUL Group Annuity Contract

“Contract” means the AUL Group Annuity Contract used to fund your Plan. This Agreement or any Amendments thereto do not affect either party’s duties or obligations under the Contract.

Services

AUL provides numerous services to assist in the operation and management of the Plan, as well as to your employees to help them fully benefit from the Plan and its many provisions. Our services are described in Exhibit A.

Notes and Conditions:

Facsimile/Electronic Media Acceptance

Instructions provided to us by you to execute, cancel, or otherwise proceed with transactions, including those related to, but not limited to, enrollments (except for AUL American Series Annuity Enrollment Forms), loan applications, distributions, and correspondence, will be accepted via facsimile, copy, or other electronic media. This does not apply to retirement plan adoption agreements, group annuity contract applications, or amendments thereto, the New Business Agreement, or Notice, Election & Release documents.



You hereby agree that we will not be responsible for any claims, losses, liabilities, or expenses, including legal fees and expenses, resulting from any action taken or not taken by us in reliance on such instructions.

AUL Internet and Telephone Services

You instruct us to make both online (www.OneAmerica.com) account access and interactive voice response services (OneAmerica TeleServe[®] system) available to participants with accounts held under the Contract. In addition, you hereby appoint us as your agent for the sole purpose of executing Plan participants' investment and withdrawal instructions through the AUL Web site and telephone system. It is understood that AUL will execute Plan participants' investment instructions received through the OneAmerica TeleServe[®] system or the OneAmerica Web site effective as of the close of business on the valuation date, as referenced in your Contract, in which AUL receives the request. Instructions received after 4 pm Eastern Time will be effective on the next day that the New York Stock Exchange is open for trading. It is further understood that AUL has no discretion or authority to alter or decline to execute any Plan participant investment instructions received through the OneAmerica TeleServe[®] system or the OneAmerica Web site, unless such instructions are impossible to execute. If any such instructions are impossible to execute, AUL will so notify the participant before the instructions are accepted by OneAmerica TeleServe[®] system or the OneAmerica Web site. All investment instructions received and executed through the OneAmerica TeleServe[®] system or the OneAmerica Web site will be confirmed in writing to the Plan participant within ten business days.

Optional Services

Certain optional services are available upon request as listed in Exhibit C. These services include assistance with special plan design (e.g., Individually Designed Plans, Non-AUL Documents, advanced plan compliance and administrative/recordkeeping rework, etc.) or rework requests for any services already delivered (e.g., revised annual reporting, Form 5500 revisions, and/or revised non-discrimination testing, etc.). If the requested rework requires adjustments to a financial transaction that involves variable investment funds, you will be responsible for any loss incurred by participant accounts as a result of market fluctuations. We will not adjust any financial transaction without receipt of your written consent. Charges may apply to any rework resulting from incomplete or incorrect information supplied to us.

Fees and Payments

Payment for Services

The fees for AUL's services are described in Exhibit C and are to be paid on a quarterly basis unless otherwise specified in this Agreement or any Amendments thereto.

All fees assessed by us shall be paid in full by you on or before the applicable payment due date. If any amounts remain unpaid for a period of sixty (60) days after the payment due date, we reserve the right to do one or more of the following:

- Initiate a collection action to secure full and complete payment of any and all amounts that are past due. In the event such action is taken, you are responsible for payment of the original debt, and any and all costs necessary in such action, including, but not limited to, service fees, postage, collection agency fees, court costs and fees, attorney fees, and all other fees necessary to enforce collection and judgments concerning your debt.
- Deduct such amounts (excluding late fees, which will be billed to you) from participant accounts on a pro-rata basis, if this option is provided for in the Contract.
- Suspend or cease providing administrative service to the Plan until such time as fees are paid in full.

Fee Schedule Subject To Change

The fees described in Exhibit C are not guaranteed. At our option and upon thirty (30) days notice to you, we may amend the fee schedule by adding or changing any fee.



Assignment

We may assign our rights and obligations under this Agreement to a third party by providing thirty (30) days notice to you.

Termination

If you do not agree with or wish to reject a change to any fee, you must affirmatively reject the change in writing within 30 days of receipt of the notice of the change. AUL's receipt of such written rejection will terminate this Agreement and AUL will immediately cease providing all of the services set forth and described in this Agreement.

Either party may terminate this Agreement thereto by providing thirty (30) days written notice to the other party. If you terminate this Agreement thereto prior to the end of a Plan Year, fees for the final Plan Year will be determined and assessed assuming completion of a full Plan Year and will be due prior to valuation of assets.

This Agreement and the services performed hereunder will terminate on the effective date of termination of the Contract. Standard contract termination processing includes providing a paper listing of participant account values and a single sum payment and/or annual installment payments by check or wire transfer to you or to whomever you direct. Additional contract termination services are available for a fee. These services include transfer of electronic participant data files to a successor recordkeeper, government reporting, plan testing, and mailing checks to individual participants.

Visit us at <http://www.oneamerica.com/investmentglossary> for a glossary to assist in understanding terms used in this document.

Exhibit A: AUL Services List

AUL provides the following valuable services to benefit Plan Sponsors and participants:

- Investment screening, due diligence, and reporting
- Participant access to interactive voice response and a call center
- Plan Sponsor operational support
- Enrollment Education
- Monthly Plan Sponsor newsletters
- Plan Sponsor (eSponsor) web site
- Assistance with Participant Fee Disclosure compliance
- Web-based investment education and support
- Initial and ongoing marketing materials and support
- Availability of a SSAE16 report

AUL provides full plan support, which includes the following recordkeeping services:

- Availability of an AUL plan document
- Availability of a loan procedure document (if loans are allowed by the plan type)
- Summary Plan Description (applies to all AUL plan documents - one initial SPD provided at no charge to the Plan Sponsor)
- Processing benefit payments and other distributions (Including, if allowed by your plan type, hardship/loan/in-service/separation from service processing)
- Processing contributions
- Cash or accrual basis accounting
- Signature ready Form 5500 and applicable schedules
- Employer plan financial reports
- Participant financial recordkeeping
- Participant quarterly statements
- Recordkeeping of participant eligibility, vesting and beneficiaries
- Electronic enrollment
- Form 1099-R or W-2 tax reporting and Form 945 tax reporting
- Assistance with calculation of allocations (except Top Heavy allocations)
- Assistance with regulatory plan testing - Services include:
 - IRC§401(m)/non-discrimination testing
 - IRC§402(g) or SIMPLE plan elective deferral limitations monitoring for contributions made to the AUL group annuity contract, excluding amounts transferred from a prior service provider.
 - IRC§410(b)(1)(A) and (1)(B) minimum coverage testing
 - IRC§415 annual addition limitation testing (this Plan only)

Estimate of Recordkeeping Cost:

The recordkeeping services identified above are provided to the Plan without an explicit charge, and AUL expects to receive revenue from investment management companies that is used, in part, to offset the expenses and costs of those services. Accordingly, AUL is obligated by Department of Labor regulation to provide you with a reasonable and good faith estimate of the cost of these recordkeeping services to your Plan.

To develop the estimate, AUL analyzed its most recent calendar year expenses attributable to retirement plans funded by an AUL group annuity contract (its "Total Expenses") and subtracted expenses not directly related to providing recordkeeping services (primarily expenses related to sales, marketing and investment management functions), which left AUL's "Recordkeeping Expenses." AUL then developed a Recordkeeping Ratio, which is

the ratio of Recordkeeping Expenses to Total Expenses. This Recordkeeping Ratio was applied to the retained revenue that AUL expects in connection with plans similar to yours, resulting in the estimate of the cost of recordkeeping services to your Plan. In determining whether a plan was similar to yours, AUL considered the services available to your Plan, the number of participants, and the amount of plan assets.

Based on this methodology, AUL estimates the cost of the recordkeeping services provided to your Plan to be 1.67% of the total assets under your Contract. It is important to remember that this is a reasonable and good faith estimate for the sole purpose of complying with the Department of Labor regulation.

Optional Services

If requested by the Plan Sponsor, AUL may perform additional services, such as those described below, for a fee or charge in accordance with Exhibit C to be quoted at the time the request is made:

- Administrative/Recordkeeping Work
 - Examples: Processing – Rework, Annual Report – Rework, Compliance Testing – Rework
- Advanced Plan Compliance Work
 - Examples: Restatements, IRS Filings - Voluntary Correction Program (VCP), Form 5300, etc. (excludes Form 5500), MEP Adopting Employer Amendments, Cross Testing, Legislative Restatements, Specialized Testing (Benefits, Rights and Features 401(a)(4), Compensation Ratio Testing 414(s), General Test)
- Special Plan Services
 - Examples: Individually Designed Plans, Non-AUL Plan Documents, Plan Mergers, Plan Spin-offs

All services described above are provided by AUL as a non-fiduciary service provider, except that assets held in or in connection with an insurance company separate account are considered to be plan assets under DOL regulations. As a result, AUL is considered to be an investment manager, as defined by ERISA, with respect to its separate account. However, AUL exercises no discretion with respect to the investments made by it and only purchases securities that directly correspond to the investment account within the AUL separate account that has been selected by the Plan participant.

Notes and conditions on services:

Availability of regulatory plan testing and government reporting: Assistance with regulatory plan testing and government reporting will not be available if any of the following conditions exist: 1) AUL does not hold all plan assets; 2) the employer has related employers and we do not hold all of the assets of all the plans of those related employers; 3) we have not received all information necessary regarding all of your plans and all plans of the members of any controlled group or affiliated service group to which you belong; or 4) the Plan is part of a Qualified Separate Line of Business (QSLOB). Further, there may be additional charges for permissive aggregation or disaggregation regulatory plan testing.

Changes in pension law: Should pension laws change and those changes necessitate that a change be made to any AUL plan, we will make available the necessary amendments or legislative restatements, for a fee.

Loans and ROTH contribution sources: AUL does not permit loans from Roth sources. Full Plan Support is not currently available if an existing plan has outstanding loans taken from Roth money.

Required information and service timing: Unless we receive all required information at least forty-five (45) days before a particular governmental deadline, we will not guarantee performing services in time to meet such deadline.



Exhibit B: Investment Options

The following list provides the investment options available for your Plan.

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

Investment Option	Investment Type	Revenue Sharing %	Expense Ratio %
Fix Int/Stable Value/Cash			
AUL Stable Value Account (STVL)	Fixed Int/Stable Val	0.00	0.00

Investment Option	Investment Type	Revenue Sharing %	Expense Ratio %
Intermediate-Term Bonds			
PIMCO Real Return Instl (CFPV)	Inflation Protected B	0.00	0.45
BlackRock Total Return K (CFKR)	Int Term Bond	0.00	0.53
Vanguard Int-Term Bond Idx Adm (CFWK)	Int Term Bond	0.00	0.09

Investment Option	Investment Type	Revenue Sharing %	Expense Ratio %
High Yield Bonds			
Vanguard High-Yield Corp Adm (CFWJ)	High Yield Bond	0.00	0.13

Investment Option	Investment Type	Revenue Sharing %	Expense Ratio %
Balanced			
AmerFds American Balanced R6 (CFJH)	Balanced	0.00	0.29

Investment Option	Investment Type	Revenue Sharing %	Expense Ratio %
Large-Cap Stocks			
AmerFds Washington Mutual R6 (CFJW)	Large Cap Value	0.00	0.30
DFA US Large Company I (CFMJ)	Large Cap Blend	0.00	0.08
Vanguard 500 Index Adm (CFVW)	Large Cap Blend	0.00	0.05
Vanguard US Growth Adm (CFYG)	Large Cap Growth	0.00	0.32

Investment Option	Investment Type	Revenue Sharing %	Expense Ratio %
Mid-Cap Stocks			
Vanguard Mid Cap Index Adm (CFW3)	Mid Cap Blend	0.00	0.08

Investment Option	Investment Type	Revenue Sharing %	Expense Ratio %
Small-Cap Stocks			
GoldmanSachs SmCapVal R6 (CFM6)	Small Cap Value	0.00	0.95
Jan Hen Small Cap Val N (CFPN)	Small Cap Value	0.00	0.89
Vanguard Small Cap Index Adm (CFXG)	Small Cap Blend	0.00	0.08
Jan Hen Triton N (CFNP)	Small Cap Growth	0.00	0.68

Investment Option	Investment Type	Revenue Sharing %	Expense Ratio %
Foreign Stocks			
DFA Emerging Markets I (CFKX)	Diversified Emerg Mkt	0.00	0.48
GoldmanSachs Int Eq Insi R6 (CFMX)	Foreign Blend	0.00	0.83
Vanguard Dev Mkts Idx Adm (CFVY)	Foreign Blend	0.00	0.09



Investment Option Specialty	Investment Type	Revenue Sharing %	Expense Ratio %
DFA Real Estate Securities I (CFMG)	Specialty	0.00	0.18
Prudential Jenn Natural Recs Q (CFRJ)	Specialty	0.00	0.77

Investment Option Managed Asset Allocation	Investment Type	Revenue Sharing %	Expense Ratio %
TIAA-CREF Lifecycle Idx 2010 I (CFT4)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2015 I (CFT6)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2020 I (CFT7)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2025 I (CFT9)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2030 I (CFVG)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2035 I (CFVH)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2040 I (CFVJ)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2045 I (CFVK)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2050 I (CFVM)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2055 I (CFVN)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx 2060 I (CFVP)	Mgd Asset Allocation	0.00	0.10
TIAA-CREF Lifecycle Idx Inc I (CFVR)	Mgd Asset Allocation	0.00	0.10

AUL and/or its affiliate, OneAmerica Securities, Inc. ("OAS") have contractual arrangements with the investment management companies that provide mutual funds or collective trusts that underlie the investment options offered by AUL in your group annuity contract. Pursuant to these arrangements, AUL and/or OAS receive revenue sharing payments from the investment management companies as compensation for providing plan participant recordkeeping, communication, marketing, distribution and other services to the investment management companies. These revenue sharing amounts consist of a portion of the expense ratio of the underlying mutual fund or collective trust investment and can take the form of 12b-1 fees, subtransfer agency fees, shareholder servicing fees or other types of fees. The amount of revenue sharing received by AUL and/or OAS varies from one underlying investment option to another and is shown on the investment chart above.

Included in these revenue sharing amounts are those paid to OAS by OneAmerica Funds, Inc., an AUL and OAS affiliate.

Exhibit C: Fee Schedule

This document is intended to provide the Plan Sponsor and all Plan fiduciaries with the information necessary for them to make informed decisions about the services to be provided by AUL in connection with the referenced Plan and the cost of these services. In providing this information, this document will serve as the initial fee disclosure document required by the U.S. Department of Labor (DOL) regulation §2550.408b-2(c). This regulation requires covered service providers to the plan to make disclosures to the responsible plan fiduciaries. A responsible plan fiduciary is “a fiduciary with authority to cause the covered plan to enter into, or extend or renew, the contract or arrangement.” If you are not the responsible plan fiduciary for the plan, please forward this disclosure to a responsible plan fiduciary immediately.

An AUL group annuity contract(s) is the funding vehicle(s) for the Plan. This Contract includes the investment options selected in Exhibit B.

AUL credits interest to amounts allocated to either the AUL Fixed Interest Account or AUL Stable Value Account investment options at interest rates determined and declared in advance by AUL. All such rates will be equal to or greater than any applicable minimum guaranteed interest rate. At all times amounts allocated to these options and all interest credited is fully guaranteed by AUL and backed by the assets of AUL's general account.

Variable investment options are provided through investment accounts within an AUL separate account, which are supported by securities purchased as directed by the group annuity contractholder and/or Plan participants. In general these securities are shares of mutual funds and/or collective investment trusts that have been screened and selected by AUL to provide multiple options based upon different investment styles and objectives.

In addition to providing the group annuity contract(s) as the funding vehicle(s) for the Plan, AUL will provide the services listed in Exhibit A.

In compensation for its professional services in connection with providing the group annuity contract(s) as funding vehicle(s), providing recordkeeping and administrative services and the acquisition costs, compliance support, sales office expenses, overhead, sales commissions, annuity purchase rate guarantees, reasonable profit, and other related costs, AUL receives compensation from the following:

- **Direct charges:** These are charges that are billed to the Plan Sponsor or deducted from participant accounts if properly authorized.
- **Asset Charge:** This charge is a stated percentage of the assets in the variable separate account investment options and may be collected by way of the calculation of the unit price of a separate account investment option.
- **Revenue Sharing:** These are amounts received from the investment management companies that provide the mutual funds or collective trust investments that underlie the separate account investment option offered by AUL in the Contract.

Additionally, American United Life Insurance Company (AUL) earns interest on the aggregate cash balance held by AUL in its omnibus bank account with respect to (1) contributions received but not allocated or (2) benefits and other disbursements paid but not cashed or cleared by its bank. Such interest will be at money market rates applicable to very short term investments, and will be retained by AUL as compensation for the services provided to the Plan and its participants.



Contributions received by AUL prior to the close of the New York Stock Exchange (NYSE) are allocated to the group annuity contract(s) that serves as the funding vehicle for the Plan and to participant accounts thereunder the same day as they are received if the contributions are accompanied with deposit information in good order. Contributions received after the close of the NYSE are allocated the next business day after receipt. Contributions received without deposit information in good order are held by AUL until the necessary information is received or for seven days whichever comes first. Once seven days passes, the contributions are returned to the plan sponsor or the employer. Unallocated amounts are held in AUL's omnibus cash account and could earn interest at money market rates applicable to very short term investments.

When AUL makes a distribution from the group annuity contract that serves as a funding vehicle for the Plan, funds are transferred from a contract's or participant's account to a disbursement account on the day the distribution is made. Distributions not yet cleared are held in AUL's omnibus cash account and interest will be earned by AUL at money market rates applicable to very short term investments beginning on the date the funds are transferred to the disbursement account and ending on the date the distribution clears through AUL's bank. The timing of the clearing process is beyond AUL's control.

AUL has agreed to timely and accurately process transaction orders received in good order prior to market close. However, from time to time inadvertent errors are made by AUL personnel. When that happens, AUL will correct the error as soon as practical after AUL has sufficient information to do so. In making the correction, AUL will put the impacted plan and/or participant in a financially equivalent position as would have existed had no error been made. This means AUL will make the plan and/or the participant whole for any loss resulting from an error correction. If the correction results in there being a gain, AUL will keep the gain as additional compensation for the services it provides to the plan.

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:

Annual Admin Service Fee		
If total plan assets are in the range below	And if the average participant account balance is: \$0 - \$19,999	And if the average participant account balance is: \$20,000 +
\$0 - \$999,999	\$1,250	\$1,250
\$1,000,000 +	\$1,250	\$0

The annual admin fee will be determined by the plan assets (excluding brokerage window assets, if any) and the average participant balance at the end of the billing period. 1/4 of the fee shown will be assessed quarterly. For example, a \$1,000 fee is assessed \$250 each quarter.

Per Participant Account Fee		
If total plan assets are in the range below	And if the average participant account balance is: \$0 - \$19,999	And if the average participant account balance is: \$20,000 +
\$0 - \$999,999	\$20	\$20
\$1,000,000 +	\$20	\$0

The per participant account fee will be determined by the average participant balance (excluding brokerage window assets, if any) at the end of the period. 1/4 of the fee shown will be assessed quarterly. For example, a \$40 fee is assessed \$10 each quarter.

Other Administrative Fees		
Fee Type	Amount	Description
Minimum Contribution	\$1,000	An annual fee if contributions made for the Plan Year are less than \$75,000 minus 10% of the end of Plan Year Account Value.
Contribution Census System Non-Usage	\$1,000	An annual fee
Administrative/Recordkeeping Work (ARW)	\$100	Optional Service, per hour
Advanced Plan Compliance Work (APCW)	\$200	Optional Service, per hour (2 hour minimum)
Special Plan Services (SPS)	\$1,000	Optional Service, per year or per event

Direct Individual Participant Fees:

Other Individual Participant Fees		
Fee Type	Amount	Description
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):

Other Contract Termination Fees		
Fee Type	Amount	Description
Market Value Adjustment	Variable	Please consult a copy of the AUL Group Annuity Contract provided to the Plan Sponsor for more information.
Test File Package	\$500	Refer to the AUL Glossary at http://www.oneamerica.com/investmentglossary
Electronic Deconversion File Package	\$1,000	Refer to the AUL Glossary at http://www.oneamerica.com/investmentglossary

Investment Option Charge (IOC):

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

Asset Charge:

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.			
Aggregate Month-End Plan Investment Account Value (Minimum)	Aggregate Month-End Plan Investment Account Value (Maximum)	Annual VIP Credit Factor	Effective Net Asset Charge After VIP
\$0	\$249,999	0.00%	1.25%
\$250,000	\$499,999	0.00%	1.25%
\$500,000	\$749,999	0.00%	1.25%
\$750,000	\$999,999	0.00%	1.25%
\$1,000,000	\$1,999,999	0.35%	0.90%
\$2,000,000	\$2,999,999	0.35%	0.90%
\$3,000,000	\$3,999,999	0.40%	0.85%
\$4,000,000	\$4,999,999	0.40%	0.85%
\$5,000,000	\$9,999,999	0.40%	0.85%
\$10,000,000+		0.40%	0.85%

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:

Other Plan Service Provider Fees		
Fee Type	Amount	Description
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).
3(38) Standard	0.0125%	Fee is a percentage of the account value assessed quarterly.