

Financial Ratings

The financial strength of the companies of OneAmerica® is evident by the favorable ratings assigned by independent industry ratings organizations.

A.M. Best

A+ (Superior) — Stable outlook

A.M. Best's A+ (Superior) rating is second-highest of 15 possible ratings, according to its August 20, 2021 report, and reflects:

- Very strong risk-based capital position
- Very strong overall balance sheet assessment
- History of maintaining profitability including during the pandemic, with measures of manageable earnings volatility
- Well-diversified and managed investment portfolio
- Well-defined ERM program with strong risk management culture

insurance companies: American United Life Insurance Company® (AUL) and The State Life Insurance Company® (State Life). They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Ratings are under continuous review and subject to change and/or affirmation.

S&P

AA- — Stable outlook

Standard and Poor's AA- rating is fourth-highest of 22 possible ratings, according to its October 19, 2021 report, and reflects:

- Strong competitive position, supported by leading market position in niche Care Solutions (combo product) business
- Consistent sales growth across all lines of business
- Very strong capital, demonstrated by 'AA' redundancy
- Strong business risk profile and very strong financial risk profile

These ratings reflect assessments of the claims-paying ability of the following OneAmerica®

2021 Financial results

The companies of OneAmerica®

Assets under administration	\$104.4 billion
Revenue	\$3.1 billion
Equity	\$4.0 billion
Net investment income	\$1.1 billion
Net income	\$205.9 million

Note: Financial results are produced according to Generally Accepted Accounting Principles (GAAP). These consolidated results include OneAmerica Financial Partners, Inc. and its subsidiaries. Assets under administration includes total GAAP assets plus assets administered by OneAmerica companies including McCready and Keene, Inc. and OneAmerica Retirement Services LLC.

American United Life Insurance Company®

Total assets	\$39.0 billion
Total life insurance in force	\$131.3 billion
Premium and other income	\$5.7 billion
Total surplus (incl. Asset Valuation Reserve)	\$1.5 billion
Net investment income	\$623.2 million
Statutory pre-tax net gain/(loss)	\$50.1 million

The State Life Insurance Company®

Total assets	\$10.4 billion
Total life insurance in force	\$12.9 billion
Premium and other income	\$842.6 million
Total surplus (incl. Asset Valuation Reserve)	\$671.0 million
Net investment income	\$324.8 million
Statutory pre-tax net gain	\$55.1 million

Note: Financial results for AUL and State Life are reported on a statutory basis.

Note: OneAmerica Financial Partners is a stock insurance holding company, not a licensed insurance company.

NOT A DEPOSIT • NOT FDIC OR NCUA INSURED • NOT BANK OR CREDIT UNION GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE

The companies of OneAmerica include American United Life Insurance Company®, The State Life Insurance Company®, OneAmerica Retirement Services LLC, McCready & Keene, Inc., OneAmerica Securities, Inc., Pioneer Mutual Life Insurance Company®, a stock subsidiary of American United Mutual Insurance Holding Company, and OneAmerica Asset Management, LLC.