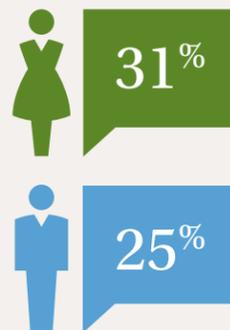


Insights from our research

Participant Behaviors

From August 1 to November 1, 2013, the companies of OneAmerica® fielded an online survey to visitors to its participant website to better understand behaviors and what resources might be most effective in helping plan participants prepare for retirement. A total of 7,545 participants answered questions about their savings behaviors and motivations, education and resource preferences and working with financial professionals. Respondents who indicated that they were aged 51 or older also answered questions specifically about nearing retirement. The survey results give us insights into how plan sponsors can better help their plan participants more confidently prepare for retirement.

Note: Group variable annuity products are issued by American United Life Insurance Company® (AUL) and registered group variable annuity products are distributed by OneAmerica Securities, Inc., Member FINRA, SIPC, a Registered Investment Advisor, 433 N. Capitol Ave., Indianapolis, IN 46204, (877) 285-3863, which is a wholly owned subsidiary of AUL. McCready and Keene provides administrative and recordkeeping services and is not a broker/dealer or an investment advisor. Neither AUL, OneAmerica Securities, McCready and Keene nor their representatives provide tax, legal or investment advice.



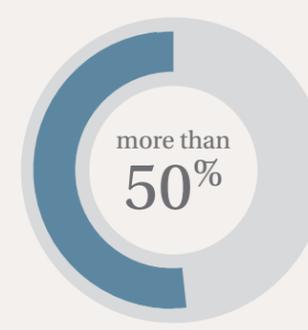
Enrollment meetings

Women are 6 percent more likely to be influenced to participate in the plan by enrollment meetings than men.



Retirement contributions

57 percent of participants are not contributing more to their retirement plan because of other financial priorities.



Automatic deferral

More than half of plan participants indicate that they would be in favor of an automatic annual deferral increase.



Online education

56 percent of participants favor online tools, such as calculators, articles and videos.



Retirement calculators

55 percent of respondents indicate that they aren't sure how to calculate their retirement goals.



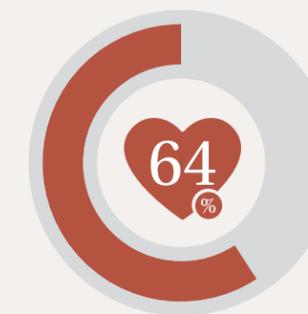
Personal finance

Only 50 percent of respondents say they are very or somewhat knowledgeable about taxes, Social Security, estate planning and investment concepts.



Financial professionals

More than 20 percent of participants do not work with a financial professional because they think doing so would be too expensive.



Healthcare costs

64 percent of participants aged 50 or older have considered how they will pay for healthcare post-retirement.