Hill Country MHDD Retirement Plan

These are your individual accounts in which you contribute. You determine the allocation of each.

457 / 403(b) Plans

All employees are immediately eligible to contribute to the 403(b). Employees who do not make an contribution election, will be automatically enrolled at 1% of annual salary.

Contribution Limits: (Lesser of)
$19,000.00
- or -
100% of salary

Additional Catch-up Provisions:
$6,000 for participants over age 50

Traditional (pre-tax) or Roth (after-tax) option available for 457 and 403(b)

Withdrawal Restrictions

Withdrawals permitted:

- Separation from service; or
- Death or Disability; or
- Reaching Age 65

Loans are permitted for Employee Deferral Accounts (457 or 403b)

Hardship/Unforeseen Emergency distributions are not permitted.

Securities offered though Institutional Securities Corporation, Member FINRA & SIPC.

Institutional Securities Corporation is an affiliate of ISC Group, Inc.

These accounts are established for your benefit. You determine the allocation of each 401(a) Plan

401(a) Plan

Employer Matching:

Employer matches your 457 contributions dollar for dollar up to 6% of your salary.

Employees Deferrals are **100%** vested.

Employer contributions are subject to the following schedule of service time:

Service Time	Vesting %
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6+ years	100%

Contact Information:

ISC Group: 800-888-3520
www.iscgroup.com

OneAmerica: 800-249-6269

RETIREMENT 101

LEARN MORE ABOUT THE ROTH OPTION

The **Roth** option

To determine whether the Roth option is suitable for you visit *www.oneamerica.com/today.*

Your retirement plan offers an additional way to contribute. In a traditional qualified plan, contributions are made with pre-tax dollars. Once you retire and begin taking distributions from the plan, your contributions and earnings are taxed as ordinary income.

With the Roth option, you pay your taxes up front. Roth contributions are made with after-tax dollars, which means that first you are taxed on the full amount you earn and then your contribution is deducted. Your earnings accumulate tax free and, in general, distributions (both principal and earnings) are tax free when you retire.

As always, Roth contributions are deducted directly from your paycheck, and you are free to choose how your money is invested. If you take a distribution prior to age 59½ or within five years of the first Roth contribution, taxes and penalties may apply.

A new retirement preparation choice

	Traditional	**Roth**
Tax-deferred contributions	Yes	No
Tax-free distributions	No	Yes
Maximum annual contributions	$18,500 (in 2018)	$18,500 (in 2018)
Catch-up contributions allowed?	Yes; $6,000 annual maximum (in 2018)	Yes; $6,000 annual maximum (in 2018)

Roth tax-free distributions must meet tax law requirements. Traditional and Roth contributions are combined in determining maximum plan contributions and catch-up contributions. Your plan's limits may differ from this amount. Catch-up contributions may not be allowed by your plan.

Who should consider the Roth option?
The Roth option is not for everyone. It may be advantageous if you believe you'll be in a higher tax bracket when you retire or if you prefer to reduce your future tax liability instead of your current tax liability.

If you wish, you can also make both traditional and Roth contributions in the same year. The two contribution types must be kept in separate accounts, and your total retirement plan contributions (traditional and Roth) cannot exceed your plan's annual contribution limit.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Administrative and recordkeeping services provided by McCready and Keene, Inc. or OneAmerica Retirement Services LLC, companies of OneAmerica which are not broker/dealers or investment advisors. Group annuity contracts are issued by AUL and registered variable annuity products are distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member, FINRA, SIPC, One America Square, Indianapolis, IN 46282, 1-877-285-3863. Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice. Changes in the tax law may affect the information provided. Investors should consult with a qualified tax advisor, attorney or financial professional for personalized assistance, including any specific state law requirements.

LEARN MORE ABOUT YOUR ENROLLMENT OPTIONS

PLAN NUMBER [G62307]

2 Ways to get started today

1. eEnrollment
www.oneamerica.com/login

2. Register over the phone
OneAmerica TeleServe℠
1-800-249-6269

Preparing to enroll
- Have your plan number available.
  — Your plan number can be found in your enrollment kit, in provided plan documents or obtained from your plan representative.
- Decide how much you want to contribute towards your retirement.
- Determine how you want to invest your contributions.

1. eEnrollment
Registration:
- Go to *www.oneamerica.com/login.*
- Click on "Login" and then "Register for a new account."
- Select the "Account Services" link.
- Complete the step-by-step registration process, which includes:
  — Entering your plan number
  — Creating a User ID and password
  — Setting up password recovery information

Enrollment:
- Enter the User ID and Password created during Registration. Click Login.
- Complete the step-by-step enrollment process, which includes:
  — Entering contribution information
  — Identifying beneficiary designations (if applicable)
  — Selecting investments
  — Providing information regarding account consolidation (if applicable)

2. Register over the phone OneAmerica TeleServe℠
Registration:
- Call **1-800-249-6269.**
- Follow the prompts to speak with a representative. You may be required to:
  — Enter your Social Security number
  — Enter your plan number
  — Create and enter a PIN

To speak with a representative, press zero at any point in the call.

3 Tips about beneficiary designations

By adding or updating your beneficiary information, you can feel confident today that your retirement account will be paid out to the proper person when the time comes.

1. You can have more than one beneficiary.

2. Your beneficiary doesn't have to be a member of your immediate family.

3. It is a good habit to update your beneficiary designations annually, especially when you experience certain life events, such as:

- Marriage
- Birth or adoption of a child
- Divorce
- Death of a loved one

Updating your beneficiary online is simple and convenient. Follow these steps:

1. Log in to your account at www.oneamerica.com/login
2. Under My Information in the left navigation, select Personal Information (or click on the Beneficiary Box on the right)
3. Click Edit under the Current Beneficiaries section
4. Under the Beneficiary Designation page, you can follow steps to add or edit Primary, Secondary and Tertiary beneficiaries.

One Day I will feel confident in knowing where my retirement account will end up, One Day is Today®. Log in to your account at www.oneamerica.com.

Quick Notes – HILL COUNTRY MHDD – G62307

• If you are married, your spouse is automatically considered your primary beneficiary, unless your spouse waives beneficiary rights.
• In the event no beneficiary designation exists, or if the beneficiary is not alive at the time of your death, the death benefit will be paid in the following order of priority to: your surviving spouse, your surviving children (in equal shares), or your estate.
• Your beneficiary does not need to be a person. You can name a trust, charity or institution.

03/08/2018

Pathway to Retirement

Which investor profile are you?

In an effort to help our employees choose an appropriate investment strategy, ISC Group, Inc. has created four investment portfolios that offer varying levels of risk and investment philosophy. If you choose one of these options, you should (at a minimum) evaluate the risk of each portfolio and the amount of time until you plan to start taking distributions from your retirement plan. Investing always involves risk including the potential loss of principal.

This questionnaire will help you select an investor profile based on your personal situation and comfort level with investing. Answer these questions and total your score. The total score recommends which of the four risk profiles is most appropriate for you.

1. Last year, your year-end statement showed that your $10,000 investment had grown to $13,300. This year, however, your account value has fallen to $9,975. Because of this, you:

- ☐ Leave your money where it is, but choose to invest new money elsewhere. — **1 Point**
- ☐ Do nothing. Your goals haven't changed and you believe in the long-term potential of the investment you've selected. — **2 Points**
- ☐ Contribute more to this investment because you feel strongly about this investment's ability to help you reach your goals. — **3 Points**
- ☐ Take your money out of this investment because you can't stomach this kind of short-term loss. — **0 Points**

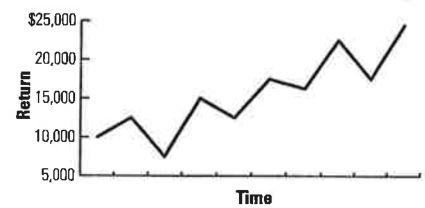
2. One of your investments has an annual lifetime return of **8%**. But during the past five years, it has had a negative return of **-1%**. What would you do?

- ☐ Leave your money where it is, but choose to invest new money elsewhere. — **1 Point**
- ☐ Do nothing. Your goals haven't changed and you believe in the long-term potential of the investment you've selected. — **2 Points**
- ☐ Contribute more to this investment because you feel strongly about this investment's ability to help you reach your goals. — **3 Points**
- ☐ Take your money out of this investment because you can't stomach this kind of short-term loss. — **0 Points**

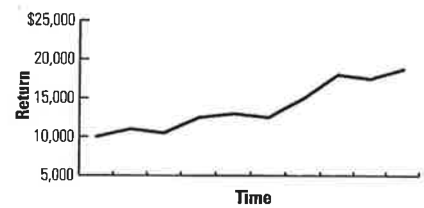
3. Take a look at the return of the three hypothetical investment portfolios to the right. The first portfolio fluctuates a lot over a short term but grows the most over the long term. The other portfolios fluctuate less over the short term but don't grow as much over the long term. Which one would you choose to invest in?

- ☐ # 1 — Higher long-term growth, but a lot of fluctuation over the short term. — **4 Points**
- ☐ # 2 — Less long-term growth than portfolio #1, but also has less short-term fluctuation. — **2 Points**
- ☐ # 3 — Lowest amount of long-term growth, with the least amount of fluctuation. — **1 Point**

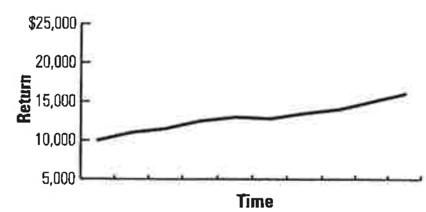
Sample investment portfolio #1



Sample investment portfolio #2



Sample investment portfolio #3



Note: All numeric and investment portfolio samples are hypothetical. These hypothetical investment returns are for educational purposes only and are not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings. Actual returns or principal value will vary. Balances shown are before reduction for taxes.

ISC

ISC Group, Inc. provides advisory services for this retirement plan. For questions about your plan, please contact:

ISC Service Team
1-800-888-3520
info@iscgroup.com

Select an investor profile to suit your style

Use your score from the previous page to identify the corresponding profile that may be suited for your retirement investments.

Scoring	Corresponding portfolio
1–4	Income
5–6	Balanced
7–8	Growth
9–10	Aggressive Growth

Investment portfolios

ISC Pathways Premier Income Model
Seeks to provide:
- High current income
- Moderate long-term capital appreciation

ISC Pathways Premier Balanced Model
Seeks to provide:
- Above average capital appreciation
- A moderate level of current income

ISC Pathways Premier Growth Model
Seeks to provide:
- High long-term capital appreciation
- Low current income

ISC Pathways Premier Aggressive Growth Model
Seeks to provide:
- High long-term capital appreciation

For more information, visit *www.iscretirement.com* or contact AUL Retirement Services at **1-800-249-6269**.

Note

Tax qualified retirement plans from American United Life Insurance Company® (AUL) are funded by an AUL group annuity contract. While a participant in an annuity contract may benefit from additional investment and annuity related benefits under the annuity contract, any tax-deferral is provided by the plan and not the annuity contract. • Registered group variable annuity contracts issued by AUL are distributed by OneAmerica Securities, Inc., Member FINRA, SIPC, a Registered Investment Advisor, 433 N. Capitol Ave., Indianapolis, IN 46204, 1-877-285-3863, which is a wholly owned subsidiary of AUL. • **Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained from your investment professional or by writing to 433 N. Capitol Ave., Indianapolis, IN 46204, 1-800-249-6269. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The product prospectus and underlying fund prospectus contain this and other important information. Read the prospectuses carefully before investing.** • A variable annuity contract is a long-term, tax-deferred investment designed for retirement that will fluctuate in value. Investing always involves risk, including the potential loss of principal. • ISC Group, Inc. is an independent third party investment advisor and is not an affiliate of AUL or OneAmerica Securities, and is not a OneAmerica company. • The Companies of OneAmerica are not responsible for any investment advice or other service provided by ISC Group. Any communications directed to the plan or the participants by ISC Group are not reviewed, approved or endorsed by any of the Companies of OneAmerica.

5 Tips for dealing with market volatility

1. Check your investment strategy
2. Avoid emotional investing
3. Review your investments with a professional
4. Don't give up on the market
5. Consider a more "hands off" approach

When the market is experiencing a downturn, it is easy to feel that your future is out of your control. Your reactions in times of economic uncertainty can make a difference in your level of retirement preparedness. The following suggestions may help you stay more in control of your investments during periods of market volatility.

1. Check your investment strategy

A good diversification strategy will be split between stocks, bonds and other investments, taking into consideration how long you have until retirement (or when you need to start taking withdrawals) and your risk tolerance.

You should review this investment strategy regularly. Some investments may perform better than others and, over time, your investment mix can shift away from your initial blend. If left unadjusted, your account could become either increasingly risky or conservative. The use of diversification and asset allocation as part of an overall investment strategy, however, does not ensure a profit or protect against loss in a declining market.

2. Avoid emotional investing

Most people want to avoid loss when investing. This can cause them to ignore past decisions about retirement preparation when it appears their accounts are suffering. The problem is that many investors choose to reduce their contributions when there is a loss, rather than sticking to a long-term investment strategy.

When you start feeling anxious about the economic situation, remember that you have a plan. If you don't have a plan, consult with a financial professional and create one. Keep in mind that markets go up and down. The long-term performance of your account is what matters. Your plan can help you stay on track.

3. Review your investments with a professional

When headlines detailing market slumps and economic woes start to worry you, it is a good idea to contact a financial professional to get the whole story. He or she can answer questions about how market volatility affects your specific financial situation. Your financial professional can also suggest ways you might become less vulnerable to market changes.

4. Don't give up on the market

When the market is in a downturn, it is tempting to get out of investing altogether. That is not always the best decision. Financial markets rise and fall quickly and, before you know it, the investments you got rid of may experience superior performance. History has taught us that knee-jerk reactions in a market slump often lead to regret when the market springs back.

5. Consider a more "hands off" approach

Managing your investments when the markets are volatile can be tricky. As an investor, you may opt to take more of a hands-off approach by investing in Target Date or Target Risk funds or hiring a third party Investment Management company to handle your investments for you. Both of these options rebalance your investment allocation for you as you reach different stages in your life and as the markets change. Discuss your managed account options with your financial professional.

Target Date Funds are designed for people who plan to retire and begin taking withdrawals during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments; the funds will shift assets from equities to fixed-income investments over time. As a result, the funds become more conservative over time as you approach retirement. It's important to remember that no strategy can assure a profit or prevent a loss in a declining market and the principal value of the Target Date Funds is not guaranteed at any time, including the target date. Target Date Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Target Date Funds, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. The principal amounts invested into these funds are not guaranteed at any point and may lose value.

One day you may feel less anxious about ups and downs in the market. One Day is Today!™

Learn more about creating and maintaining an investment strategy at *www.oneamerica.com/toolbox.*

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