ISC

Hill Country MHDD Retirement Plan

Employee Deferral Plans

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 plan. Employees who do not make an contribution election, will be automatically enrolled in the 457 plan at 1% of annual salary (Employees not wishing to participate must opt put.)

Contribution Limits: (Lesser of)
$20,500.00
- or -
100% of salary

Additional Catch-up Provisions:
$6,500 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.

Employer Plan

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 8% of your salary.

Vesting Schedules

Employees Deferrals are **100%** vested.

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

Service Time	Vesting %
1 year	0%
2 years	50%
3 years	100%

Contact Information:

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

OneAmerica: 800-249-6269

Keep your cool in a volatile market

Reacting in times of economic uncertainty

INVESTING

5 TIPS FOR DEALING WITH MARKET VOLATILITY

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 does not ensure a profit or protect against loss.

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.

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Retirement Plan Limits

IRS Limits on Retirement Benefits and Compensation

As published in IRS News Release IR-2021-216, Nov. 4, 2021

	2022	2021	2020
401(k), 403(b), 457 Elective Deferral Limit	$20,500	$19,500	$19,500
Catch-Up Contribution Limit (age 50 and older)	$6,500	$6,500	$6,500
Annual Compensation Limit	$305,000	$290,000	$285,000
Defined Contribution Limit	$61,000	$58,000	$57,000
Defined Benefit Limit	$245,000	$230,000	$230,000
Definition of Highly Compensated Employee	$135,000	$130,000	$130,000
Key Employee	$200,000	$185,000	$185,000
IRA Contribution Limit	$6,000	$6,000	$6,000
IRA Catch-Up Contributions (age 50 and older)	$1,000	$1,000	$1,000

For more information about retirement plan limits, please contact ISC Group at 800-888-3520.

Highlights of Changes for 2022

The contribution limit for employees who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan has increased to $20,500.

The catch-up contribution limit for employees aged 50 and over who participate in these plans remains unchanged at $6,500. The limitation regarding SIMPLE retirement accounts for 2022 has increased to $14,000.

The income ranges for determining eligibility to make deductible contributions to traditional Individual Retirement Arrangements (IRAs), to contribute to Roth IRAs and to claim the Saver's Credit all increased for 2022.

Taxpayers can deduct contributions to a traditional IRA if they meet certain conditions. If during the year either the taxpayer or his or her spouse was covered by a retirement plan at work, the deduction may be reduced, or phased out, until it is eliminated, depending on filing status and income. (If neither the taxpayer nor his or her spouse is covered by a retirement plan at work, the phase-outs of the deduction do not apply.)

Here are the phase-out ranges for 2022:

- For single taxpayers covered by a workplace retirement plan, the phase-out range is $68,000 to $78,000, up from $66,000 to $76,000.
- For married couples filing jointly, where the spouse making the IRA contribution is covered by a workplace retirement plan, the phase-out range is $109,000 to $129,000, up from $105,000 to $125,000.
- For an IRA contributor who is not covered by a workplace retirement plan and is married to someone who is covered, the deduction is phased out if the couple's income is between $204,000 and $214,000, up from $198,000 and $208,000.
- For a married individual filing a separate return who is covered by a workplace retirement plan, the phase-out range is not subject to an annual cost-of-living adjustment and remains $0 to $10,000.

The income phase-out range for taxpayers making contributions to a Roth IRA is $129,000 to $144,000 for singles and heads of household, up from $125,000 to $140,000. For married couples filing jointly, the income phase-out range is $204,000 to $214,000, up from $198,000 to $208,000. The phase-out range for a married individual filing a separate return who makes contributions to a Roth IRA is not subject to an annual cost-of-living adjustment and remains $0 to $10,000.

The income limit for the Saver's Credit (also known as the Retirement Savings Contributions Credit) for low- and moderate-income workers is $68,000 or married couples filing jointly, up from $66,000; $51,000 for heads of household, up from $49,500; and $34,000 for singles and married individuals filing separately, up from $33,000.

Key limit remains unchanged

The limit on annual contributions to an IRA remains unchanged at $6,000. The additional catch-up contribution limit for individuals aged 50 and over is not subject to an annual cost-of-living adjustment and remains $1,000.

Details on these and other retirement-related cost-of-living adjustments for 2022 are in Notice 2021-216 (PDF)[1], available on IRS.gov.

[1] https://www.irs.gov/pub/irs-drop/n-21-61.pdf

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Monitor your progress

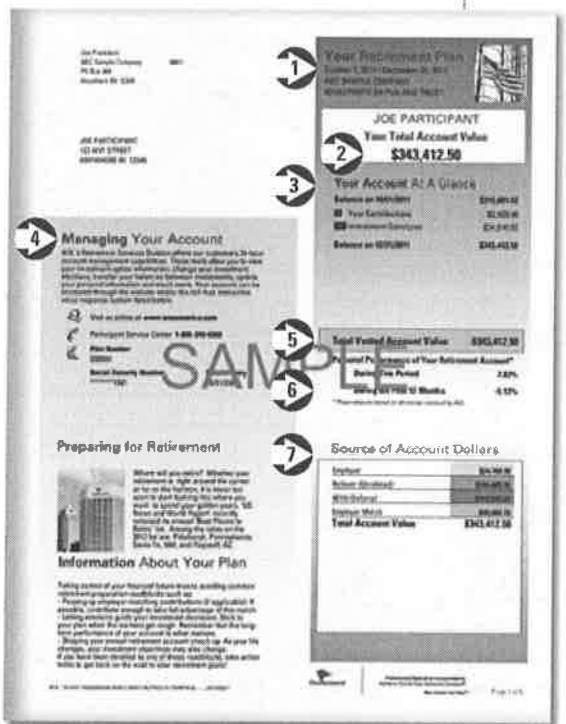
Reviewing your retirement account statement

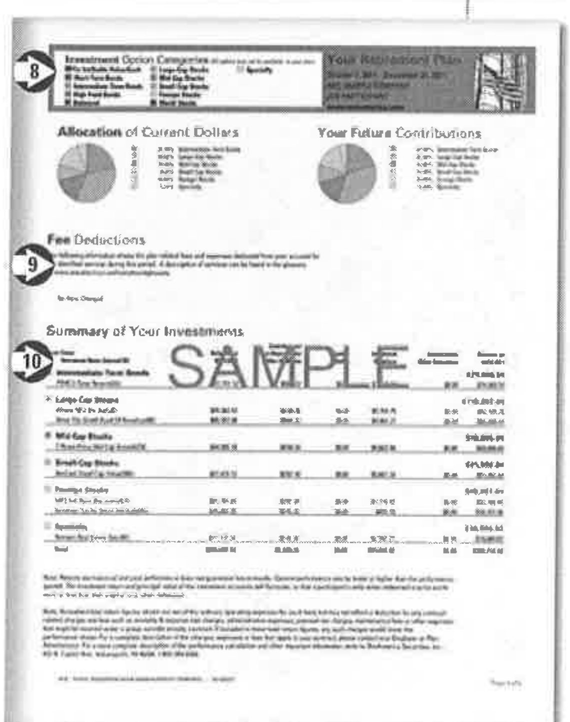
RETIREMENT 101

HOW TO READ YOUR RETIREMENT ACCOUNT STATEMENT

PRODUCTS AND FINANCIAL SERVICES PROVIDED BY AMERICAN UNITED LIFE INSURANCE COMPANY®, A ONEAMERICA® COMPANY

How to read your retirement account statement





Monitoring your account is an important part of participating in a retirement plan. This guide is intended to help you understand the information presented on your statement. You can use it as a helpful tool to manage your account. Please note that your statement may vary slightly from what is presented here.

1. **Your Retirement Statement**
   — The time period covered by your statement as well as your plan name.

2. **Your Total Account Value**
   — This includes money from all sources. Please note that this total may not be the same as your vested account and, due to timing, may not exactly align with the year-to-date contributions shown on your paycheck information.

3. **Your Account At A Glance**
   — Your beginning balance, ending balance and activity throughout the period.

4. **Managing Your Account**
   — Basic information about your account including your plan number and the web address and phone number for customer service.

5. **Total Vested Account Value**
   — If vesting for your plan is tracked in our system, your vested account balance is shown here.

6. **Personal Performance of Your Retirement Account**
   — Your personal investment performance for the statement period and for the last 12 months, if applicable.

7. **Source of Account Dollars**
   — Your account balance shown by contribution source.

8. **Investment Option Categories**
   — This key shows the various investment option categories. Please note, all of these categories may not be available in your plan.

9. Fee Deductions

— This section shows any plan-related fees and expenses deducted from your account for the identified services during the period.

10. Summary of Your Investments

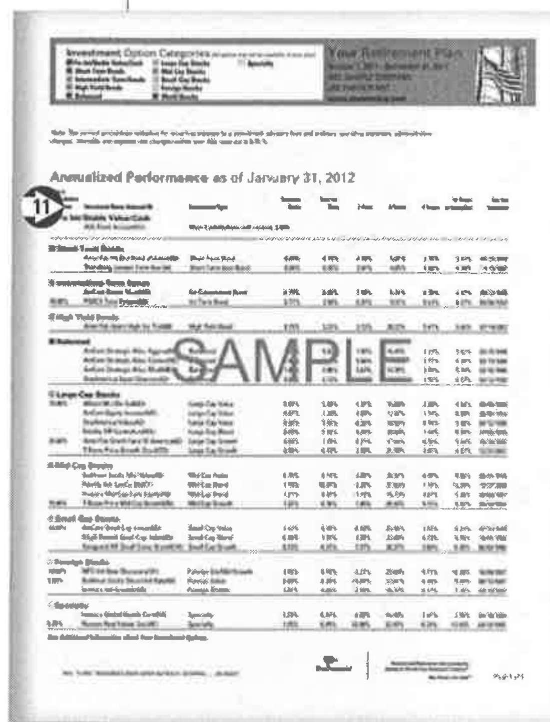
— A breakdown of your account balance by investment option. It includes beginning balance, activity during the period and ending balance.

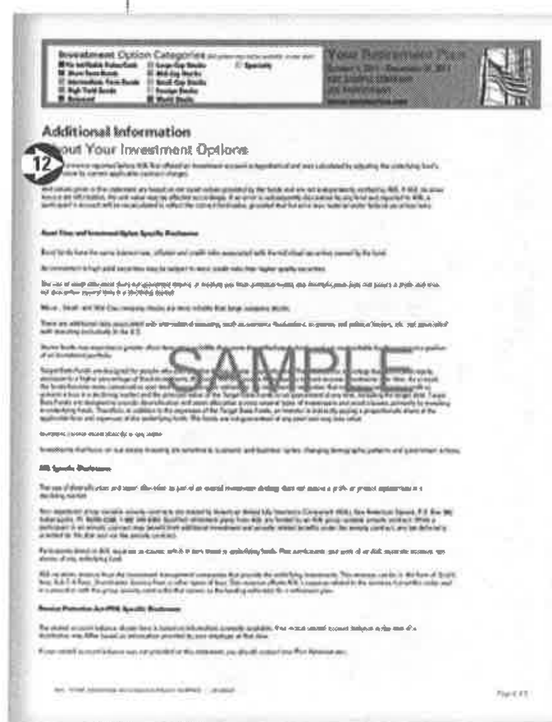
11. Investment Performance

— Annualized performance information for all investment options currently available in your plan. It also shows your allocation percentage for the investment options you have selected. Standardized performance is not included in this example; however, standardized performance will be included in the Investment Performance section for applicable plans.

12. Additional Information

— Important information about how performance is calculated and other investment details. Investment-specific disclaimers may apply. Log into your secure account at *www.oneamerica.com/login.*





If you have any questions about your account or statement, please contact the Participant Service Center at **1-800-249-6269** or log in to your account at *www.oneamerica.com/login.*

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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 One American Square, Indianapolis, IN 46282, 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.

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