

ONE DAY IS TODAY!®

Retirement website guide

The participant website offers you a convenient way to monitor and manage your retirement account, 24 hours a day, 7 days a week. There are many ways to navigate the website, but the 'My Plan' menu provides a quick and comprehensive look.

Learn more at
www.oaretirement.com

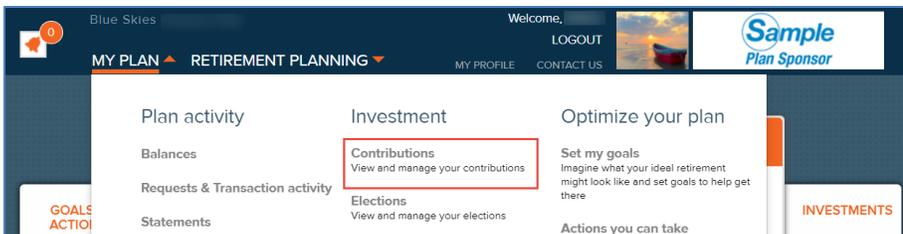
Menu navigation

Two options makes taking action easy

There are two main menus to choose from – 'My Plan' and 'Retirement Planning'. See below for more information on what is available under these menus.

Where do I change my salary deferral rate?

The 'Contributions' page under 'My Plan' will allow you to change your salary deferral rate.



Where do I change my investments?

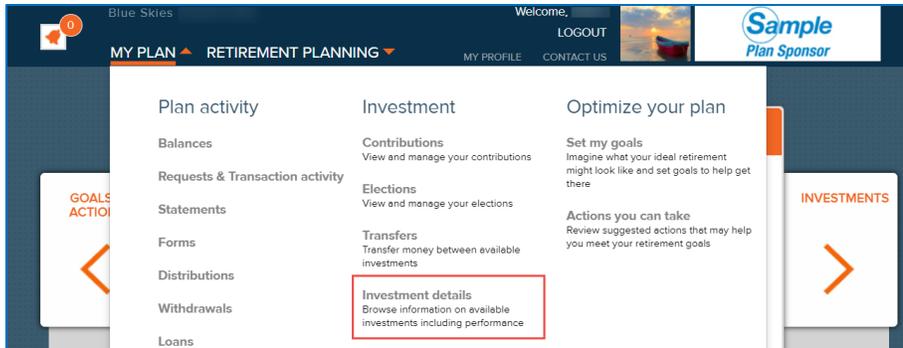
The 'Elections' page under 'My Plan' provides you the opportunity to update your future investment elections. The 'Transfers' page offers you the ability to transfer your current investments through realignment or individual investment transfer.



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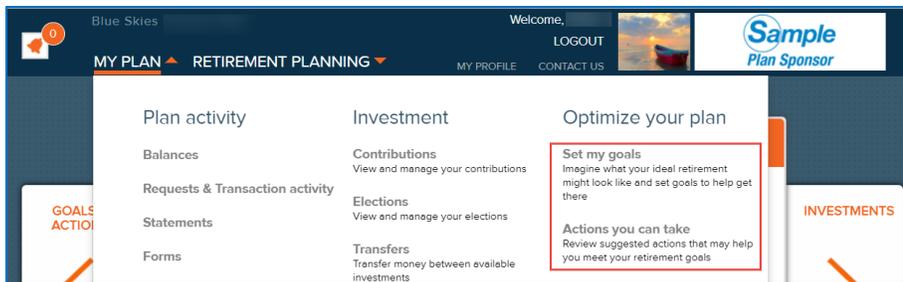
Where do I find information on the investments available in plan?

The 'Investment Details' page under 'My Plan' includes information on individual investments.



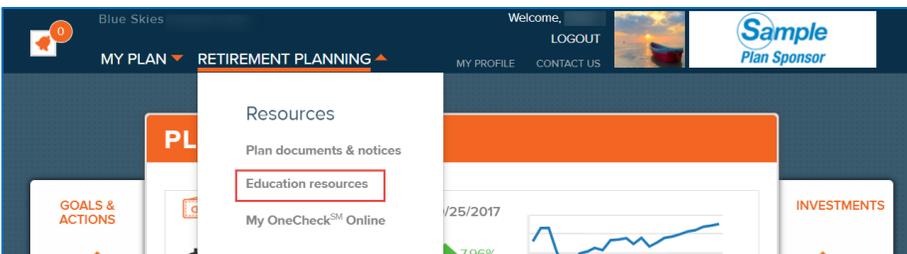
How do I change my goals?

'Optimize your plan' lets you set goals and provides action you may wish to take to meet your retirement goals. In this section, you can also update your compensation, which is used in calculating your retirement need.



Where can I find more retirement preparation information?

The 'Retirement Planning' menu focuses on long-term objectives by providing you with tools and resources to help you prepare for retirement. Click on the 'Education Resources' to access online educational resources as well as investment assistance.



Note: There may be other ways than described in this document to achieve the same results when navigating the website.

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Mutual funds are sold by prospectus. The participant can obtain a copy of the prospectus by accessing their account at www.oaretirement.com or by calling a OneAmerica Participant Service Representative at 1-800-858-3829. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.