



Participant Fee Disclosure

AUL Retirement Services
Retirement Plan(s) of MICHIGAN COMMUNITY SERVICES
Plan Number G92217

Products and financial services provided by

AMERICAN UNITED LIFE INSURANCE COMPANY[®] | a ONEAMERICA[®] company

One American Square, P.O. Box 368 | Indianapolis, IN 46206-0368 | (317) 285-1877 | www.oneamerica.com



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This document is being provided to you to make you aware of your rights and responsibilities with respect to the investment of assets held in, or contributed to, your Retirement Plan account.

It provides sufficient information regarding your Plan and its designated investment alternatives, including their related fees and expenses, to allow you to make informed decisions regarding the management of your account. As such, this document is intended to satisfy the obligations created by Regulation 2550.404a-5 issued by the U.S. Department of Labor (DOL). If you have questions about the information presented here, you should contact your Plan Administrator or the AUL Participant Services Center at 1-800-249-6269. A glossary to assist in understanding the terms used in this document can be found at www.oneamerica.com/investmentglossary.

The investment options available to you are contained in a group annuity contract(s) issued by American United Life Insurance Company (AUL). More detailed information on each of these options is shown in Exhibit A, but in general they consist of a fixed interest option and variable investment options provided through an AUL separate account. Contributions to the Plan(s) will be sent to AUL where they will be allocated to the investment options according to the directions received by AUL.

Investment Direction

Under the terms of your Plan(s), you have been given the responsibility to direct the investment of the funds contributed to your account. You can do this

- 1) Via Account Services (www.accountservices.aul.com)
- 2) Via OneAmerica TeleServe®
- 3) By completing an Investment Option Election Form.

If you do not direct the investment of your applicable Plan accounts, then your accounts will be invested in accordance with the default investment options established under the Plan(s). These default investments will be made in accordance with specific rules under which the fiduciaries of the Plan(s), including the Employer, the Trustee and the Plan Administrator, will be relieved of any legal liability for any losses resulting from the default investments. The Plan Administrator has, or will provide you with, a separate notice which details these default investments and your right to switch out of the default investment if you so desire. If you do not actively direct your contributions, it is your responsibility to use the transfer feature through the OneAmerica TeleServe® system or to log into your secure retirement services account using Account Services to re-direct any defaulted contributions made to your account (that you can direct), if applicable, into other investment options available for the Plan(s).

In addition, all or part of your account value may be transferred between the available investment options at any time, but no more frequently than once per day. You can initiate a transfer through the OneAmerica TeleServe® system or by registering for and then logging into Account Services. Transfers will be based on the market value of your account balance on the day the transfer is made, if received by 4 p.m. Eastern Time using Account Services. If your request is received after 4 p.m., your request will be processed and based on the market value of your account on the next business day.



Transfer Restrictions

There is a transfer restriction related to the Fixed Interest Account (FIA) investment option. You may transfer one-hundred percent (100%) from the FIA at any time. However, once a transfer has been made from the FIA for you, transfers back into the FIA are allowed only after 90 days have elapsed since your last transfer from the FIA.

A participant requesting a redemption with a value of \$5,000 or more from an American Funds investment option will be precluded from investing in that investment option until 30 days have elapsed since the date of the redemption transaction.

Voting Rights

AUL owns the shares of any mutual fund, collective investment trust, or other entity held in connection with the variable investment options offered under the group annuity contract(s). AUL exercises these voting rights at all shareholder meetings on all matters requiring shareholder voting. AUL's vote reflects the proxy instructions it receives in a timely manner from parties that hold the voting interest.

Annuity Options

The Plan(s) allows for an annuity form of benefit where you can elect to receive periodic payments that are guaranteed by AUL. The options available include:

- (a) Life Annuity. A monthly annuity payable as long as the annuitant lives.
- (b) Survivorship Annuity. A monthly annuity payable as long as the annuitant lives, but after the annuitant's death, all or a portion of the monthly annuity is paid to the contingent annuitant as long as the contingent annuitant lives.

The monthly benefit payable under any annuity option available from AUL will be determined by the greater of the annuity rates guaranteed under the AUL group annuity contract(s) or AUL's then-current annuity rates, and will depend on the type of option chosen by you, your age and the age of any contingent annuitant and the applicable interest rate. Your full vested account under the AUL group annuity contract(s) will be applied to the appropriate rate for the annuity option you choose. Once the first payment under the annuity is made, no changes can be made in the annuity payments. The payments set out in the annuity document are guaranteed by AUL subject to its long-term financial strength and claims-paying ability. This information can also be found under annuity options on our website at www.oneamerica.com/investmentglossary.

Fees and Expenses Information

There are three general categories of fees that can be applicable in connection with the services provided by AUL for you and your Plan Administrator and the investments options offered. They are:

- General administrative services provided to the Plan(s) by AUL
- Charges for processing certain individual transactions
- Fees that are related to the investment options offered in connection with the Plan(s).

These fees vary based on the services selected by your Plan Administrator and are set out in more detail in Exhibit B. In addition to the services selected by your Plan Administrator, you will receive quarterly statements, be provided financial recordkeeping, and have access to online services using the Account Services website.



Exhibit A: Investment Options

AUL allocates amounts to the Fixed Interest Account (FIA) as AUL is directed. Interest is credited daily from the date of the allocation to the FIA to the date of withdrawal from the FIA.

At least 10 days in advance of each calendar quarter, AUL declares a current guaranteed rate for the “interest pocket” for that quarter. (An “interest pocket” is a tracking method that associates amounts allocated to the FIA over a specific time period with a specific interest rate.) All amounts that are allocated to the FIA during that quarter will earn interest at that current guaranteed rate until that quarterly pocket matures on the second January 1 following the quarter in which that pocket was established.

Those quarterly interest pockets that mature at the same time will be combined into an annual renewal interest pocket. Funds associated with that annual renewal interest pocket will earn interest for a full year at the guaranteed rate declared for that pocket. A new guaranteed rate for each annual renewal interest pocket will be declared at least 30 days prior to every January 1 for the 5 years following the establishment of that pocket. An annual renewal interest pocket will mature on January 1 of the sixth year following its establishment, when it will be combined into one annual portfolio interest pocket. Funds associated with that annual portfolio interest pocket will earn interest for a full year at the guaranteed rate for that pocket, which will be declared at least 30 days prior to every January 1.

No guaranteed rate in the AUL Fixed Account may be less than an annual effective interest rate of 4.00%.

Fixed Interest Investment Option

Your Plan(s) offers a fixed interest investment option (FIA). This option is backed by the general assets of AUL's general account and provides both a guarantee of principal and a lifetime minimum interest rate. Interest will be credited to amounts allocated to the AUL Fixed Account FIA at the rate as of the date of this Participant Fee Disclosure of 4.00% or at a minimum guaranteed rate of 4.00%.

Variable Investment Option

Your Plan(s) offers the variable investment options shown below through an AUL separate account. These options will provide the opportunity to experience investment results similar to those of the securities that support and underlie the options. All balances held in these options are insulated from the claims of AUL's general creditors and can be used only for providing the benefits specified in the Plan(s) and Contract(s). Contributions allocated to these options are credited in units of the AUL separate account and AUL in turn purchases shares of the specific, corresponding securities. No contributions are directly invested into the mutual funds or collective investment trusts.

The following list provides the investment options available for your Plan(s). The expense ratio in the chart is the annual operating expenses of the underlying mutual fund divided by the average net assets of the underlying mutual fund. The expense ratio is retained by the investment management company. For prospectus information on your Plan's variable investment options, please use the drop down fund listing from the Retirement Services link found on www.oneamerica.com/prospectuses. If you want additional information about your investment options, including current interest rates and variable investment performance, you can go to the OneAmerica Account Services website or you can contact OneAmerica Customer Service at P.O. Box 368, Indianapolis, IN 46206-0368 and 317-285-1877. A free paper copy of the information available on the website can be obtained by contacting OneAmerica Customer Service at 317-285-1877.



NOTE: Investments having a superscript F (F) indicate that the investment is frozen, which means the investment will no longer accept future contributions.

Investment option performance as of 08/31/2015

Investment Option Fix Int/Stable Value/Cash	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
AUL Fixed Account (FIXD)	Fixed Int/Stable Val	0.00	\$0.00	N/A	N/A	N/A	N/A
Investment Option Short-Term Bonds							
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Thornburg Ltd-Term Inc R3 (TLTI)	Short Term Bond	0.99	\$9.90	0.63	3.15	4.39	12/13/2004
Benchmark Morningstar Short Term Core Bond Index				0.96	1.30	3.05	12/13/2004
Investment Option Intermediate-Term Bonds							
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
PIMCO Real Return Adm (PRRO)	Inflation Protected B	0.70	\$7.00	-4.56	2.41	3.06	05/27/2010
Benchmark Morningstar TIPS				-2.70	2.87	3.30	05/27/2010
OneAmerica Inv Grade Bond O (BBON)	Int Term Bond	0.64	\$6.40	1.12	2.90	4.58	12/28/2001
Benchmark Morningstar Intermediate Core Bond Index				2.82	3.30	4.59	12/28/2001
Investment Option Balanced							
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Fidelity VIP Asset Mngr Init (HMGD)	Balanced	0.63	\$6.30	-1.61	8.83	6.06	05/01/1993
Benchmark Morningstar Moderate Target Risk				-3.67	8.23	5.89	05/01/1993
Investment Option Large-Cap Stocks							
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
AmerCent Eqty Inc Inv (AEI2)	Large Cap Value	0.93	\$9.30	-1.55	11.05	6.39	04/01/2001
Benchmark Russell 1000 Value Index				-3.47	14.68	6.18	04/01/2001
TRowePrice Eqty Inc Ins (TRP2)	Large Cap Value	0.85	\$8.50	-7.37	12.21	5.53	04/28/1995
Benchmark Russell 1000 Value Index				-3.47	14.68	6.18	04/28/1995
Pioneer VCT Inst (SRE2)	Large Cap Blend	0.72	\$7.20	-0.73	13.16	6.18	02/28/1997
Benchmark Morningstar S&P 500 Index				0.48	15.87	7.15	02/28/1997
SSgA S&P 500 Indx F (HINX)	Large Cap Blend	0.25	\$2.50	0.20	15.60	6.93	04/30/1993
Benchmark Morningstar S&P 500 Index				0.48	15.87	7.15	04/30/1993
Alger LgCap Grth Port I-2 (AAG2)	Large Cap Growth	0.88	\$8.80	0.80	14.87	6.93	04/28/1995
Benchmark Russell 1000 Growth Index				4.24	17.40	8.41	04/28/1995
AmerFds Grth Fd of America R4 (AFGT)	Large Cap Growth	0.68	\$6.80	2.11	15.38	6.78	10/23/2006
Benchmark Russell 1000 Growth Index				4.24	17.40	8.70	10/23/2006
Fidelity VIP Contrafd Init (HOPP)	Large Cap Growth	0.64	\$6.40	0.57	15.00	7.70	04/28/1995
Benchmark Russell 1000 Growth Index				4.24	17.40	8.41	04/28/1995
Investment Option Mid-Cap Stocks							
Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
GoldmanSachs MidCap Val Inst (GSMV)	Mid Cap Value	0.74	\$7.40	-3.82	14.47	6.88	10/23/2006
Benchmark Russell Mid Cap Value Index				-2.53	15.96	7.36	10/23/2006
Ariel Inv (ARL2)	Mid Cap Blend	1.03	\$10.30	-1.34	16.13	6.23	06/01/2002
Benchmark Russell Mid Cap Index				0.02	16.56	8.41	06/01/2002
Mason Street Index 400 Stock (MI42)^F	Mid Cap Blend	0.00	\$0.00	N/A	N/A	N/A	N/A



Investment Option	Investment Type	Expense Ratio %	Expense Ratio per \$1000	1 year	5 year	10 year or inception	Investment option inception
Mid-Cap Stocks							
SSgA S&P MidCap 400 Indx A (SS4N)	Mid Cap Blend	0.70	\$7.00	-0.72	15.33	7.95	04/14/2003
Benchmark Russell Mid Cap Index				0.02	16.56	8.41	04/14/2003
Invesco MidCap Grth R5 (IMCG)	Mid Cap Growth	0.83	\$8.30	3.59	N/A	13.29	04/12/2012
Benchmark Russell Mid Cap Growth Index				2.45	N/A	13.28	04/12/2012
Pioneer Sel Mid Cap Grth VCT I (SRG2)	Mid Cap Growth	0.84	\$8.40	1.21	15.82	6.73	02/28/1997
Benchmark Russell Mid Cap Growth Index				2.45	17.13	8.66	02/28/1997
Prudential Jenn Midcap Grth Z (JMCZ)	Mid Cap Growth	0.77	\$7.70	3.38	15.38	13.27	12/17/2009
Benchmark Russell Mid Cap Growth Index				2.45	17.13	15.72	12/17/2009
Small-Cap Stocks							
SSgA Russell SmCap Indx I (SS2N)	Small Cap Blend	0.70	\$7.00	-0.47	14.98	6.61	04/14/2003
Benchmark Russell 2000 Index				0.03	15.55	7.12	04/14/2003
Vanguard VIF SmallCompGrth Ins (VSG2)	Small Cap Growth	0.41	\$4.10	4.11	17.90	15.40	05/27/2010
Benchmark Russell 2000 Growth Index				5.09	17.83	13.40	05/27/2010
Foreign Stocks							
SSgA Intl Indx I (SSEN)	Foreign Blend	0.70	\$7.00	-7.81	6.61	3.48	04/14/2003
Benchmark Russell Developed Index				-3.33	12.02	6.21	04/14/2003
AmerCent Intl Grth Inv (TINL)	Foreign Growth	1.18	\$11.80	-4.15	8.47	5.30	05/01/1994
Benchmark Russell Developed Large Cap Growth Index				-0.07	13.45	7.41	05/01/1994
World Stocks							
AmerFds Cap World Grth&Inc R4 (AFWG)	World Stock	0.79	\$7.90	-4.74	9.97	4.93	10/23/2006
Benchmark Russell Global Index				-5.66	10.43	4.84	10/23/2006
Janus Asp Global Research Inst (JWG2)^F	World Stock	0.53	\$5.30	-1.37	10.57	5.47	02/28/1997
Benchmark Russell Global Index				-5.66	10.43	6.08	02/28/1997
Specialty							
Invesco Energy Fd Inv (IE22)	Specialty	1.15	\$11.50	-40.38	0.65	1.65	04/01/2001
Benchmark Russell 1000 Index				0.39	16.07	7.35	04/01/2001

If the Plan permits and the participant invests in assets not specifically reported on the quarterly statements provided by AUL, the participant will receive more than one statement detailing the investments in the plan within a reasonable amount of time after the end of each quarter. Examples of these types of assets include self-directed brokerage accounts, real estate, life insurance, or assets with another vendor.

An investment's past performance is not necessarily an indication of how the investment will perform in the future. Fees and expenses are only one of several factors to consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce growth of a retirement account. Participants and beneficiaries can visit www.dol.gov/ebsa for an example demonstrating the long-term effect of fees and expenses.



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The benchmarks shown in the chart above are broad-based securities market indices produced and administered by independent and unrelated third parties. These benchmarks are provided to help you assess the investment options available in your plan. Since each available investment option may have a different inception date and since the performance of each benchmark is calculated from the inception date of the related investment option, the performance of a benchmark displayed in the chart and related to a particular investment option choice could be different than the same benchmark shown in relationship to a different investment option.

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Exhibit B: Fees and Charges

The fees and charges shown below may be charged against your account on an individual, rather than a plan-wide basis. If these fees are deducted from your account, your quarterly statement will list the amount in the Fee section. Fees for plan administrative, legal, accounting, and other services are paid by the plan sponsor. However, the Plan Sponsor may direct that these fees be assessed against participant accounts on a pro rata or per capita basis.

Direct Individual Participant Fees:

Other Individual Participant Fees		
Fee Type	Amount	Description
Loan Initiation	\$75	Fee per loan is deducted from the participant's account at the time of distribution
Loan Administration	\$24	Fee per loan is charged annually by deducting \$6 from the participant's account at the end of each full Contract Quarter.

Direct Contract Termination Fees (also may apply to Individual Participant Withdrawals):

Other Contract Termination Fees		
Fee Type	Amount	Description
Market Value Adjustment	Variable	Please consult a copy of the AUL Group Annuity Contract provided to the Plan Sponsor for more information.

Withdrawal Charge	
Contract years	Percentage
1 - 5	4.00%
6	2.00%
7	1.00%
8 +	0.00%

The percentage is applied to the account value withdrawn under the Contract.

Investment Option Charge (IOC):

The AUL portion of the IOC is calculated using the following asset charge.

Asset Charge:

The applicable blended rate based on the chart below can be found with the eSponsor /Account Services website's investment performance information. This rate can change at any time.		
Aggregate Month-End Plan Investment Account Value	Annual Charge Factor	Annual Charge Factor per \$1,000
First \$750,000	1.10%	\$11.00
Next \$750,000	1.05%	\$10.50
Next \$1,000,000	0.75%	\$7.50
Next \$2,500,000	0.60%	\$6.00
Next \$5,000,000	0.50%	\$5.00
Above \$10,000,000	0.40%	\$4.00



The net asset charge for the plan as of the date this document was prepared was 0.93%.

Non-AUL Fees:

In addition, the Plan Sponsor has authorized the collection of fees for other plan services providers from participant accounts. No portion of these fees will be retained by AUL. These fees are as follows:

Other Plan Service Provider Fees		
Fee Type	Amount	Description
Redemption Fee	Variable	A fee assessed to a participant account by an investment management company if shares of a particular mutual fund are purchased and sold within the minimum holding period determined by the investment management company. No portion of this fee will be retained by AUL. A detailed description of a redemption fee, and a list of fees as of a specific point in time, can be found within our Glossary (see the Redemption fee and transfer restrictions guide).