About American United Life Insurance Company®

American United Life Insurance Company® (AUL) is the founding member of OneAmerica Financial® and is focused on providing a strong suite of products for individuals, families and businesses. AUL provides local service through a national network of experienced professionals utilizing an extensive menu of financial products and services, including life insurance, annuities, retirement and employee benefit plan products. The company helps consumers prepare for tomorrow by helping to protect their financial futures.

Products and services

Life insurance and annuities

AUL offers an array of individual products, including term life, whole life, variable universal life and fixed annuities.

Retirement

AUL offers services for retirement services industry, offering a wide range of services for retirement plans, focusing on the pension risk transfer and Stable Value institutional markets.

Employee benefits

AUL offers a strong suite of group benefit solutions, including employee-paid and voluntary group life and disability insurance and absence management solutions. Offering these core benefits may provide employers and their employees access to additional protection and well-being services, including the Employee Assistance Program and Travel Assistance Services.

Financial highlights

2025 AUL statutory year-end highlights	
Total assets	$35.8 billion
Total life insurance inforce	$128.6 billion
Premium and other income	$20.4 billion
Total surplus (including Asset Valuation Reserve)	$1.4 billion
Net investment income	$649.6 million
Statutory pre-tax net gain	$14.0 million

2025 OneAmerica Financial GAAP year-end highlights	
Assets under administration	$60.8 billion
Total revenue	$3,457.8 million
Shareholder's equity	$2,798.7 million
Net investment income	$1,246.8 million
Net income for OneAmerica Financial	$185.0 million

Financial results for OneAmerica Financial are produced according to Generally Accepted Accounting Principles (GAAP). These consolidated results include OneAmerica Financial Partners, Inc. and its subsidiaries. Assets under administration includes total GAAP assets plus assets administered by OneAmerica Financial companies.2025 OneAmerica Financial GAAP results are shown under ASU 2018-12: Targeted Improvements to Accounting for Long-Duration Contracts. Financial results for AUL are reported on a statutory basis.

AUL is licensed and authorized to conduct life insurance business in every state of the United States except New York (NAIC #60895).

OneAmerica.com

Financial strength

A.M. Best
A+ (Superior) — The second highest of 15 possible ratings as of Sept. 19, 2025.

Standard & Poor's
AA- — The fourth highest of 22 possible ratings as of Sept. 8, 2025.

These ratings reflect rating agency assessments of the financial strength and claims-paying ability of AUL. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Ratings are assessed annually and can be changed at any time.

About OneAmerica Financial®

OneAmerica Financial® is a national financial services organization helping people build greater certainty for better moments, every day. The companies of OneAmerica Financial have been advancing financial security for almost 150 years, supporting millions of customers with solutions across life insurance, retirement, employee benefits and long-term care. As a people-first mutual organization, OneAmerica Financial prioritizes customers' interests and maintains a long-term focus on both value and financial stability. For more information visit OneAmerica.com.

Note: OneAmerica Financial® is the marketing name for the companies of OneAmerica Financial.

Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica Financial company and variable products distributed by OneAmerica Securities, Inc., a Registered Investment Advisor, Member FINRA, SIPC.