

About Pioneer Mutual Life Insurance Company®

Pioneer Mutual Life Insurance Company® (PML) is a stock subsidiary of American United Mutual Insurance Holding Company, a OneAmerica Financial® company, and underwrites fixed universal life products to help consumers protect and prepare for their future.

Financial strength

PML has a long history of financial strength, helping the company keep its promise to clients to provide security.

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.

Financial highlights

2025 PML statutory year-end highlights

Total assets	\$75.8 million
Total life insurance inforce	\$1.2 billion
Premium and other income	\$0.6 million
Total surplus (including Asset Valuation Reserve)	\$61.9 million
Net investment income	\$3.2 million
Statutory pre-tax net gain	\$3.1 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. 2025 OneAmerica Financial GAAP results are shown under ASU 2018-12: Targeted Improvements to Accounting for Long-Duration Contracts. Financial results for PML are reported on a statutory basis. OneAmerica Financial® is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by Pioneer Mutual Life Insurance Company® (PML), Fargo, ND, a stock subsidiary of American United Mutual Insurance Holding Company. Not available in all states or may vary by state. **Pioneer Mutual Life Insurance Company® is licensed and authorized to conduct life insurance business in every state except Alaska and New York (NAIC #67911). PML is a stock subsidiary of American United Mutual Insurance Holding Company.**