Horizon House 403b Retirement Plan
Automatic Enrollment

The HORIZON HOUSE 403(B) RETIREMENT PLAN (Plan) is what is called an "Automatic Enrollment Plan." This means that once you become a participant in the Plan with respect to elective deferral contributions, you will have a percentage of your salary placed in an individual contribution account without requiring you to take any action. The default percentage, default investment(s) and other information about your rights and obligations under an automatic enrollment plan are described below. Please contact your Plan Administrator with any questions that you have about the Plan.

Plan Administrator's Name: HORIZON HOUSE, INC.
Plan Administrator's Address: 5901 Market STREET, PHILADELPHIA, PA, 19139
Plan Administrator's Telephone Number: 215386383811120

A. AUTOMATIC ENROLLMENT

1. **Automatic Enrollment applies to the following:**

   All Participants, except those who have a Salary Reduction Agreement in effect on the automatic deferral provisions effective date (regardless of the Elective Deferral amount under that Agreement).

2. **Automatic Deferral Contribution Percentage:**

   An amount equal to 1% of your Compensation (as defined in the Plan) will automatically be withheld as an elective deferral contribution each pay period after meeting the plan's deferral eligibility requirements.

3. **Opting Out or Choosing a Different Elective Deferral Contribution Percentage:**

   You may choose to opt out of automatic enrollment or choose a different elective deferral contribution percentage by going online at *www.oneamerica.com* and making your own salary deferral elections in accordance with the procedures of the plan.

   You may stop making elective deferrals at any time. Information regarding when you may modify your elective deferral percentage can be found in the Summary Plan Description.

B. DEFAULT INVESTMENT ALLOCATIONS

The Plan allows you to exercise control over the investments in your account. You can direct how you want your plan contributions invested among the investment options that are available under your plan, and you can modify your investment option elections as your needs change. This process allows you to invest in the way that best meets your personal goals. Any investment option elections you make will remain in place until you change them.

If you do not make any investment option elections, your contributions will be credited to the following "default" investment option (called a "Qualified Default Investment Alternative"): **TIAA-CREF Lifecycle Index Funds**. If you provide investment option elections later, new contributions will be allocated according to those elections. Money in the default investment option will remain invested in that option until you transfer that money to another investment option. You may make this type of transfer at any time (but not more frequently than once per day), without a withdrawal charge or transfer charge. However, any transfer request that is reasonably determined to be made in connection with abusive trading practices, such as market timing or excessive trading, may be rejected. You may avoid having your plan contributions credited to the default investment option simply by making your own investment option elections prior to the date of your first plan contribution.

The below information describes the plan's default investment option, including investment objectives, risk and return characteristics, and fees and expenses.

Please contact the Human Resources Department for further investment information concerning the default investment option and any other investment option available under the plan, as well as the procedures for changing how your plan account is invested. Also, these investment options are described at *www.oneamerica.com* , or you can call 1-800-249-6269.

C. MATCHING CONTRIBUTIONS

If you are eligible to receive any employer matching contribution authorized under the Plan, your automatic deferral contributions will be matched in accordance with the Plan document. You should review your Summary Plan Description or contact your Plan Administrator for more information on employer matching contributions.

TIAA-CREF Lifecycle Index Funds

Investment Objectives: Asset Allocation

Investment Option	**Expense Ratio**	**Morningstar Return**	**Morningstar Risk**
TIAA-CREF Lifecycle Idx 2010 R	0.35%	Average	Averag
TIAA-CREF Lifecycle Idx 2015 R	0.35%	Above Avg	Averag
TIAA-CREF Lifecycle Idx 2020 R	0.35%	Above Avg	Averag
TIAA-CREF Lifecycle Idx 2025 R	0.35%	Above Avg	Averag
TIAA-CREF Lifecycle Idx 2030 R	0.35%	Above Avg	Averag
TIAA-CREF Lifecycle Idx 2035 R	0.35%	Above Avg	Averag
TIAA-CREF Lifecycle Idx 2040 R	0.35%	Above Avg	Averag
TIAA-CREF Lifecycle Idx 2045 R	0.35%	Above Avg	Averag
TIAA-CREF Lifecycle Idx 2050 R	0.35%	Above Avg	Averag
TIAA-CREF Lifecycle Idx 2055 R	0.35%	Above Avg	Averag
TIAA-CREF Lifecycle Idx 2060 R	0.35%	N/A	N/A
TIAA-CREF Lifecycle Idx Inc R	0.35%	Above Average	Average

Morningstar Return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable fund level loads and sales charges. In each Morningstar category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. **Funds with less than three years of performance history are not rated.**

Morningstar Risk

This statistic evaluates the variations in fund's monthly returns, with an emphasis on downside variations. In each Morningstar Category, the 10% of funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average, and the top 10% High. Morningstar Risk is measured for up to three periods (three-, five-, 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. **Funds with less than three years of performance history are not rated.**

AUL may apply an asset charge that is a percentage of the assets in your default investment option. This asset charge is intended to compensate AUL for its professional services, administrative services (including systems recordkeeping and default investment option accounting), case acquisition costs, compliance support, sales office expenses, overhead, sales commissions, annuity purchase rate guarantees, reasonable profit, and other related costs. For more information about an asset charge, you can contact your Plan Administrator or consult the AUL American Unit Trust prospectus, if you received one for your contract.