

Frequently Asked Questions

American United Life Insurance Company® (AUL) is headquartered in Indianapolis, IN. The company is diversified, offering:

- 401(k) plans and other retirement products;
- individual, group and credit insurance; and
- annuities.

The company is licensed and authorized to conduct life insurance business in 49 states and the District of Columbia. AUL is the founding member of OneAmerica Financial Partners, Inc.

How long has AUL been in business?

AUL, which celebrated its 125th year of service in 2002, evolved from the United Mutual Life Insurance Company and the American Central Life Insurance Company, which merged in 1936. United Mutual Life Insurance was originally formed by the Knights of Pythias in 1877.

Where is AUL located?

AUL has been headquartered in Indianapolis since its founding. Housed in the heart of downtown Indianapolis since 1982, the Home Office is in a 38-story skyscraper. With a 20' x 38' American flag on an 80' pole atop the building, the AUL Tower is a notable landmark on the city's skyline.

Is AUL certified by IMSA?

Part of AUL's mission is to be the company of choice by building a high level of trust with our clients. In keeping with that mission, AUL has been certified as a member of the Insurance Marketplace Standards Association (IMSA). This organization has established a uniform set of ethical standards for companies that sell individual life, annuity and long-term care insurance products. AUL was among the first companies to be IMSA certified.



INSURANCE MARKETPLACE
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Is AUL financially strong?

AUL has a long history of financial strength, helping the company keep its promise to clients to provide security and peace of mind. AUL's strength is evident in some of the highest ratings assigned by independent insurance and financial services industry analysts.

A.M. Best **A (Excellent)**
Third-highest of 15 possible ratings, according to the report dated June 20, 2003.

Standard & Poor's **AA- (Very Strong)**
Fourth-highest of 21 possible ratings, according to the insurer profile dated July 1, 2003.

Moody's **A2 (Good)**
Sixth-highest of 27 possible ratings, according to the analysis dated July 8, 2003.

What were the 2003 financial results for AUL and OneAmerica®?

AUL*	
Total assets	\$ 10.7 billion
Total life insurance in force	\$ 227.0 billion
Premium and other income	\$ 1.9 billion
Total surplus (including AVR)**	\$ 684.3 million
Net investment income	\$ 375.9 million
Pre-tax net gain	\$ 45.3 million
Group annuity and pension assets	\$ 7.0 billion

ONEAMERICA*	
Total assets	\$ 14.0 billion
Total revenue	\$ 1.0 billion
Total equity	\$ 1.2 billion
Net investment income	\$ 437.5 million
Net income	\$ 61.5 million

*AUL's numbers are reported on a statutory basis; OneAmerica's are based on Generally Accepted Accounting Principles (GAAP).

**Asset valuation reserve