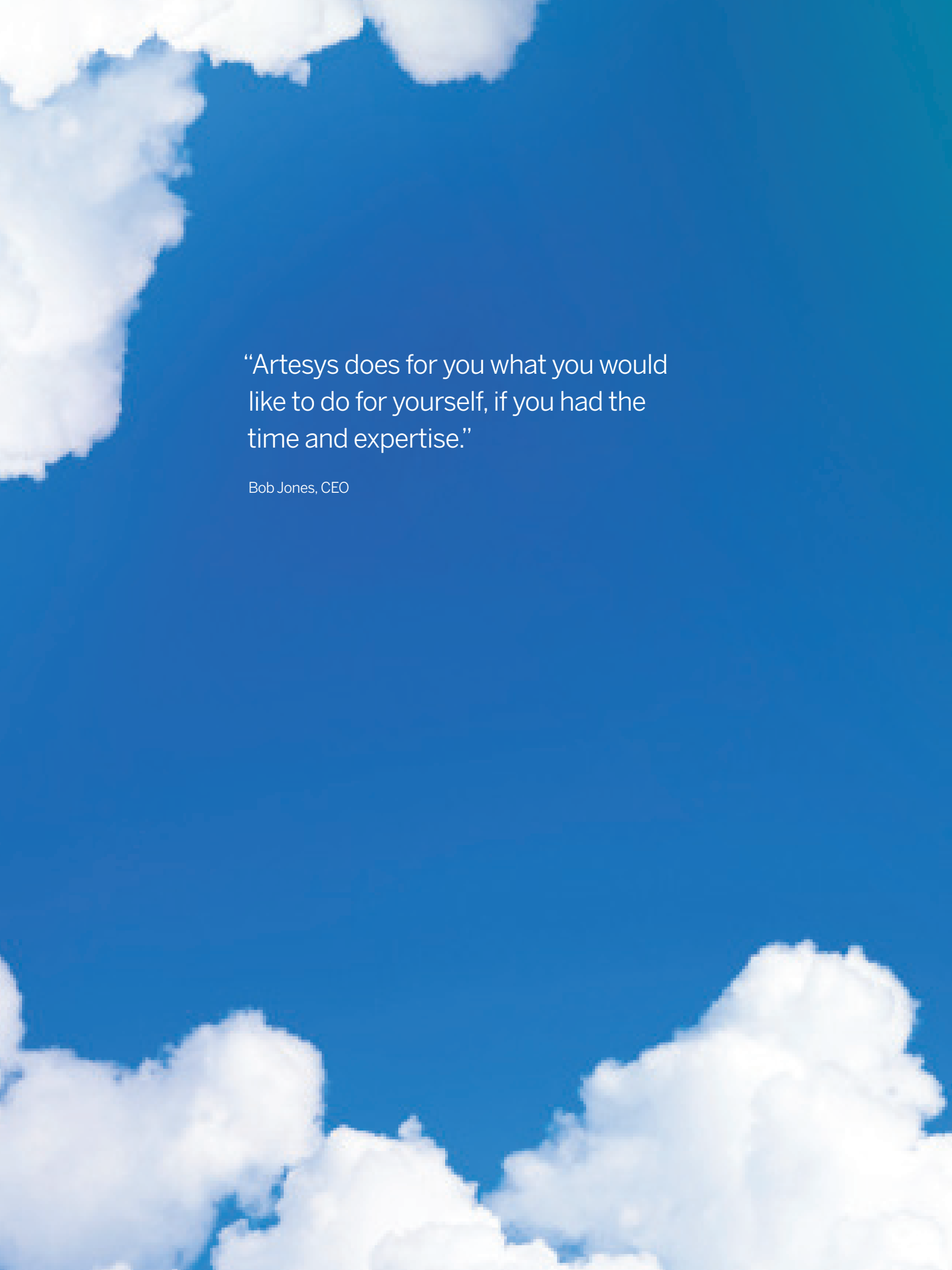


**Plan Participants**

Let's take the work out of retirement.



A vibrant blue sky filled with fluffy white clouds. The clouds are scattered across the frame, with some larger, more prominent ones in the upper left and lower right corners, and smaller, more delicate ones in the center and lower left. The overall composition is clean and bright, suggesting a clear, sunny day.

“Artesys does for you what you would like to do for yourself, if you had the time and expertise.”

Bob Jones, CEO

# Meet Artesys, the investment partner who puts your goals first.

We know how much time and attention it takes to manage your retirement account. Even if you can find the time to do it yourself, achieving satisfactory results while avoiding common mistakes is a difficult task. But there is a way to take the work and frustration out of investing for your retirement – **and it's called Artesys.**



**Sophisticated Investment Strategies**



**Transparent Account Management**



**Ongoing Education and Communication**



**See the Artesys advantage.**



# Artesys is your investment partner.

Artesys is a **managed account program** backed by more than a quarter-century of investment experience. We work together with your retirement plan sponsor and financial professional to help you meet your retirement and wealth management goals. With our proprietary investment strategies, active management and open communication, we're here to help you build success for years to come.

## It's time to avoid **common investing mistakes.**

At Artesys, we see a lot of the same mistakes holding investors back, leading to poor performance.

### **Herding**

Copying the behavior of others, even in the face of unfavorable outcomes.

### **Media Response**

The tendency to react to news without reasonable examination.

### **Anchoring**

Relating to familiar experiences, even when inappropriate.

### **Loss Aversion**

The tendency to strongly prefer avoiding losses more than acquiring gains.

If you've made these mistakes, you're not alone – **and Artesys can help.** We use our professional experience to do what you would like to do for your portfolio, if you had the time or expertise.

### **What is a managed account?**

A managed account is a retirement plan option where you turn over the discretionary authority of your account to a professional for the purpose of making investment decisions on your behalf. More simply put, a managed account is a "do-it-for-me" approach to retirement plan investing. **Artesys does for you what you would like to do for yourself if you had the time and expertise.**

### **Why do I need a managed account?**

Historically, common investing mistakes are more detrimental to investor performance than the investments themselves.

**For example, the average investor achieved returns of 5.50% in 2014. In comparison, returns for the S&P 500 were 13.69%.**

With Artesys, we put our time and expertise to work for you. As an independent party, Artesys can focus solely on meeting your personal retirement goals.

Source: "Quantitative Analysis of Investor Behavior, 2015," Dalbar, Inc. [www.dalbar.com](http://www.dalbar.com)

# The Artesys Advantage

In addition to investment management, you get a true investment partner. Artesys is an independent advisor. We are here to ensure that your investment portfolio performs to better fit your retirement needs and goals.



## Professional Management

We aim to maximize the return for the amount of risk you are comfortable taking – while helping you avoid those common investment mistakes. We have developed a method that gauges your tolerance for risk and recommends the appropriate corresponding Artesys strategy. Using that insight, we will determine which funds to move to, when to move, or whether to move anything at all.



## Independent Services

We are an independent managed account service – that means our loyalty is to you and you alone. We do not have contractual relationships with retirement plan providers or your financial professional – and neither of those parties participates in the fee of the Artesys models. By operating this way, it allows us to make Artesys more affordable for you.



## Education

We know investing can be confusing and at times overwhelming, so we make state-of-the-art educational materials available to you. Our team takes the time to give in-depth answers to some of the most common and complex questions, right from the start.



## Transparency

We keep you informed every step of the way. Every quarter, we provide you an update video with your investment performance, a market recap and additional education to keep you in the loop. You will know what your money is invested in and exactly how much you are being charged. If you have questions, we're always here to help, online or on the phone.

### Find the answers you need.

Weekly blog updates on [artesysonline.com](https://artesysonline.com)

Investor hotline for questions **877.880.2543**

# Two distinct approaches. Which investor are you?

Are you comfortable taking risk – or are you more concerned with protecting what you already have? You may think you fall somewhere in between. **To find out which type of investor you are, mark your answers below:**

1. When it comes to periods of uncertainty in the stock market, you are most comfortable with your money:

**RIDING THROUGH THE CHANGES**

**SITTING ON THE SIDELINES**

2. How do you feel about the long-term stability of the stock market?

**CONFIDENT**

**WORRIED**

3. How often do you check your retirement account balance?

**RARELY**

**OFTEN**

*This is a sample of our in-depth questionnaire we use to find the best fit within Artesys models for you. On the next page, you'll find the full selection of Artesys model options. Learn more about the questionnaire and our models at [artesysonline.com](http://artesysonline.com).*

## Mostly green?

If the majority of your answers were green, you are more likely to be an Offensive investor.

You have confidence that the market, while expecting periods of volatility, will ultimately be greater in value at retirement than it is today and that best results are achieved by remaining fully invested.

## Mostly blue?

If your answers to most of these statements were blue, chances are you're a Defensive investor, interested in protecting your current assets.

You have confidence that the market will ultimately be greater in value at retirement than it is today, but wish to minimize the effect of down bear markets.

## Still not sure?

If you're not sure where you fit in as an investor, **we can help.**

You can have confidence that there's an Artesys model for you, designed to balance risk and return to meet your needs. We'll use our expertise to help you figure out which approach to retirement is best for you.

### Have questions?

Contact us today for answers about your investment goals – and to see how we can help you take the work out of retirement.

Visit [artesysonline.com](http://artesysonline.com) or call us at **877.880.2543** to learn more.

Whether you're an Offensive or Defensive investor, Artesys has a model option designed to help you find success.

## Defensive Investor



**A short-term buy-and-sell approach to investing. Your account may not remain fully invested at all times. During periods of market uncertainty, Artesys may move some or all of your account's investments into more conservative investment alternatives. The primary objective is to minimize risks – even if it costs some returns.**

### Conservative

Highest percentage of dollars invested in bonds with small percentage in moderate and aggressive equity asset classes.

### Moderate

Lower percentage of dollars invested in bonds and greater percentage of dollars invested in moderate and aggressive equity asset classes.

### Growth

Highest percentage of dollars invested in moderate and aggressive equity asset classes.

## Offensive Investor



**A long-term buy-and-hold approach to investing. Your account remains fully invested at all times. The primary objective is to maximize returns even if it means taking greater risk.**

### Conservative

Highest percentage of dollars invested in bonds with small percentage in moderate equity asset classes.

### Moderate

Highest percentage of dollars invested in moderate equity asset classes with the remainder in bonds.

### Growth

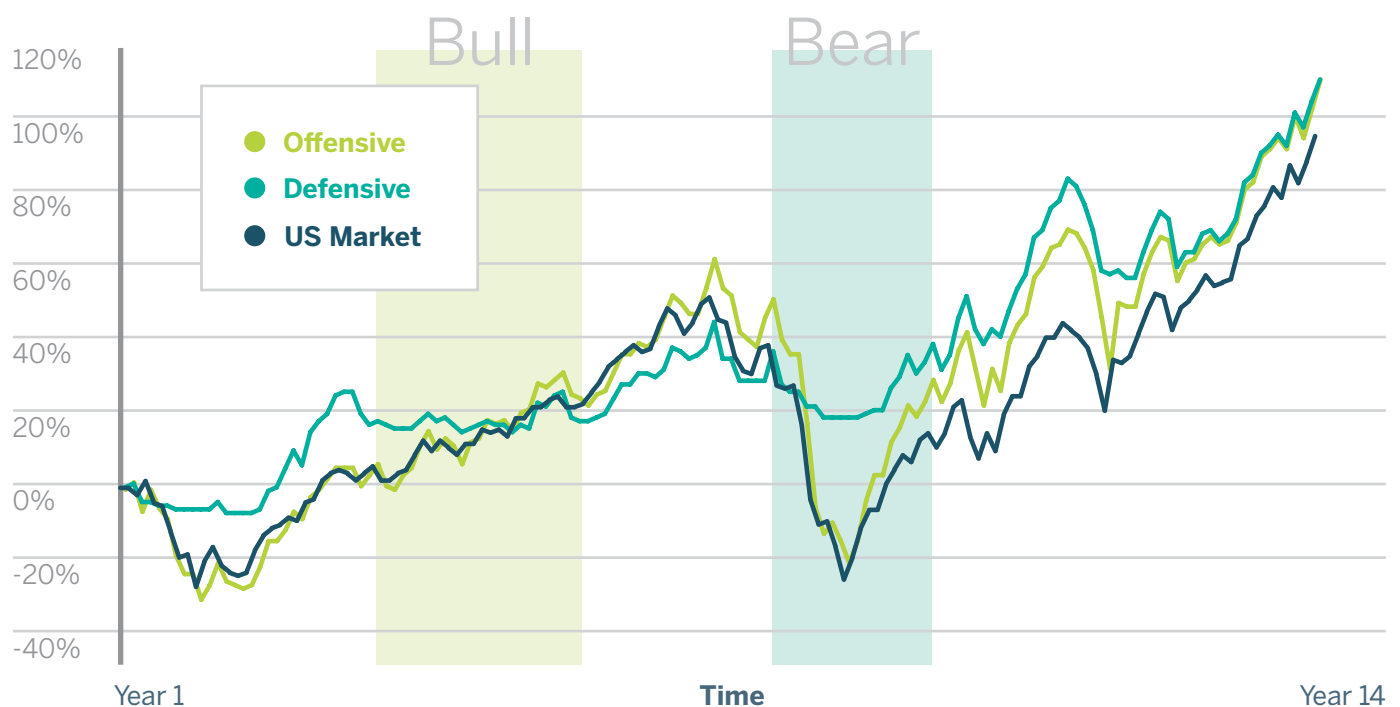
Highest percentage of dollars invested in moderate equity asset classes with a small percentage of bonds and a small percentage of aggressive equity asset classes.

### Aggressive

Highest percentage of dollars invested in moderate equity asset classes with less concentration in aggressive equity asset classes.



# What We Offer\*



\*For illustrative purposes only.

## Offensive vs. Defensive Performance

### During a Bull Market

**The Offensive portfolios** are fully invested in the market at all times. With an emphasis on account appreciations, they are designed to follow the market closely and capture favorable returns during extended bull markets. **The Defensive portfolios** may give up some return during bull markets in favor of protecting accounts from potential bear market behavior. **We expect the Offensive portfolios to perform better in these market conditions.**



### Build a responsive model.

With Artesys, you have a team of investment experts actively monitoring your model every day. Whether it's a small adjustment or complete reallocation, we continually reevaluate your model to ensure its risk/return relationship is in line with its objective.

### During a Bear Market

**The Offensive portfolios** remain fully invested at all times. We expect the portfolios to follow in line with the market behavior and capture similar returns during prolonged bear market periods. **The Defensive portfolios** may be fully invested, partially invested, or not invested in the market at all. With an emphasis on account protection, these portfolios are designed to rotate out of the market into safer alternatives with the goal of decreasing exposure to prolonged bear market periods. **We expect the Defensive portfolios to perform better in these market conditions.**

### Defensive systems designed for success.

The Artesys proprietary systems track each asset class, and when indicators suggest a high probability of a significant decline, the Artesys strategy is designed to move your assets to a more conservative alternative.

For more information on how the defensive systems work, visit the Artesys website to watch our educational videos or give us a call at 877.880.2543.

# Affordable Performance

In general, you can expect the Artesys professional management cost to range between **0.4%** and **0.75%** annually. The cost is deducted directly from your retirement account and shown on your quarterly statement.

## Give Artesys a try.

No Upfront Cost  
No Contractual Obligation  
Cancel Anytime

### Example Pricing

If you have \$100,000 in your retirement account, and the Artesys cost is 0.5%, Artesys professional management would be less than \$45/month (deducted quarterly).



**At around \$45 per month, taking the work out of retirement is cheaper than the average gym membership.**

\$100,000

\$45

# How do I sign up?

The process is simple. Visit our website [artesysonline.com](https://artesysonline.com) and click “sign me up” to get started.

## Have questions?

Everyone at Artesys is here to help. Ask us a question anytime.

Website: [artesysonline.com](https://artesysonline.com)

Email: [artesys@artesysonline.com](mailto:artesys@artesysonline.com)

Phone: 877.880.2543

### **Confidence in a dedicated team.**

We have a legal obligation to make investment decisions on your behalf, with honesty, integrity and fiduciary responsibility. That means our loyalty is to you and you alone, and our priority is to help you make the most of your investment.

### **Give Artesys a try.**

If you find your needs change, don't worry, you're free to cancel our service at any time with no additional cost to you. With Artesys, there is no long-term obligation.

Tax qualified retirement plans from American United Life Insurance Company® (AUL) are funded by an AUL group annuity contract. While a participant in an annuity contract may benefit from additional investment- and annuity-related benefits under the annuity contract, any tax deferral is provided by the plan and by the annuity contract.

**Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained from your investment professional or by writing to OneAmerica, 433 N. Capitol Ave., Indianapolis, IN 46204, 877-285-3863. Before investing, carefully consider the fund's investment objectives, risks, charges, and expenses. The product prospectus and underlying fund prospectus contain this and other important information. Read the prospectuses carefully before investing.**

Investing in registered or variable products involves risks. Money can be lost, and past performance is not necessarily indicative of future performance.

Any investment involves risk, and there is no assurance that the investment objective of any investment option will be achieved. There can be no assurance that the investment objectives of the Artesys portfolios will be achieved or that results will be profitable. Before investing, understand that variable annuities are subject to market risk, including possible loss of principal.

Artesys charges a management fee, but there are no additional fees for the Offensive or Defensive approach.

Artesys, R.T. Jones Capital Equities Management, Inc. is a SEC Registered Investment Advisor and is wholly owned by R.T. Jones, F.S. Ladner & Associates, Inc. Artesys, R.T. Jones Capital Equities Management, Inc. is not an affiliate of American United Life Insurance Company® (AUL) or OneAmerica Securities and is not a OneAmerica company.

