

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.004 Modified Single Premium  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

## Filing at a Glance

Company: American United Life Insurance Company

Product Name: Modified Single Premium Fixed SERFF Tr Num: AULD-127840485 State: Arkansas

Deferred Indexed Annuity

TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 50314

Sub-TOI: A02I.004 Modified Single Premium Co Tr Num: LA-32 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Angie Neville, Danita Ragland-Hatton, Debbie Scott Disposition Date: 12/08/2011

Date Submitted: 11/21/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/08/2011

State Status Changed: 12/08/2011

Deemer Date:

Created By: Angie Neville

Submitted By: Angie Neville

Corresponding Filing Tracking Number:

Filing Description:

November 21, 2011

State of Arkansas

RE: American United Life Insurance Company

NAIC No: 60895

FEIN No.: 35-0145825

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

#### Policy Forms:

LA-32 Individual Modified Single Premium Deferred Fixed  
Indexed Annuity Contract with Index-Linked Interest  
LR-226 Premium Bonus Rider  
LR-227 Enhanced Lifetime Income Benefit Rider  
Actuarial Memorandum

Dear Commissioner:

We are submitting for your review and approval a Modified Single Premium Deferred Fixed Indexed Annuity Contract With Index-Linked Interest. Included for your approval as well is a Premium Bonus Rider and an Enhanced Lifetime Income Benefit Rider.

LA-32 is a non-registered, participating, Individual Modified Single Premium Deferred Fixed Indexed Annuity Contract with Index-Linked Interest. This is a new contract and does not replace any contract currently in use by our company. This contract offers the option of a Fixed Interest Rate Account and four Index Crediting Methods which credit interest that is indexed to the S&P 500 Index. Indexes and Crediting Methods may be added or removed for future interest terms subject to approval. As described in the contract, withdrawals are allowed, however, there may be a surrender charge imposed. Application I-21672, which was approved on July 8, 2010 under AULD-126654982, will be used with this contract.

#### Index Features

Point-to-Point Participation Index Strategy – Index credit is calculated as a percentage of the annual point-to-point increase, if any, in the S&P 500 Index during the Contract Year and is floored at zero. The rate is declared in advance, is guaranteed for one year and may change annually.

Point-to-Point Cap Index Strategy – Index credit is calculated as the annual point-to-point increase, if any, in the S&P 500 Index during the Contract Year, up to a stated index cap, and is floored at zero. The index cap is declared in advance, is guaranteed for one year and may change annually.

Monthly Average Participation Index Strategy – Index credit is calculated as a percentage of monthly averaged index increase, if any, in the S&P 500 Index during the Contract Year and is floored at zero. The participation rate is declared in advance, is guaranteed for one year and may change annually.

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

Monthly Average Cap Index Strategy – Index credit is calculated as the average monthly Index Value, up to a stated monthly cap, in the S&P 500 Index during the Contract Year. The annual index credit is floored at zero. The monthly cap is declared in advance, is guaranteed for one year and may change annually.

S&P 500 Index is a widely recognized performance benchmark for the U.S. equity markets. The value of this Index is readily available in industry publications.

Interest – The Fixed Account earns interest from the day a premium is received up through the date funds are withdrawn or transferred from the Fixed Account.

The following riders will be issued with this contract and are being submitted for approval:

LR-226 Premium Bonus Rider – is a rider that for each Premium Payment received during the first Contract Year, the Premium will be increased by the Premium Bonus amount as shown on the contract data page. This rider will only be attached to those contracts issued with a nine (9) year surrender charge period as chosen on the application. There is no charge for this rider

LR-227 Enhanced Lifetime Income Benefit Rider – This rider offers guaranteed lifetime income options upon the Annuity Date of the contract and in turn amends the Annuity Payment Options section of the base contract. There is no charge for this rider.

The following rider will be issued with each issued contract:

LR-172 Waiver Of Contract Withdrawal Charges for Long-Term Care Facility and Terminal Illness Benefit Rider which was approved in your state on September 22, 2003.

#### Readability

The above forms were written to be readable and easily understood by insured's. Form LA-32 achieved a flesch score of 54.1.

This product will be marketed as a retirement savings vehicle on a qualified or nonqualified basis via career agents that are licensed and appointed by American United Life Insurance Company. Our target market is individuals between the ages of 45-80

These forms do not contain any controversial or unusual items from normal company and industry standards. These

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

forms have been submitted in final print, subject to typographical errors and any minor modifications in the paper stock, size, ink, border, company logo and adaptations due to computer production and printing.

Thank you for your time and consideration in reviewing this submission. If you have any questions, please feel free to contact me.

Sincerely,

Debbie Scott  
Senior Contract Analyst  
Corporate Compliance and Market Conduct  
OneAmerica companies  
Phone: 1-877-285-7837 extension 7837  
Fax: 317-285-5510  
Email: debbie.scott@oneamerica.com

## Company and Contact

### Filing Contact Information

Debbie Scott, Senior Analyst debbie.scott@oneamerica.com  
One America 317-285-7837 [Phone]  
Indianapolis, IN 46206

### Filing Company Information

American United Life Insurance Company CoCode: 60895 State of Domicile: Indiana  
One American Square Group Code: 619 Company Type:  
P.O. Box 7127 Group Name: State ID Number:  
Indianapolis, IN 46206 FEIN Number: 35-0145825  
(877) 285-7660 ext. [Phone]

-----

## Filing Fees

Fee Required? Yes  
Fee Amount: \$105.00  
Retaliatory? Yes

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /  
Fee Explanation: \$35.00 per form  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American United Life Insurance Company	\$105.00	11/21/2011	53944791
American United Life Insurance Company	\$45.00	11/23/2011	54020387



*SERFF Tracking Number:* AULD-127840485      *State:* Arkansas  
*Filing Company:* American United Life Insurance Company      *State Tracking Number:* 50314  
*Company Tracking Number:* LA-32  
*TOI:* A021 Individual Annuities- Deferred Non-      *Sub-TOI:* A021.004 Modified Single Premium  
Variable  
*Product Name:* Modified Single Premium Fixed Deferred Indexed Annuity  
*Project Name/Number:* /

## **Disposition**

Disposition Date: 12/08/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AULD-127840485 State: Arkansas  
 Filing Company: American United Life Insurance Company State Tracking Number: 50314  
 Company Tracking Number: LA-32  
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium  
 Variable  
 Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Flesch Certification		Yes
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document (revised)	Life & Annuity - Actuarial Memo		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variables		Yes
Supporting Document	AR Cover Page		Yes
Supporting Document	Response Letter dated 12-7-11		Yes
Form	Policy		Yes
Form	Rider		Yes
Form	Rider		Yes

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 11/28/2011  
Submitted Date 11/28/2011  
Respond By Date 12/28/2011

Dear Debbie Scott,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,  
Linda Bird

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 12/07/2011  
Submitted Date 12/07/2011

Dear Linda Bird,

### Comments:

December 7, 2011

State of Arkansas

RE: American United Life Insurance Company

NAIC No: 60895

FEIN No.: 35-0145825

Policy Forms:

LA-32 Individual Modified Single Premium Deferred Fixed

Indexed Annuity Contract with Index-Linked Interest

LR-226 Premium Bonus Rider

LR-227 Enhanced Lifetime Income Benefit Rider

Actuarial Memorandum

Dear Ms. Bird:

Your objection letter dated November 28, 2011 has been reviewed. Below you will find the objection listed and followed by a response.

### Response 1

Comments: Please see the attached response letter.

#### Related Objection 1

Comment:

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue.

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Flesch Certification

Comment:

Satisfied -Name: Life & Annuity - Actuarial Memo

Comment:

Satisfied -Name: AR Cover Page

Comment:

Satisfied -Name: Response Letter dated 12-7-11

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your time and consideration in reviewing this submission. If you have any questions, please feel free to contact me.

Sincerely,

Debbie Scott  
Senior Contract Analyst  
Corporate Compliance and Market Conduct

*SERFF Tracking Number:* AULD-127840485      *State:* Arkansas  
*Filing Company:* American United Life Insurance Company      *State Tracking Number:* 50314  
*Company Tracking Number:* LA-32  
*TOI:* A021 Individual Annuities- Deferred Non-      *Sub-TOI:* A021.004 Modified Single Premium  
Variable  
*Product Name:* Modified Single Premium Fixed Deferred Indexed Annuity  
*Project Name/Number:* /

OneAmerica companies

Phone: 1-877-285-7837 extension 7837

Fax: 317-285-5510

Email: [debbie.scott@oneamerica.com](mailto:debbie.scott@oneamerica.com)

Sincerely,

Angie Neville, Danita Ragland-Hatton, Debbie Scott

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 11/22/2011  
Submitted Date 11/22/2011  
Respond By Date 12/22/2011

Dear Debbie Scott,

This will acknowledge receipt of the captioned filing.

### Objection 1

Comment: Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$45.00 is received.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,  
Linda Bird

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 11/23/2011  
Submitted Date 11/23/2011

Dear Linda Bird,

### Comments:

Thank you for your review.

### Response 1

Comments: The additional fee is attached. I apologize for this over sight.

### Related Objection 1

Comment:

Regulation 57 was revised effective January 2010, the filing fee is now \$50.00 per form. We will hold your filing in a pending status until the additional \$45.00 is received.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you, Angie Neville

Sincerely,

Angie Neville, Danita Ragland-Hatton, Debbie Scott

SERFF Tracking Number: AULD-127840485 State: Arkansas  
 Filing Company: American United Life Insurance Company State Tracking Number: 50314  
 Company Tracking Number: LA-32  
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium  
 Variable  
 Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
 Project Name/Number: /

## Form Schedule

### Lead Form Number: LA-32

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LA-32	Policy/Cont Policy ract/Fratern al Certificate	Initial		54.000	LA-32.pdf
	LR-226	Policy/Cont Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		55.700	LR-226 Premium Bonus Rider.pdf
	LR-227	Policy/Cont Rider ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53.200	LR-227 Enhanced Lifetime Monthly Income.pdf

# ***American United Life Insurance Company***<sup>®</sup>

[One American Square, P.O. Box 406, Indianapolis, Indiana 46206]

This is a legal Contract between the owner(s) (referred to in the Contract as “you” and “your” and “owner”) and American United Life Insurance Company (referred to as “AUL”, “our”, “us”, “we” and “Company”).

If you require any information or service with respect to this Contract, you may write to our Individual Product Service Team at [P.O. Box 406, Indianapolis, IN 46206.] You may call us at our toll-free number: [1-800-537-6442] or contact us on our website: [www.oneamerica.com.]

## **IMPORTANT - READ YOUR CONTRACT CAREFULLY**

### **NOTICE OF RIGHT TO EXAMINE THE CONTRACT**

**THE CONTRACT MAY BE RETURNED WITHIN 20 DAYS FROM THE DATE YOU RECEIVED IT FOR A FULL REFUND OF YOUR PREMIUMS, LESS ANY WITHDRAWALS, BY RETURNING IT TO THE COMPANY OR REPRESENTATIVE WHO SOLD YOU THE CONTRACT. AFTER 20 DAYS, CANCELLATION MAY RESULT IN A SUBSTANTIAL PENALTY KNOWN AS A SURRENDER CHARGE.**

**IF THIS CONTRACT IS A REPLACEMENT OF ANOTHER ANNUITY CONTRACT OR LIFE INSURANCE POLICY, YOU MAY RETURN THIS CONTRACT WITHIN 30 DAYS OF DELIVERY FOR A FULL REFUND OF PREMIUMS PAID, LESS ANY WITHDRAWALS.**

**THE CONTRACT HAS FIXED AND INDEXED ACCOUNTS. INTEREST CREDITS FOR INDEXED ACCOUNTS ARE AFFECTED BY THE VALUE OF AN EXTERNAL INDEX. WHILE THE CONTRACT VALUES MAY BE AFFECTED BY AN EXTERNAL INDEX, THE CONTRACT DOES NOT DIRECTLY PARTICIPATE IN ANY STOCK OR EQUITY INVESTMENT. IF THE CONTRACT VALUE IS WITHDRAWN OR ANNUITIZED IT MAY BE SUBJECT TO A SURRENDER CHARGE. THE SURRENDER CHARGE INFORMATION IS FOUND ON THE CONTRACT DATA PAGE.**

---

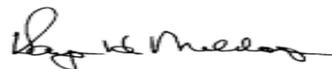
**INDIVIDUAL MODIFIED SINGLE PREMIUM DEFERRED FIXED INDEXED ANNUITY  
WITH INDEX-LINKED INTEREST  
BENEFITS WAIVING SURRENDER CHARGES RIDER  
PARTICIPATING – DIVIDENDS NOT GUARANTEED  
It is anticipated that no dividends will be declared.  
MONTHLY INCOME PAYMENTS COMMENCING ON ANNUITY DATE  
OPTION TO CHANGE ANNUITY DATE**

Signed for American United Life Insurance Company<sup>®</sup> by

[



Secretary



President and Chief Executive Officer]

## *Table of Contents*

	SECTION
<i>CONTRACT DATA PAGE</i> .....	1
<i>DEFINITIONS</i> .....	2
<i>THE ANNUITY CONTRACT</i> .....	3
<i>CONTRACT VALUES</i> .....	4
<i>INTEREST CREDITING</i> .....	5
<i>WITHDRAWALS</i> .....	6
<i>DEATH BENEFIT</i> .....	7
<i>ANNUITY PAYMENTS</i> .....	8
<i>GENERAL PROVISIONS</i> .....	9
<i>SETTLEMENT OPTION TABLES</i> .....	10

## *Section 1: CONTRACT DATA PAGES*

---

**Product Name:** [Freedom Builder Fixed Indexed Annuity]

**Product Type:** [Non-qualified]

**Contract Number:** [00000001]

**Contract Date:** [02/05/2012]

**Annuitant:** [John Doe]

**Annuitant Issue Age:** [70]

**Annuity Date:** [February 05, 2057]

**Owner:** [John Doe]  
[123 Main Street  
Anytown, IN 46123]

**Initial Premium Amount:** [\$10,000.00]

**Premium Taxes:** [0.00%]

**Maximum Total Premiums:** [\$1,000,000.00, without Home Office approval.  
Premiums only payable in first year.]

**Penalty Free Withdrawal Amount:** [10% of Account Value as of Previous Contract Anniversary  
beginning in Year 2]

**Minimum Withdrawal Amount:** [\$500]

**Minimum Account Value To Continue Contract:** [\$2,500]

**State Insurance Department Telephone Number:** [800-123-4567]

**Home Office:** American United Life Insurance Company  
[P.O. Box 406  
Indianapolis, IN 46206]

<b>CONTRACT DATA PAGES (cont'd)</b>
-------------------------------------

**Surrender Charge Schedule:**

<b>Contract Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6+</b>
<b>Surrender Charge Percentage</b>	9	8	7	6	5	0

**Guaranteed Minimum Interest Rate:** [Fixed Account: 1.0%  
Indexed Account: 0%]

**Nonforfeiture Interest Rate:** [1.0%]

**Indexed Account Strategy Information**

**Index:** [S&P 500<sup>®</sup>]

**Index Date:** [February 14, 2012]

<b>Indexed Account Strategies</b>	<b>First Contract Year Rates</b>	<b>Initial Allocation</b>
<b>[Point to Point Cap</b>	[6.0%]	20%
<b>Point to Point Participation Rate</b>	[75%]	20%
<b>Monthly Average Cap</b>	[4.50%]	20%
<b>Monthly Average Participation Rate]</b>	[40%]	20%
<b>Fixed Account</b>	[ 1.5.%]	20%
		100%

**Guaranteed Minimum Indexed Interest Cap:** [2.00%]

**Indexed Account Strategy Crediting Information**

**Point-to-Point:** Interest is credited annually based on the movement of the Index Value over a twelve-month period beginning on the Index Date, subject to either a cap or participation rate.

**Monthly Average:** Interest is credited annually based on the average of the Index Value on the Monthiversary over a twelve month period beginning on the Index Date, subject to a cap or participation rate.

**Caps and Participation Rates:**

Upon each Contract Anniversary Date a new cap, subject to the minimum shown above, and a new participation rate will be declared and shall apply to that Indexed Account Strategy until the next Contract Anniversary Date.

**CONTRACT DATA PAGES (cont'd)**

**Surrender Charge Schedule:**

<b>Contract Year</b>	1	2	3	4	5	6	7	8+
<b>Surrender Charge Percentage</b>	9	8	7	6	5	4	3	0

**Guaranteed Minimum Interest Rate:** [Fixed Account: 1.0%  
Indexed Account: 0%]

**Nonforfeiture Interest Rate:** [1.0%]

**Indexed Account Strategy Information**

**Index:** [S&P 500<sup>®</sup>]

**Index Date:** [February 5, 2012]

<b>Indexed Account Strategies</b>	<b>First Contract Year Rates</b>	<b>Initial Allocation</b>
[Point to Point Cap	[6.0%]	20%
Point to Point Participation Rate	[75%]	20%
Monthly Average Cap	[4.50%]	20%
Monthly Average Participation Rate]	[40%]	20%
Fixed Account	[1.5.%]	20%
		100%

**Guaranteed Minimum Indexed Interest Cap:** [2.00%]

**Indexed Account Strategy Crediting Information**

**Point-to-Point:** Interest is credited annually based on the movement of the Index Value over a twelve-month period beginning on the Index Date, subject to either a cap or participation rate.

**Monthly Average:** Interest is credited annually based on the average of the Index Value on the Monthiversary over a twelve month period beginning on the Index Date, subject to a cap or participation rate.

**Caps and Participation Rates:**

Upon each Contract Anniversary Date a new cap, subject to the minimum shown above, and a new participation rate will be declared and shall apply to that Indexed Account Strategy until the next Contract Anniversary Date.

**CONTRACT DATA PAGES (cont'd)**

**Surrender Charge Schedule:**

<b>Contract Year</b>	1	2	3	4	5	6	7	8	9	10+
<b>Surrender Charge Percentage</b>	9	8	7	6	5	4	3	2	1	0

**Guaranteed Minimum Interest Rate:** [Fixed Account: 1.0%  
Indexed Account: 0%]

**Nonforfeiture Interest Rate:** [1.0%]

**Indexed Account Strategy Information**

**Index:** [S&P 500<sup>®</sup>]

**Index Date:** [February 5, 2012]

<b>Indexed Account Strategies</b>	<b>First Contract Year Rates</b>	<b>Initial Allocation</b>
[Point to Point Cap	[7.50 %]	20%
Point to Point Participation Rate	[75 %]	20%
Monthly Average Cap	[4.50 %]	20%
Monthly Average Participation Rate]	[40 %]	20%
Fixed Account	[1.5 %]	20%
		100

**Guaranteed Minimum Indexed Interest Cap:** [2.00%]

**Indexed Account Strategy Crediting Information**

**Point-to-Point:** Interest is credited annually based on the movement of the Index Value over a twelve-month period beginning on the Index Date, subject to either a cap or participation rate.

**Monthly Average:** Interest is credited annually based on the average of the Index Value on the Monthiversary over a twelve month period beginning on the Index Date, subject to a cap or participation rate.

**Caps and Participation Rates:**

Upon each Contract Anniversary Date a new cap, subject to a minimum shown above, and a new participation rate will be declared and shall apply to that Indexed Account Strategy until the next Contract Anniversary Date.

## ***Rider Information***

---

**[Form LR-226**

**Premium Bonus Rider**

**Premium Bonus Data**

**Premium Bonus Amount:** [2.0%]

**Premium Bonus Recapture Schedule:**

<b>Contract Year</b>		<b>Recapture %</b>
<b>From</b>	<b>End</b>	
0	1 <sup>st</sup>	100%
1 <sup>st</sup>	2 <sup>nd</sup>	90%
2 <sup>nd</sup>	3 <sup>rd</sup>	80%
3 <sup>rd</sup>	4 <sup>th</sup>	70%
4 <sup>th</sup>	5 <sup>th</sup>	60%
5 <sup>th</sup>	6 <sup>th</sup>	50%
6 <sup>th</sup>	7 <sup>th</sup>	40%
7 <sup>th</sup>	8 <sup>th</sup>	30%
8 <sup>th</sup>	9 <sup>th</sup>	20%
9 <sup>th</sup> +		0%

]

---

**Form LR-172**

**Waiver of Contract Withdrawal Charges for Long-Term Care Facility and Terminal Illness Benefit Rider**

**Owner:** [John Doe]

**Form LR-227**

**Enhanced Lifetime Monthly Income Benefit Rider**

**Annuitant:** [John Doe]

---

[The [Freedom Builder Fixed Indexed Annuity] is not sponsored, endorsed, sold or promoted by Standard & Poor's ("S&P") or its third party licensors. Neither S&P nor its third party licensors makes any representation or warranty, express or implied, to the owners of the [Freedom Builder Fixed Indexed Annuity] or any member of the public regarding the advisability of investing in securities generally or in the [Freedom Builder Fixed Indexed Annuity] particularly or the ability of the *S&P 500* index (the "Index") to track general stock market performance. S&P's and its third party licensor's only relationship to [OneAmerica Financial Partners, Inc.] is the licensing of certain trademarks and trade names of S&P and the third party licensors and of the index which is determined, composed and calculated by S&P or its third party licensors without regard to [OneAmerica Financial Partners, Inc.] or [Freedom Builder Fixed Indexed Annuity]. S&P and its third party licensors have no obligation to take the needs of [OneAmerica Financial Partners, Inc.] or the owners of the [Freedom Builder Fixed Indexed Annuity] into consideration in determining, composing or calculating the Index. Neither S&P nor its third party licensors is responsible for and has not participated in the determination of the prices and amount of the [Freedom Builder Fixed Indexed Annuity] or the timing of the issuance or sale of the [Freedom Builder Fixed Indexed Annuity] or in the determination or calculation of the equation by which the [Freedom Builder Fixed Indexed Annuity] is to be converted into cash. S&P has no obligation or liability in connection with the administration, marketing or trading of the [Freedom Builder Fixed Indexed Annuity].

NEITHER S&P, ITS AFFILIATES NOR THEIR THIRD PARTY LICENSORS GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS OR COMPLETENESS OF THE INDEX OR ANY DATA INCLUDED THEREIN OR ANY COMMUNICATIONS, INCLUDING, BUT NOT LIMITED TO ORAL OR WRITTEN COMMUNICATIONS (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P, ITS AFFILIATES AND THEIR THIRD PARTY LICENSORS SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS OR DELAYS THEREIN. S&P MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE MARKS, THE INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P, ITS AFFILIATES OR THEIR THIRD PARTY LICENSORS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE.

The "Standard & Poor's", "S&P", and "Standard & Poor's 500 are trademarks of Standard & Poor's and have been licensed for use by [OneAmerica Financial Partners, Inc].

---

## ***Section 2: DEFINITIONS***

**Account Value.** Account Value is defined in the “Contract Value” section of the Contract.

**Annuity Date.** The date the Annuity Payments begin under the Contract. It is the Contract Anniversary closest to the Annuitant’s 115<sup>th</sup> birthday. It is shown on the contract data page.

**Annuity Payments.** A series of periodic payments under the Contract that begins on the Annuity Date and continues for a specified period of time.

**Business Day.** Each day the New York Stock Exchange is open for business.

**Contract.** This individual fixed interest indexed deferred annuity that is an agreement between the Company and you and is held in the Company’s general account.

**Contract Anniversary.** The calendar year anniversary of the Contract Date.

**Contract Date.** The date this Contract is effective. Contract Anniversaries are measured from this date. The Incontestability Period begins on this day. The Contract Date is shown on the contract data page.

**Contract Year.** A 12-month period starting on the Contract Date or on an anniversary of that date.

**Fixed Account.** The option in the Contract that provides for interest that is compounded daily and credited monthly.

**Guaranteed Minimum Surrender Value.** The minimum value that may be applied toward Annuity Payments, paid to a beneficiary upon death of the owner, or paid upon a total withdrawal of the Account Value. The Guaranteed Minimum Surrender Value is described in the “Contract Values” section.

**Home Office.** Our address where Premiums and communications must be sent as shown on the contract data page.

**Index.** A publicly available measurement used to determine the interest for a particular Indexed Account Strategy. The Index used for this Contract is the Standard & Poor’s 500® Index. It excludes any dividends that may be paid that comprise the Index.

**Index Date.** It is the date when the Premium is allocated to the Fixed Account and Indexed Account Strategies as indicated on the application. Thereafter, it is the anniversary of this date and it is the date when any Indexed Account Value interest is determined.

**Indexed Interest Cap.** The maximum indexed interest rate that can be credited to the Indexed Account Value.

**Indexed Interest Participation Rate.** The percentage applied to any positive change in the underlying Index price over the initial Index price of the crediting period, in the calculation of the credited interest.

**Index Value.** The closing value of the Index on any Business Day. If an Index Value is not published for a Business Day, then we will use the closing Index Value from the following Business Day.

**Indexed Account Strategy.** An option in the Contract that provides interest determined by the movement of an external Index. Each Indexed Account Strategy has its own crediting method and Indexed Account Value.

**Monthiversary.** The same date of each month as the Contract Date.

**Premium.** An amount paid to us by or on behalf of the Owner for the Contract, less any applicable taxes due at the time this Premium is received.

**Surrender Charge Period.** The Contract Years during which the surrender charge exceeds 0%. After the Surrender Charge Period, no surrender charges apply. The surrender charge percentages are shown on the contract data page.

---

### ***Section 3: THE ANNUITY CONTRACT***

**About the Contract.** The Contract is an agreement between the Company and you, the owner, where we promise to pay the payee (you or someone you choose) an income in the form of Annuity Payments, beginning on the Annuity Date or a date you choose, or as a death benefit.

**Premium.** You purchased the Contract with the initial Premium amount as shown on the contract data page. Additional Premium may be accepted for one year from the Contract Date, subject to the following conditions:

- May not exceed the maximum amount as shown on the contract data page without Home Office approval;
- Is received with the necessary information to enable the Company to properly process the payment; or
- Is not otherwise contrary to law for the Company to accept.

We reserve the right to reject any incomplete application or any application by an owner or annuitant who is ineligible for the Contract. The Premium must be in a form of lawful currency of the United States and submitted to our Home Office, or in a manner agreed to by us. The Premium is subject to acceptance and approval by the Company. If we do not accept a Premium we will return it promptly.

**Owner.** The owner is shown on the contract data page, unless changed in accordance with this provision. The owner may exercise all ownership rights under the Contract. If there is a joint owner, the term “owner” as used in the Contract includes the joint owner named on the application, unless changed in accordance with this provision. If joint owners own the Contract, they must jointly exercise their ownership rights, unless we are directed otherwise in writing by both joint owners. An owner who is a non-natural person (for example, a corporation or a trust) may not name a joint owner.

You can change the owner or joint owner by sending us a signed and dated request. If you designate someone else as owner, that person must not have exceeded the maximum issue age on the Contract Date. Unless you specify otherwise, a change of ownership is effective as of the date you signed the request of change, subject to any payments made or actions we may take prior to receipt of the request.

**Annuitant.** The annuitant is the person on whose life Annuity Payments are based and is shown on the contract data page. You are the annuitant unless you designate someone else before the Annuity Date.

An owner who is a non-natural person (for example, a corporation or a trust) may not change the annuitant.

**Beneficiary.** The person(s) named by the owner to receive any benefits upon the death of the owner. The beneficiary receives any death benefit payable in accordance with the provisions of the Contract. You initially name your beneficiary (ies) on the application.

You may change your beneficiary designation at any time by sending us a signed and dated request. However, if a beneficiary designation is irrevocable, that beneficiary must consent in writing to any change. Unless you specify otherwise, a change in beneficiary designation is effective as of the date you signed the request of change, subject to any payments made or actions we may take prior to receipt of the request. A new beneficiary designation revokes any prior designation. We are not responsible for the validity of any beneficiary designation.

---

## ***Section 4: CONTRACT VALUES***

### **Account Value.**

Prior to the first Contract Anniversary, the Account Value is equal to:

1. Any Premium received; less
2. Any withdrawals or partial annuitization; plus
3. Interest earned.

On the Contract Anniversary:

1. The Account Value on the previous Contract Anniversary; plus
2. The interest credited on the Indexed Account Strategy(ies); plus
3. The interest credited on the Fixed Account; less
4. Any withdrawals or partial annuitization taken since the previous Contract Anniversary.

On any day between Contract Anniversaries:

1. The Account Value on the previous Contract Anniversary; plus
2. The interest earned on the Fixed Account; less
3. Any withdrawals or partial annuitizations taken since the previous Contract Anniversary.

**Cash Surrender Value.** The Cash Surrender Value is the greater of:

1. The Account Value; less
2. Any applicable surrender charge.

or

The Guaranteed Minimum Surrender Value.

**Guaranteed Minimum Surrender Value.** The Guaranteed Minimum Surrender Value on the Contract Date is equal to 90% of the Premium received accumulated at the nonforfeiture interest rate, as shown on the contract data page.

The Guaranteed Minimum Surrender Value on each Monthiversary is equal to:

1. The Guaranteed Minimum Surrender Value on the previous Monthiversary; plus
2. Interest earned from the previous Monthiversary to date at the nonforfeiture interest rate; plus
3. 90% of any Premium received since the previous Monthiversary; less
4. Any withdrawals or partial annuitizations since the previous Monthiversary.

**In no event will the Cash Surrender Value be less than the Guaranteed Minimum Surrender Value.**

**Surrender Charge.** A surrender charge may be assessed on withdrawals from or annuitization of your Contract. The charge is a percentage of the amount of the Account Value withdrawn. The surrender charge schedule is shown on the contract data page.

**Minimum Values.** The Account Value, Cash Surrender Value, the paid-up annuity, and the death benefit will not be less than the minimum that is required by the National Association of Insurance Commissioners Standard Nonforfeiture Law for Individual Deferred Annuities.

---

## ***Section 5: INTEREST CREDITING***

**Fixed Account.** Any portion of the Premium allocated to the Fixed Account will earn interest at the Fixed Account interest rate.

**Allocation of Premium.** On the initial Index Date, the Account Value (which includes all Premium received at the Home Office plus any interest credited prior to the Index Date) will be allocated between the Fixed Account and the Indexed Account Strategies according to the percentages you specified on your application for the Contract.

**Fixed Account Interest Rate.** The initial Fixed Account interest rate applies from the Contract Date to the first Contract Anniversary. Additional Premium received after the Initial Premium Amount may have a different Fixed Account interest rate than the initial Premium. At the end of each Contract Year, we will declare, at our discretion, a new Fixed Account interest rate for the next Contract Year. The Fixed Account interest rate will never be less than the guaranteed minimum interest rate shown on the contract data page.

**Fixed Account Value.** The initial Fixed Account Value equals the amount of the Premium plus interest earned from the date the Premium is received by the Company at the Home Office to the Index Date. After the Index Date, the Fixed Account Value equals:

1. The portion of the Account Value allocated to the Fixed Account on the Index Date; plus
2. Any amount transferred into the Fixed Account from any Indexed Account Strategy; less
3. Any subsequent deductions for withdrawals or partial annuitization; less
4. Any amount subsequently transferred out of the Fixed Account to an Indexed Account Strategy; plus
5. Any interest credited by us.

**Indexed Account.** The Contract provides for one or more Indexed Account Strategies. The indexed interest crediting methods for the available Indexed Account Strategies are shown on the contract data page.

We reserve the right to add or remove an indexed interest crediting method subject to approval by the state. After the Surrender Charge Period, we reserve the right to offer only the Fixed Account.

**Indexed Interest.** Interest for an Indexed Account Strategy is determined on the anniversary of the Index Date. The interest crediting method of the Indexed Account Strategy is described on the contract data page. Prior withdrawals or partial annuitizations from an Indexed Account Strategy will not be credited with any indexed interest.

In no event will the indexed interest rate ever be less than the Indexed Account guaranteed minimum interest rate as shown on the contract data page.

**Indexed Account Value.** The Indexed Account Value is the sum of the Account Value of each Indexed Account Strategy.

After the Index Date, the Indexed Account Value for an Indexed Account Strategy equals:

1. The portion of the Account Value that is allocated to the Indexed Account Strategy on the Index Date; plus
2. Any amount transferred into the Indexed Account Strategy from any other Indexed Account Strategy or from the Fixed Account; less
3. Any subsequent deductions for withdrawals or partial annuitization; less
4. Any amount transferred out of the Indexed Account Strategy to the Fixed Account; plus
5. Any indexed interest for the Indexed Account Strategy credited by us.

**Discontinuation of or Substantial Change to the Index.** If the Index is discontinued or if the calculation of the Index is changed substantially, we reserve the right to substitute a comparable Index. We will seek approval by the insurance commissioner of your state and give you written notice before making any substitutions.

**Allocation Changes.** You may elect to reallocate the Account Values between the Fixed and any Indexed Account Strategies by notifying us at least five (5) Business Days prior to the Contract Anniversary. We will accept allocation changes by written request, or at our discretion, by telephone, or if available, electronically by the Internet. All allocation changes will be effective on the Business Day following the Index Date. We will not be liable for any failure to question or challenge such allocation changes as long as there is a valid authorization on record. Allocation amounts must be in whole percentages.

At the time of an allocation change, we will transfer the Account Value between the account(s) designated per the allocation change request. If we do not receive an allocation change request from you prior to the Contract Anniversary no changes in the current allocation will occur. The Company will balance the Indexed Account Strategies and the Fixed Account to maintain the allocation percentages currently in effect.

If an Indexed Account Strategy in which you are invested is no longer offered and we do not receive an allocation change request out of that Indexed Account Strategy, then any amount in that Indexed Account Strategy will be allocated into the Fixed Account.

---

## ***Section 6: WITHDRAWALS***

**Withdrawals.** At or prior to the commencement of Annuity Payments, you may withdraw all or part of your Account Value by sending a request to our Home Office. A withdrawal may have a surrender charge, if applicable.

Withdrawals are taken from the Fixed Account first. If the amount of the withdrawal exceeds the balance of the Fixed Account, the remaining withdrawal amount will be withdrawn proportionally from the Indexed Account Strategies in which you are currently allocated.

If you withdraw all of your Account Value, all benefits under the Contract will terminate.

**Penalty Free Withdrawals.** Each Contract Year you may take a withdrawal that is free of surrender charges. This penalty free withdrawal can only be taken after the first Contract Anniversary, and up to the penalty free withdrawal amount shown on the contract data page. No unused penalty free withdrawal amount may be carried over to subsequent years. Any withdrawal taken in the first Contract Year or any amount that is withdrawn above the penalty free withdrawal amount is subject to surrender charges.

No surrender charges will be applied to the proceeds payable upon Death.

**Withdrawal Restrictions.** Each withdrawal must be at least the minimum amount as shown on the contract data page. If any withdrawal would reduce the Account Value to less than the minimum amount remaining to continue the Contract as shown on the contract data page, the remaining balance will also be withdrawn and the Contract will be terminated.

---

## ***Section 7: DEATH BENEFIT***

**Death Benefit Provision.** The following Death Benefit provisions and the Contract shall in all events, be construed in a manner consistent with Section 72(s) of the Internal Revenue Code of 1986, as amended.

**Death Benefit Proceeds.** If any owner dies before the Annuity Date, we will pay a death benefit amount equal to:

- The Account Value as of the previous Contract Anniversary; less
- Any withdrawals or partial annuitizations since the previous Contract Anniversary; plus
- Interest credited to the Fixed Account since the previous Contract Anniversary.

### **DEATH OF ANNUITANT**

**Prior to the Annuity Date.** If the annuitant is not an owner and the annuitant dies before the Annuity Date, you must designate a new annuitant. If no designation is made within thirty (30) days after we are notified of the annuitant's death, the oldest owner named on the application will become the annuitant.

If a non-natural person owns the Contract, the death of the annuitant will be treated as the death of the owner.

### **DEATH OF OWNER**

**Prior to the Annuity Date.** If any owner dies before the Annuity Date, we will pay the death benefit to the beneficiary(s).

If the beneficiary is the owner's spouse, the spouse has the option to continue the Contract and will then be the owner of the Contract.

**Payment of the Death Benefit.** To pay the death benefit, we require proof of death. Proof of death is a certified copy of a death certificate plus written direction from an eligible beneficiary regarding how to pay the death benefit proceeds. We will not delay payment to a beneficiary who has given payment instructions while awaiting payment instructions from any remaining beneficiary. If the death benefit is payable to an owner's estate, we will pay it in a single payment. We will pay interest on the death benefit amount at the rate required by applicable state law.

The death benefit may be paid as:

1. A lump sum payment or series of withdrawals that are completed within five (5) years from the date of death; or
2. Annuity Payments made over a person's life or life expectancy. The life expectancy election must be made within 60 days from our receipt of proof of death. Annuity Payments must begin within one year from the date of death. Once Annuity Payments begin, they cannot be changed.

## **DEATH OF ANNUITANT**

**On or After the Annuity Date.** If the annuitant, who is not an owner, dies after the Annuity Date, then we will continue paying any remaining Annuity Payments to the payee designated by the owner.

## **DEATH OF OWNER**

**On or After the Annuity Date.** If the owner dies after the Annuity Date, then any amounts paid after the death of the owner will depend on which Annuity Payment option was selected. If the owner dies while Annuity Payments are being paid under an option based on a life, we will pay any remaining Annuity Payments in accordance with that option. We will pay remaining Annuity Payments at least as rapidly as under the Annuity Payment option then in effect. The person or entity with the right to receive the death benefit or change the payee for remaining Annuity Payments is the beneficiary.

## **FACILITY OF PAYMENT**

If there is no named beneficiary living at the time of death of the owner, the death benefit shall be paid in equal shares to one of the following classes of persons, to the exclusion of the other classes, in the following order:

- To the owner's spouse;
- To the surviving children, including adopted children;
- To the surviving grandchildren;
- To the surviving parents of the owner;
- To the surviving brothers and sisters of the owner; or
- To the estate.

---

## ***Section 8: ANNUITY PAYMENTS***

**ANNUITY PAYMENTS.** You must choose to receive a lump sum payment or start receiving Annuity Payments no later than the Annuity Date, as shown on the contract data page. During the Annuity Payments, the payee (you or someone you choose) receives monthly, quarterly, semi-annual or annual Annuity Payments beginning on the Annuity Date.

You may start the Annuity Payments anytime after the first Contract Anniversary. To start the Annuity Payments, you must notify us in writing at least thirty (30) days prior to the date that Annuity Payments are to begin. Annuity Payments will be made under one of the Annuity Payment Options described in this Contract or another Annuity Payment option that you want and that we agree to provide.

Electing to the Annuity Payments is irrevocable. Once Annuity Payments begin you cannot change or add an annuitant, or change the Annuity Payment option.

**Annuity Payment Options.** Annuity Payment Options based on a life ensure that the annuitant cannot outlive the Annuity Payments. The duration of the annuitant(s) life/lives determines how long payments continue under the following options:

1. **Income for a Fixed Period.** Annuity Payments are payable in equal monthly installments for a specified number of years, subject to a minimum of five (5) years and a maximum of twenty (20).
2. **Life Annuity.** The payee receives Annuity Payments as long as the annuitant is living. Annuity Payments stop when the annuitant dies.
3. **Life Annuity with Guaranteed Period.** The payee receives Annuity Payments for the longer of the annuitant(s) life or a guaranteed period of five (5) or more years as selected by you and agreed to by us. If the annuitant dies before the end of the guaranteed period, the remaining payments due during the guaranteed period will be made to the payee designated by the owner. Annuity Payments stop the later of the date the annuitant dies or the date the guaranteed period ends.
4. **Joint and Survivor Life Annuity.** The payee receives Annuity Payments as long as the annuitant is living. After the annuitant dies, the payee receives a specified percentage of each Annuity Payment as long as the joint annuitant is living. You name the joint annuitant and payment percentage at the time you elect this option. Annuity Payments stop the date the joint annuitant dies.
5. **Joint and Survivor Life Annuity with Guaranteed Period.** The payee receives Annuity Payments as long as the annuitant is living. The full Annuity Payment will be paid until the end of the guaranteed period. If the annuitant is alive when the guaranteed period ends, the full Annuity Payment will continue to be paid. If the annuitant dies, the joint annuitant is alive, and the guaranteed period has ended, a percentage of the Annuity Payment amount will continue to be paid as long as the joint annuitant is alive. If the annuitant dies and the joint annuitant is living, payments will be made to the joint annuitant. You name the joint annuitant and payment percentage at the time you elect this option. The guaranteed period must be for a period of five (5) or more years as selected by you and agreed to by us.

**Automatic Option.** If you do not choose an annuity option at least thirty (30) days before the latest Annuity Date allowed under the Contract, we will make Annuity Payments under the Life Annuity with Guaranteed Period of ten (10) years. The guaranteed period will be equal to ten (10) years, unless a shorter period is otherwise required under the Internal Revenue Code of 1986, as amended.

**Calculation of Annuity Payments.** For all Annuity Payment options, the amount of each Annuity Payment will be calculated by applying the Cash Surrender Value to the Annuity Settlement Option Tables, or the current rates at that time if more favorable to you. These Annuity Payments will not be less than those that are provided by the application of the Cash Surrender Value to premium of any single consideration immediate annuity contract at premium rates offered by us at such time to the same class of annuitants. If taxes are required, these taxes will be deducted before the Annuity Payments are calculated.

If the amount applied to an annuity option is less than \$2,500, we may pay you in a lump sum payment where permitted by state law. We reserve the right to change the payment frequency if payment amounts would be less than \$250.

---

## ***Section 9: GENERAL PROVISIONS***

**Contract Statements.** At least once each calendar year, we will furnish you a statement showing the beginning and ending dates of the current report period, the Account Value, the Cash Surrender Value, death benefit, credited interest, any transactions, and any other information required under state or federal law. Each statement will show information as of a date not more than four (4) months prior to the mailing date. The owner may request additional statements. A charge may apply to each of these requests. The charge will not exceed \$100.00 per request.

**Assignment of Benefits.** Unless restricted by applicable law, you may assign or otherwise transfer your rights under the Contract by sending us a signed and dated request. Unless you specify otherwise, an assignment or transfer is effective as of the date you signed the notice of assignment, subject to any payments made or actions we may take prior to receipt of the notice. We are not responsible for the validity of any assignment or transfer. To the extent allowed by law, payments under the Contract are not subject to legal process for the claims of creditors.

**Conformity with State Statutes.** This Contract is subject to the laws of the state in which this Contract is delivered. We reserve the right to make any changes, without your consent, that are necessary to comply with any state statute, rule, or regulation.

**Contract Amendments.** We may unilaterally amend the provisions of the Contract as required to conform to any state or federal law that affects the Contract. Only an authorized officer of the Company may change the Contract. Any change must be in writing. We reserve the right to change the provisions of the Contract to conform to changes in any applicable provisions or requirements of the Internal Revenue Code.

**Dividends.** As long as the Contract is in force, you will receive any dividends declared by the Company. It is anticipated that no dividends will be declared.

**Entire Contract.** The Contract, contract data page(s), and application, as may be amended, and any

riders and endorsements are the entire Contract.

**Evidence of Survival.** When any payments under the Contract depend upon any person(s) being alive on a given date, we may require satisfactory proof that the person is living before making such payments.

**Incontestability Period.** The Contract and any rider(s) or endorsement(s) presently attached to the Contract are incontestable as to the material facts of the application for the Contract and to the representations of the owner after such Contract has been in force during the lifetime of the owner for two (2) years from the Contract Date.

If any rider or endorsement subsequently attached to the Contract provides supplemental benefits that the owner applied for after the Contract was issued, such rider or endorsement is incontestable as to the material facts of the application for the supplemental benefit and to the representations of the owner after such rider or endorsement has been in force during the lifetime of the owner for two (2) years from its date of issue.

Coverage may be contested on a statement contained in an application made a part of the Contract except on the basis of age and sex. The statement on which the contest is based shall be material to the risk accepted or the hazard assumed by us.

**Misstatement of Sex or Age.** We may require satisfactory proof of age or sex at any time. If Annuity Payments are based on life or life expectancy and the age or sex of any annuitant(s) has/have been misstated, Annuity Payments will be based on the corrected information.

Underpayments will be made up in a lump sum with the next scheduled payment. Overpayments will be deducted from future payments until the total is repaid. We will credit interest on underpayments at an annual percentage rate of 1.0%.

**Withdrawal Requests.** We retain the right to defer payment of withdrawals for a period of six (6) months after receiving the request. We will submit a written request to the insurance commissioner and wait for written approval prior to deferring any payment of the withdrawal amount. We will notify you of the payment date and the reason for the delay. The interest rate credited to the Contract during this period will not be less than the rate required under state law.

**Termination of Contract.** The Contract will terminate when we have completed all of our obligations under the Contract or if the owner surrenders this Contract for the full Cash Surrender Value.

## ***Section 10: SETTLEMENT OPTION TABLES***

### **Guaranteed Monthly Income Per \$1,000 of Proceeds**

#### **OPTION 1 - Income for Fixed Period**

Number of Years	Monthly Income	Number of Years	Monthly Income
1	\$83.74	11	\$8.00
2	42.09	12	7.37
3	28.20	13	6.84
4	21.25	14	6.38
5	17.09	15	5.98
6	14.31	16	5.64
7	12.33	17	5.33
8	10.84	18	5.06
9	9.68	19	4.82
10	8.76	20	4.60

Quarterly Income is 2.993 times the monthly income and annual income is 11.839 times the monthly income.

#### **OPTION 2 - Life Annuity**

The amount of income is based on the age of the Annuitant on the date of the first payment. The 2000 Basic Mortality Table and [1%] interest is used.

Age of Annuitant	<u>Number of Guaranteed Payments</u>			Age of Annuitant	<u>Number of Guaranteed Payments</u>		
	None	120	Refund*		None	120	Refund*
55	\$3.17	\$3.15	\$2.89	63	\$3.99	\$3.92	\$3.46
56	3.25	3.23	2.94	64	4.12	4.05	3.54
57	3.34	3.31	3.02	65	4.27	4.17	3.63
58	3.43	3.40	3.07	66	4.42	4.31	3.73
59	3.53	3.50	3.16	67	4.58	4.45	3.84
60	3.64	3.59	3.21	68	4.76	4.61	3.95
61	3.75	3.70	3.29	69	4.95	4.76	4.06
62	3.87	3.81	3.38	70	5.15	4.93	4.17

\*The sum of all guaranteed payments will equal the amount applied under this option.

#### **OPTION 3 - Survivorship Annuity**

The amount of income is based on the age of each of the Annuitants on the date of the first payment. The 2000 Basic Mortality Table and [1%] interest is used.

		66% to Survivor 120 Guaranteed Payments Annuitant #2					100% to Survivor 120 Guaranteed Payments Annuitant #2						
A	Age	50	55	60	65	70	A	Age	50	55	60	65	70
n	50	\$2.5	\$2.6	\$2.7	\$2.7	\$2.7	n	50	\$2.47	\$2.57	\$2.66	\$2.71	\$2.75
		7	4	1	4	8							
n	55	2.74	2.85	2.95	3.04	3.08	n	55	2.57	2.72	2.86	2.97	3.05
#1	60	2.92	3.07	3.23	3.36	3.46	#1	60	2.66	2.86	3.06	3.25	3.38
	65	3.07	3.29	3.51	3.72	3.90		65	2.71	2.97	3.25	3.52	3.76
	70	3.25	3.50	3.80	4.09	4.38		70	2.75	3.05	3.38	3.76	4.14

Income for other combinations of ages will be furnished on request.

**Notice of Annual Meeting of Members of American United Mutual Insurance  
Holding Company**

Contractholders of American United Life Insurance Company, a stock subsidiary of American United Mutual Insurance Holding Company, are members of American United Mutual Insurance Holding Company. The regular annual meeting of the members of American United Mutual Insurance Holding Company shall be held at its principal place of business on the third Thursday in February each year at ten o' clock A.M. local time or at such other location, place, or time as may be designated by the Board of Directors. The election of directors shall be held at the annual meeting.

*American United Life Insurance Company®  
Indianapolis, Indiana*

---

**READ YOUR POLICY CAREFULLY**

**INDIVIDUAL MODIFIED SINGLE PREMIUM DEFERRED FIXED  
INDEXED ANNUITY  
WITH INDEX-LINKED INTEREST  
BENEFITS WAIVING SURRENDER CHARGES RIDER  
PARTICIPATING –DIVIDENDS NOT GUARANTEED  
It is anticipated that no dividends will be declared.  
MONTHLY INCOME PAYMENTS COMMENCING ON ANNUITY DATE  
OPTION TO CHANGE ANNUITY DATE**

**This Contract is a legal contract between the Owner and American United Life Insurance Company.**

**American United Life Insurance Company®**  
**[One American Square**  
**Indianapolis, IN 46206]**

**PREMIUM BONUS RIDER**

This rider is part of your Contract. The Contract Date of this rider is the same as the Contract Date of the Contract. This rider will not change, waive, or extend any part of the Contract other than as stated herein. This rider's provisions shall control when there is a conflict between this rider and the Contract.

**Benefit**

For each Premium received during the first Contract Year, the Premium will be increased by the Premium Bonus percentage as shown on the contract data page. The Premium Bonus Amount is effective at the time the Premium is processed by the Company. The Premium Bonus Amount will be recaptured by the Company upon withdrawals taken during the surrender charge period according to the Premium Bonus Recapture Schedule shown on the contract data page.

**Definitions**

**Premium Bonus Amount.** The amount of the Premium Payment times the Premium Bonus percentage shown on the contract data page.

**Premium Bonus Recapture Schedule** – The schedule of the Premium Bonus Amount that may be recaptured upon a withdrawal of the Account Value during the surrender charge period. It is shown on the contract data page.

**Unvested Bonus.** The Premium Bonus Amount that may be recaptured by the Company at time of a withdrawal during the surrender charge period.

**Effect on Contract**

**Account Value.** Prior to the first Contract Anniversary, the Account Value is equal to:

1. The Premium received; plus
2. The Premium Bonus Amount; less
3. Any withdrawals taken during the first Contract Year; plus
4. The interest earned during the Contract Year.

**Cash Surrender Value.** The Cash Surrender Value is the greater of:

1. The Account Value; less
2. Any Unvested Bonus amounts; less
3. Any applicable surrender charge.

Or

1. The Guaranteed Minimum Surrender Value.

**Withdrawals.** At or prior to the commencement of the annuity payments, you may withdraw all or part of your Account Value by sending a request to our Home Office. A withdrawal may be reduced by a surrender charge, if applicable, and less any Unvested Bonus. The Premium Bonus Recapture Schedule is shown on the contract data page.

**Recapture of Premium Bonus**

The Premium Bonus Amount will be recaptured according to the Premium Bonus Recapture Schedule whenever a withdrawal is made. We will not impose the Premium Bonus Recapture on any Penalty Free Withdrawal. The Premium Bonus Recapture Schedule is shown on the contract data page. Any withdrawals, above the Penalty Free Withdrawal amount, taken during the surrender charge period will result in a recapture of the Premium Bonus Amount proportionally to the total of the amount withdrawn, subject to the Premium Bonus Recapture Schedule.

**Cost**

There is no charge for this rider.

**Termination**

This rider will terminate on the date the Contract to which this rider is attached is terminated.

Signed for American United Life Insurance Company® by,

[  ]

Secretary

**American United Life Insurance Company®**  
**[One American Square**  
**Indianapolis, IN 46206]**

**ENHANCED LIFETIME MONTHLY INCOME BENEFIT RIDER**

This Rider is part of the Contract to which it is attached. This rider is effective as of the Contract Date of the annuity. Where a provision of this rider conflicts with a provision of the Contract, the provision of this rider will control.

**BENEFIT**

This rider offers enhanced monthly Guaranteed Lifetime Income Payment options in addition to the Annuity Payment options available in your contract. You may choose to apply all or a portion of your Account Value to this rider at any time after the first Contract Anniversary, but not later than the Annuity Date.

**Guaranteed Lifetime Income Payment Options:**

These options provide guaranteed monthly income payments for:

- (i) The life of the Annuitant: Guaranteed Lifetime Income Payments continue as long as the Annuitant is living. Payments stop when the annuitant dies; or
- (ii) The joint lives of the Annuitant and Joint Annuitant and for the remaining life of the survivor. Guaranteed Lifetime Income Payments continue as long as at least one of the Annuitant and Joint Annuitant is living. Payments stop when the last survivor of the Annuitant and Joint Annuitant dies.

Under the Guaranteed Lifetime Income Payment Options, you may also select one of the following:

- 1. **10-Year Guaranteed Payment Period (GPP):** Under this option, Guaranteed Lifetime Income Payments will be paid to the later of ten (10) years or the period determined under option (i) or (ii) above.
- 2. **Refund of Premium Option (ROP):** If you select the Refund of Premium Option, Guaranteed Lifetime Income Payments will continue to be paid until the sum of all payments equals the amount applied under this option or to the date determined under option (i) or (ii) above, if later.

Electing Guaranteed Lifetime Income Payments is irrevocable. Once Guaranteed Lifetime Income Payments begin you cannot change or add an annuitant, or change the annuity option.

**Calculation of Guaranteed Lifetime Income Payments.** The amount, payable monthly, of each Guaranteed Lifetime Income Payment will be:

- 1. The applicable Guaranteed Benefit Percentage as shown on the following table, for the option selected, divided by 12, and multiplied by
- 2. The greater of the Account Value or Cash Surrender Value elected to be applied to this option.

The Guaranteed Lifetime Income Payments will not be less than those that are offered by us at such time to the same class of annuitants. If taxes are required to be withheld, these taxes will be deducted before the Guaranteed Lifetime Income Payments are calculated. Enhanced Guaranteed Lifetime Income Payments under this rider are payable monthly.

Signed for American United Life Insurance Company® by,

[



Secretary]

## Guaranteed Lifetime Income Payments - Guaranteed Annual Benefit Percentages

Guaranteed Lifetime Income Payments are payable monthly at 1/12th of the following percentages:

Age of Annuitant	Guaranteed Lifetime Income (GLI)	GLI with 10 Year GPP	GLI with ROP	Joint		
				Guaranteed Lifetime Income (GLI)	Joint GLI with 10 Year GPP	Joint GLI with ROP
55	[3.8%	3.8%	3.5%	3.3%	3.3%	3.0%
56	3.9%	3.9%	3.5%	3.4%	3.4%	3.0%
57	4.0%	4.0%	3.6%	3.5%	3.5%	3.1%
58	4.1%	4.1%	3.7%	3.6%	3.6%	3.2%
59	4.2%	4.2%	3.8%	3.7%	3.7%	3.3%
60	4.4%	4.4%	3.9%	3.9%	3.8%	3.4%
61	4.5%	4.5%	3.9%	4.0%	3.9%	3.4%
62	4.6%	4.6%	4.1%	4.0%	4.0%	3.5%
63	4.8%	4.8%	4.2%	4.2%	4.1%	3.6%
64	4.9%	4.9%	4.2%	4.2%	4.2%	3.6%
65	5.1%	5.0%	4.4%	4.3%	4.3%	3.8%
66	5.3%	5.2%	4.5%	4.4%	4.4%	3.8%
67	5.5%	5.3%	4.6%	4.6%	4.5%	3.9%
68	5.7%	5.5%	4.7%	4.7%	4.6%	3.9%
69	5.9%	5.7%	4.9%	4.8%	4.7%	4.0%
70	6.2%	5.9%	5.0%	5.2%	5.0%	4.2%
71	6.3%	6.0%	5.1%	5.3%	5.1%	4.3%
72	6.4%	6.1%	5.2%	5.4%	5.2%	4.4%
73	6.5%	6.2%	5.3%	5.5%	5.3%	4.5%
74	6.6%	6.3%	5.4%	5.6%	5.4%	4.6%
75	6.7%	6.4%	5.5%	5.7%	5.5%	4.7%
76	6.8%	6.5%	5.6%	5.8%	5.6%	4.8%
77	6.9%	6.6%	5.7%	5.9%	5.7%	4.9%
78	7.0%	6.7%	5.8%	6.0%	5.8%	5.0%
79	7.1%	6.8%	5.9%	6.1%	5.9%	5.1%
80	7.2%	6.9%	6.0%	6.2%	6.0%	5.2%
81	7.3%	7.0%	6.1%	6.3%	6.1%	5.3%
82	7.4%	7.1%	6.2%	6.4%	6.2%	5.4%
83	7.5%	7.2%	6.3%	6.5%	6.3%	5.5%
84	7.6%	7.3%	6.4%	6.6%	6.4%	5.6%
85	7.7%	7.4%	6.5%	6.7%	6.5%	5.7%
86	7.8%	7.5%	6.6%	6.8%	6.6%	5.8%
87	7.9%	7.6%	6.7%	6.9%	6.7%	5.9%
88	8.0%	7.7%	6.8%	7.0%	6.8%	6.0%
89	8.1%	7.8%	6.9%	7.1%	6.9%	6.1%
90	8.2%	7.9%	7.0%	7.2%	7.0%	6.2%]

SERFF Tracking Number: AULD-127840485 State: Arkansas  
 Filing Company: American United Life Insurance Company State Tracking Number: 50314  
 Company Tracking Number: LA-32  
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.004 Modified Single Premium  
 Variable  
 Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
 Project Name/Number: /

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachments:</b>		
READCERT.pdf		
ARactcert 2.pdf		
ARactcert 3.pdf		
ARactcert 4.pdf		
ARactcert 5.pdf		
ARactcert 6.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Application		
<b>Comments:</b>		
I-21672, approved 7/8/2011.		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Life & Annuity - Actuarial Memo		
<b>Comments:</b>		
<b>Attachments:</b>		
Appendix A.pdf		
Appendix B - Nonforfeiture Compliance Demonstration.pdf		
Actuarial Memorandum 2011 AR.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Variables		
<b>Comments:</b>		
<b>Attachment:</b>		

SERFF Tracking Number: AULD-127840485 State: Arkansas  
Filing Company: American United Life Insurance Company State Tracking Number: 50314  
Company Tracking Number: LA-32  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium  
Variable  
Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
Project Name/Number: /

Statement of Variability.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** AR Cover Page

**Comments:**

**Attachment:**

AR coverpage.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Response Letter dated 12-7-11

**Comments:**

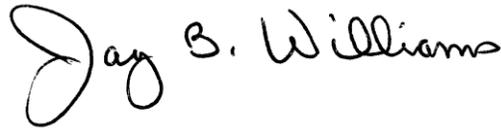
**Attachment:**

Letter.pdf

CERTIFICATE OF READABILITY

I, Jay B. Williams, Vice President and Director of Compliance of American United Life Insurance Company, hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements.

<u>FORMS</u>	<u>READABILITY SCORE</u>
LA-32	54.0
LR-226	55.7
LR-227	53.2



November 18, 2011

Jay B. Williams  
Vice President and Director of Compliance

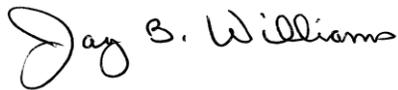
**STATE OF ARKANSAS**  
**EXTERNAL-INDEX CERTIFICATION**

CARRIER: AMERICAN UNITED LIFE INSURANCE COMPANY

SUBMISSION: LA-32 MODIFIED SINGLE PREMIUM FIXED DEFERRED INDEXED ANNUITY

DATE: December 1, 2011

I hereby certify that to the best of my knowledge and belief the above submission is in compliance with the External-Indexed Contract Guidelines.



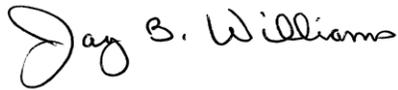
Jay B. Williams  
Name

Vice President, Compliance  
Title

**STATE OF ARKANSAS**  
**CONTRACT SUMMARY CERTIFICATION**

CARRIER: AMERICAN UNITED LIFE INSURANCE COMPANY  
SUBMISSION: LA-32 MODIFIED SINGLE PREMIUM FIXED DEFERRED INDEXED ANNUITY  
DATE: December 1, 2011

I hereby certify that to the best of my knowledge and belief the contract summary disclosure is in no way deceptive, confusing or misleading and contains all items listed on the External-Indexed Guidelines.



Jay B. Williams  
Name

Vice President, Compliance  
Title

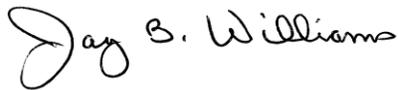
**STATE OF ARKANSAS**  
**AGENT EDUCATION CERTIFICATION**

CARRIER: AMERICAN UNITED LIFE INSURANCE COMPANY

SUBMISSION: LA-32 MODIFIED SINGLE PREMIUM FIXED DEFERRED INDEXED ANNUITY

DATE: December 1, 2011

I hereby certify that the contract will not be solicited by any person who is not trained and qualified.



Jay B. Williams

Name

Vice President, Compliance

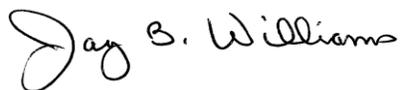
Title

**STATE OF ARKANSAS**  
**RESERVES CERTIFICATION**

CARRIER: AMERICAN UNITED LIFE INSURANCE COMPANY

SUBMISSION: LA-32 MODIFIED SINGLE PREMIUM FIXED DEFERRED INDEXED ANNUITY

DATE: December 1, 2011

A handwritten signature in black ink that reads "Jay B. Williams". The signature is written in a cursive style with a large, stylized initial "J".

Jay B. Williams

Name

Vice President, Compliance

Title

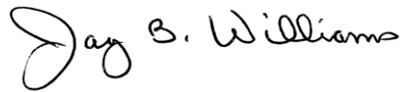
**STATE OF ARKANSAS**  
**REVISION OF POLICY FORMS CERTIFICATION**

CARRIER: AMERICAN UNITED LIFE INSURANCE COMPANY

SUBMISSION: LA-32 MODIFIED SINGLE PREMIUM FIXED DEFERRED INDEXED ANNUITY

DATE: December 1, 2011

I hereby certify that to the best of my knowledge and belief the above submission conforms to Arkansas Regulation 19 § 10B.



Jay B. Williams  
Name

Vice President, Compliance  
Title

**STATEMENT OF VARIABILITY FOR AN INDIVIDUAL MODIFIED SINGLE  
PREMIUM DEFERRED FIXED INDEXED ANNUITY CONTRACT WITH  
INDEX-LINKED INTEREST  
FORM LA-32**

<b>Data Page Variables</b>	<b>Explanation of Variability</b>
Product Name	Freedom Builder Fixed Indexed Annuity
Product Type	Tax qualifications will be either Nonqualified ,401(k), 403(b), Governmental 457, Individual 401(k), IRA Keogh/HR 10, Pension/Profit Sharing, Roth IRA, Roth IRA – Converted, SEP IRA, Simple IRA, Tax Exempt Employer 457 or any other qualified product type yet to be named.
Contract Number	Each Contract will be assigned a unique Contract number.
Contract Date	This date depends on the date the Contract is effective.
Annuitant	This depends on who is designated as an Annuitant.
Annuitant Issue Age	This depends on the Annuitant and their age.
Annuity Date	Will be the date that Annuity Payments begin.
Owner	This depends on who purchases the Contract.
Initial Premium Amount	The amount initially submitted to AUL to purchase the contract.
Premium Taxes	Premium taxes are not currently charged. However, if we ever incur such taxes, we reserve the right to make a deduction from the Contract for the payment of the premium taxes assessed in connection with the Contract.
Maximum Total Premium	\$1,000,000 without Home Office approval. Premiums are only payable in the first year of the Contract.
Penalty Free Withdrawal Amount	5-15% of the Account Value or the interest earned.
Minimum Withdrawal Amount	\$100 to \$500
Minimum Account Value to Continue Contract	\$500 to \$2,500
State Insurance Department Telephone Number	Will vary for each state.
Home Office	In order to make changes if our Company address, mailing address or telephone number change.
Date Page 3A	Depends on what surrender charge period is selected on the application. The choices are 5, 7 or 9 year surrender charge period.
Guaranteed Minimum Interest Rate	1%-3%. The Fixed Account Guaranteed Minimum Interest Rate will be changed by AUL when deemed necessary and are independent of the nonforfeiture interest rate. (See the Actuarial Memorandum which demonstrates compliance with the Standard Nonforfeiture Law regardless of the Fixed Account Guaranteed Minimum Interest Rate.) The Fixed Account Guaranteed Minimum Interest Rate is determined by weighing several factors. Most importantly, the interest rates in effect at the time of contract issue, forecasted interest rates and profitability. A different Fixed Account Guaranteed Minimum Interest Rate may apply during and after the Surrender Charge Period. Indexed Interest is determined on the anniversary of the Index Date.
Nonforfeiture Rate	This rate is between 1% and 3%. The Nonforfeiture Rate will be determined such that

	the contract will comply with standard nonforfeiture law, as described in the actuarial memorandum.
Index	It is appropriate to bracket the index as variable since AUL reserves the right to add or delete an Index available with the Index Option subject to approval by your state. Any addition of a new Index will reflect a valid Index with the appropriate characteristics for the purposes of this Contract.
Index Date	It is the date when the Premium is allocated to the Fixed Account and Indexed Account Strategies.
Point-to Point	It is appropriate to bracket the Interest Crediting Method Option as variable since AUL reserves the right to add or delete an Interest Crediting Method Option available with the Index Option subject to approval by your state. An Interest Crediting Method Option will be removed if in AUL's judgment it becomes inappropriate for the purposes of this Contract.
Monthly Average	It is appropriate to bracket the Interest Crediting Method Option as variable since AUL reserves the right to add or delete an Interest Crediting Method Option available with the Index Option subject to approval by your state. An Interest Crediting Method Option will be removed if in AUL's judgment it becomes inappropriate for the purposes of this Contract.
Guaranteed Minimum Indexed Interest Cap	0.1% to 5%. The Guaranteed Minimum Indexed Interest Cap is determined by weighing several factors. Most importantly, the interest rates in effect at the time of contract issue, current market volatility, forecasted interest rates, and profitability.
Disclosures	This is the trademark information for the currently offered Index. We elected to bracket this section for ease in adding or deleting trademark information should AUL or S&P require changes subject to approval by your state. The disclosures are those required by Standard & Poor's.

<b>Contract Variables</b>	<b>Explanation</b>
Company Address, Mailing Address and Telephone Number	In order to make changes if our Company address, mailing address or telephone number may change.
Officer Signatures	As these are the current Company Officers, it is appropriate to bracket the information as variable in the event they change.
Settlement Option Tables	It is appropriate to bracket the interest rate for Options 2 and 3 as variable, currently at 1%, in order to offer a higher percentage in the future.

<b>Rider Variables</b>	<b>Explanation</b>
Company Address, Mailing Address and Telephone Number	In order to make changes if our Company address, mailing address or telephone number may change.
Officer Signatures	As these are the current Company Officers, it is appropriate to bracket the information as variable in the event they change.
<b>LR-226</b> Premium Bonus Rider	Will only be displayed on the Rider Information data page if the nine (9) year surrender charge period is selected on the application. In addition the rider will not be attached to the issued contract unless it is selected on the application.
<b>LR-227</b> Enhanced Lifetime Income Benefit Rider	Will always be displayed on the Rider Information data page. It is appropriate to bracket the percentages in the event a change is made.

# ***American United Life Insurance Company***<sup>®</sup>

[One American Square, P.O. Box 406, Indianapolis, Indiana 46206]

Your annuity contract provides a [20]-day period after you receive it in which you can return it to the company or your agent for any reason and we will return the premium paid.

If this contract is a replacement of another annuity contract or life insurance policy, you may return this contract within 30 days of delivery for a full refund of premiums paid, less any withdrawals.

**If you require any information or service with respect to this Contract, you may write to our Individual Product Service Team at [P.O. Box 406, Indianapolis, IN 46206.] You may call us at our toll-free number: [1-800-537-6442] or contact us on our website: [www.oneamerica.com.]**

Your agent contact information is:

YOUR AGENT [Tom Selleck]  
PHONE: [(000) 000-0000]  
ADDRESS: [504 Maryland  
Little Rock, AR 76932

**State Insurance Department**  
**[1918 North Street**  
**Little Rock, AR 76932]**  
**Telephone Number: [800-123-4567]**



December 7, 2011

State of Arkansas

RE: *American United Life Insurance Company*

*NAIC No: 60895*

*FEIN No.: 35-0145825*

**Policy Forms:**

LA-32

Individual Modified Single Premium Deferred Fixed Indexed Annuity Contract with Index-Linked Interest

LR-226

Premium Bonus Rider

LR-227

Enhanced Lifetime Income Benefit Rider

**Actuarial Memorandum**

Dear Ms. Bird:

Your objection letter dated November 28, 2011 has been reviewed. Below you will find the objection listed and followed by a response.

**Objection 1**

Ark. Code Ann. 23-79-138 requires that certain information accompany every policy. Bulletin 15-2009 further address this issue.

**Response:** Included with this response is a cover page with required information as indicated in Ark. Code Ann. 23-79-138 and Bulletin 15-2009.

Regulation 49 requires that a Life and Health guaranty notice be given to each policy owner. Please review your issue procedures and assure us that you are in compliance with Regulation 49.

**Response:** Issue procedures have been reviewed and I certify that we are in compliance with Regulation 49.

Regulation 19s10B requires that all new or revised filings submitted must contain a certification that the submission meets the provisions of this rule as well as all applicable requirements of this Department.

**Response:** Included with this response you will find the required certification regarding Regulation 19s10B.

External Index contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

*American United Life  
Insurance Company®  
a ONEAMERICA® company  
One American Square  
P.O. Box 368  
Indianapolis, IN 46206-0368  
(317) 285-1877*

**Response:** Included with this response are all required certifications in regards to the External Indexed Guidelines as requested. These can be found in the updated Actuarial Memorandum on pages five and six.

Thank you for your time and consideration in reviewing this submission. If you have any questions, please feel free to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Debbie Scott". The signature is written in black ink and is positioned centrally below the word "Sincerely,".

Debbie Scott  
Senior Contract Analyst  
Corporate Compliance and Market Conduct  
OneAmerica companies  
Phone: 1-877-285-7837 extension 7837  
Fax: 317-285-5510  
Email: [debbie.scott@oneamerica.com](mailto:debbie.scott@oneamerica.com)

SERFF Tracking Number: AULD-127840485 State: Arkansas  
 Filing Company: American United Life Insurance Company State Tracking Number: 50314  
 Company Tracking Number: LA-32  
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium  
 Variable  
 Product Name: Modified Single Premium Fixed Deferred Indexed Annuity  
 Project Name/Number: /

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
11/21/2011		Supporting Flesch Certification Document	12/07/2011	READCERT.pdf
11/21/2011		Supporting Life & Annuity - Actuarial Memo Document	12/07/2011	Actuarial Memorandum 2011.pdf (Superceded) Appendix A.pdf Appendix B - Nonforfeiture Compliance Demonstration.pdf