

SEC Registration No.: 801-56819

**Portfolio Choice by OneAmerica Program
Dislcoure Statement – Schedule H
For
OneAmerica Securities, Inc.**

**433 North Capitol Ave.
INDIANANPOLIS, IN 46204
(877) 285-3863**

This brochure provides clients with information about OneAmerica Securities, Inc. and the Portfolio Choice by OneAmerica Program. a separately managed account program, which should be considered before becoming a client of OAS. This information has not been approved or verified by any governmental authority.

In addition to the Portfolio Choice by OneAmerica Program, OneAmerica Securities, Inc. also offers the Portfolio Management Platform (“PMP”). For more information about this program please ask your Advisor Representative for the program’s brochure.

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1. INTRODUCTION

OneAmerica Securities, Inc., ("OAS" or the "Company") is an Investment Advisor registered with the Securities and Exchange Commission ("SEC") and provides investment advisory and other financial services through its investment advisory representatives ("IARs" or "Advisory Representatives") to accounts ("Program Accounts") opened with OAS. The Company also maintains an arrangement with FundQuest Incorporated ("FundQuest" or "Account Manager"), an Investment Advisor registered with the SEC, whereby FundQuest provide investment advisory services and operational support to Program Accounts open with OAS. These include portfolio and account management, control and reporting software, accounting and performance reporting services as well as customized illustrations, brochures and promotional literature.

OAS is also a full service broker dealer registered with the SEC and is a member of the Financial Industrial Regulatory Authority ("FINRA") and the Securities Investors Corporation ("SIPC"). Additionally, OAS maintains an arrangement with Pershing, Division of The Bank of New York ("Pershing") whereby OAS clears securities transactions on a fully disclosed basis through Pershing as an introducing broker, and Pershing holds virtually all customer funds and/or securities on behalf of OAS' brokerage clients.

2. THE PORTFOLIO CHOICE PROGRAM

OAS has partnered with FundQuest to offer the Portfolio Choice Program, a fee-based asset management program, offering personalized investment advice and discretionary and non-discretionary asset management to its clients. Portfolio Choice is a flexible program intended to assist the client ("Program Account Owner"), both individuals and institutions (such as small businesses, pensions, trusts, charitable organizations, and others), to clarify their investment needs and to obtain professional asset management for one inclusive and affordable fee ("Program Fee" or "Wrap Fee").

Each program in the Portfolio Choice Program (described below) includes an investor profile analysis done by the OAS Advisor Representative. The Advisor representative consults with the client to obtain detailed financial information and other pertinent data to enable the representative to determine the appropriate investment guidelines, risk tolerance and other factors that will assist in ascertaining the suitability of the each respective program. The Adviser Representative will consult with the client periodically to determine whether any data needs to be updated and whether any changes should be made to the client's investment guidelines, risk tolerance, or other factors pertaining to the continued suitability of the program for the client. Clients also are encouraged to contact OAS promptly to notify it of any changes to the information the client has provided or any other changes in the client's financial circumstances or investment goals. In addition, clients should feel free to contact OAS with any questions they have about the Portfolio Choice Program by OneAmerica.

The Portfolio Choice Program by OneAmerica currently includes eight programs. The program for which client is eligible is determined by the amount of assets invested. The following is a table illustrating the eligibility breakdown, asset types, and a description for each program:

Product Name	Product Description	Asset Types	Minimum Investment
Mutual Fund Model Portfolios	FundQuest Model Driven mutual fund managed account	Mutual Funds	\$50,000
SMA FundQuest Model	FundQuest model driven separately managed account	SMA strategies	\$1,000,000
ActivePassive Portfolios®	FundQuest actively Managed Portfolio	Mutual Funds	\$25,000
Income Portfolios	FundQuest Model driven mutual fund managed account that emphasizes income distribution.	Mutual Funds	\$50,000
Russell LifePoints® Target Portfolio Series	Single fund of funds asset allocation fund managed by Russell Investments	Mutual Funds	\$10,000
Russell Model Strategy Portfolio	Model driven mutual managed account utilizing Russell asset allocation models and Russell fund selections.	Mutual Funds	\$50,000
Advisor Choice	Non-discretionary managed account. The client, with the aid of the Advisor Representative, chooses the investment options and managed the account.	Mutual Funds, General securities, ETFs	\$50,000
Unified Managed Account (UMA) FundQuest Model	FundQuest actively managed portfolio utilizing overlay management, with client/advisor customization	Separate Accounts, ETFs and Mutual Funds	\$250,000

3. DESCRIPTION OF PROGRAMS AND SERVICES

Program 1: Mutual Fund Model Portfolios

This program is a mutual fund wrap program in which FundQuest acts as the investment manager, objectively populating and managing the portfolio in line with the Program Account Owner's investment objective. This product is based on FundQuest's recommended models. In addition, FundQuest provides ongoing investment monitoring, rebalancing, performance measurement, and comprehensive quarterly performance reporting throughout the life of the account.

Program 2: SMA FundQuest Model

This program consists of separately managed accounts, providing the Program Account Owner access to top money managers, customization capabilities and sophistication within their portfolio. A separate account is a pool

of individual securities professionally managed by an institutional money manager on a fully discretionary basis. A separate account may include a mix of equities, fixed income, and cash equivalents. Separate accounts are customizable and may allow Program Account Owners the flexibility to tailor their investment portfolios taking into account both existing holdings and any purchase/sell restrictions they want to place on managers.

Program 3: ActivePassive Portfolios®

This program features the ActivePassive Funds®, which combine actively managed mutual funds and passive (index based) investments. FundQuest uses proprietary research to determine an optimal ratio of passively versus actively managed investments used within each fund in order to gain the benefits of both investment approaches. The ActivePassive Portfolios are built through careful combinations of these funds and benefit from FundQuest's investment team who monitors and make changes to meet individual Program Account Owner's goals.

Learn more about the ActivePassive Funds at www.activepassivefunds.com.

Program 4: Income Portfolios

This program is designed to address the full spectrum of investment objectives in both tax-free and tax-sensitive accounts. Managed by FundQuest, Income Portfolios are intended to address income needs that Program Account Owner may have. FundQuest performs a comprehensive investment analysis of the major investment categories to identify those, which will provide a balanced combination of income, expense, return, and risk. These portfolios are structured for yield rather than total return.

Program 5: Russell LifePoints® Target Portfolio Series

The Russell LifePoints® Target Portfolio Series Program is a fund of funds product offering. Asset allocation and fund selection within the fund of fund are the responsibility of Frank Russell Company Investment Management Company ("Russell"). Portfolios are created by Russell using S class shares from their funds in accordance with their asset allocation models. Typically this product is targeted toward the client seeking to invest \$10,000 - \$50,000.

Program 6: Russell Model Strategy Portfolios

The Russell Model Strategy Portfolios Program is a mutual fund wrap program with Russell's mutual fund asset allocation models in its selection of Russell funds to develop an investment portfolio for the Program Account. This product provides Russell defined models across standard asset allocation models: 5 non-tax sensitive and 5 tax sensitive models.

Program 7: Advisor Choice

The Advisor Choice Program is a non-discretionary wrap program that allows the client, with aide of the Advisor Representative, to create a portfolio consisting of mutual funds, ETF's and general securities. The Advisor Representative provides reviews and discusses with each client his/her asset allocation objectives, and rebalances the portfolio as directed by the client.

Program 8: Unified Managed Account (UMA) FundQuest Model

This program provides Program Account Holders access to diversified portfolios featuring top money managers and multiple investment products. The products include separate accounts, mutual funds and exchange-traded funds all in one core account. The UMA offers the diversification and tax management benefits of a separate

account with the operational ease of a mutual fund portfolio by utilizing FundQuest's proprietary in-house Overlay Portfolio Management process.

4. FEE SCHEDULE FOR PROGRAM ACCOUNTS

Fees are calculated and billed quarterly in advance based on a percentage of the average daily fair market value of assets in the Program Account during each previous calendar quarter. The fee schedule, annualized, for each program is as follows:

Program 1: Mutual Fund Model Portfolios

Market Value	OAS Fee Range	Program Fee	Total Annual Fee
On the first \$250,000	1.00% - 2.00%	0.27%	1.27% - 2.27%
On the next \$250,000	0.85% - 1.50%	0.25%	1.10% - 1.75%
On the next \$500,000	0.65% - 1.25%	0.22%	0.87% - 1.47%
On the next \$2, 000,000	0.55% - 1.00%	0.20%	0.75% - 1.20%
Greater than \$5,000,000	0.40% - 0.75%	0.20%	0.65% - 0.95%

Total Annual Program Fee

For Mutual Fund Model Portfolios, the **Total Annual Program Fee** listed above includes the total advisory fees paid to the OAS, Advisory Representative, and FundQuest and brokerage, custody, clearing, and execution fees charged by Pershing.

Program 2: SMA FundQuest Model

Market Value	OAS	Program Fee	Total Annual Fee
On the first \$500,000	1.00% - 2.00%	0.94% - 1.02%	1.94% - 3.02%
On the next \$500,000	0.85% - 1.50%	0.87%	1.72% - 2.37%
On the next \$2,000,000	0.65% - 1.25%	0.85%	1.44% - 2.10%
On the next \$2,000,000	0.55% - 1.00%	0.76%	1.31% - 1.76%
Greater than \$5,000,000	0.40% - 0.75%	0.76%	1.16% - 1.51%

Total Annual Program Fee

For SMA Model Portfolios Accounts, the **Total Annual Program Fee** listed above includes the total advisory fees paid to the Provider, Advisory Representative, and FundQuest. The Total Annual Program Fee shall also include the management fees charged by and paid to Separate Account Manager(s) and brokerage, custody, clearing, and execution fees charged by the Pershing.

Separate Account Manager Fees

The fees and charges of any Separate Account Manager are paid to the Separate Account Manager from the Total Annual Program Fee listed in the above Program Fee Schedule. Separate Account Manager fees vary based on the selection of specific Separate Account Managers. Separate Account Manager fees typically range from 0.25% to 1.00% depending on the asset class, asset style managed, Program Account asset value and other factors. This variation in payments may occur between Separate Account Managers across investment strategies as well as within an investment strategy.

Program 3: ActivePassive Portfolios®

Market Value	OAS Fee Range	Program Fee	Total Annual Fee
On the first \$250,000	1.00% - 2.00%	No Fee	1.00% - 2.00%
On the next \$250,000	0.85% - 1.50%	No Fee	0.85% - 1.50%
On the next \$500,000	0.65% - 1.25%	No Fee	0.65% - 1.25%
On the next \$2, 000,000	0.55% - 1.00%	No Fee	0.55% - 1.00%
Greater than \$5,000,000	0.40% - 0.75%	No Fee	0.40% - 0.75%

FundQuest does not charge a Program Fee for ActivePassive Portfolios. FundQuest receives a management fee from each Fund, which ranges from .60% to .95% of the average net assets annually. FundQuest pays a portion of those fees to the subadvisors of those Funds, which are not affiliated with FundQuest except as disclosed in the Funds' prospectuses. FundQuest does not receive any other compensation for amounts managed under this program. Because the fund management fees differ, FundQuest's compensation may differ depending on the portfolio model applicable to each Program Account.

Total Annual Program Fee

For ActivePassive Portfolios, the **Total Annual Program Fee** listed above includes the total advisory fees paid to OAS, and Advisory Representative and brokerage, custody, clearing, and execution fees charged by the Pershing.

Program 4: Income Portfolios

Market Value	OAS Fee Range	Program Fee	Total Annual Fee
On the first \$250,000	1.00% - 2.00%	0.27%	1.27% - 2.27%
On the next \$250,000	0.85% - 1.50%	0.25%	1.10% - 1.75%
On the next \$500,000	0.65% - 1.25%	0.22%	0.87% - 1.47%
On the next \$2, 000,000	0.55% - 1.00%	0.20%	0.75% - 1.20%
Greater than \$5,000,000	0.40% - 0.75%	0.20%	0.65% - 0.95%

Total Annual Program Fee

For Income Portfolios, the **Total Annual Program Fee** listed above includes the total advisory fees paid to the OAS, Advisory Representative, and FundQuest and brokerage, custody, clearing, and execution fees charged by Pershing.

Program 5: Russell LifePoints® Target Portfolio Series

Market Value	OAS Fee Range	Program Fee	Total Annual Fee
On the first \$250,000	1.00% - 2.00%	0.27%	1.27% - 2.27%
On the next \$250,000	0.85% - 1.50%	0.25%	1.10% - 1.75%
On the next \$500,000	0.65% - 1.25%	0.22%	0.87% - 1.47%
On the next \$2, 000,000	0.55% - 1.00%	0.20%	0.75% - 1.20%
Greater than \$5,000,000	0.40% - 0.75%	0.20%	0.65% - 0.95%

Total Annual Program Fee

For Russell LifePoints® Target Portfolio Series, the **Total Annual Program Fee** listed above includes the total advisory fees paid to the OAS, Advisory Representative, and FundQuest and brokerage, custody, clearing, and execution fees charged by the Pershing.

Program 6: Russell Model Strategy Portfolios

Market Value	OAS Fee Range	Program Fee	Total Annual Fee
On the first \$250,000	1.00% - 2.00%	0.27%	1.27% - 2.27%
On the next \$250,000	0.85% - 1.50%	0.25%	1.10% - 1.75%
On the next \$500,000	0.65% - 1.25%	0.22%	0.87% - 1.47%
On the next \$2, 000,000	0.55% - 1.00%	0.20%	0.75% - 1.20%
Greater than \$5,000,000	0.40% - 0.75%	0.20%	0.65% - 0.95%

Total Annual Program Fee

For Russell Model Strategy, the **Total Annual Program Fee** listed above includes the total advisory fees paid to the OAS, Advisory Representative, and FundQuest and brokerage, custody, clearing, and execution fees charged by the Pershing.

Program 7: Advisor Choice

Market Value	OAS Fee Range	Program Fee	Total Annual Fee
Up to - \$100,000	1.00% - 2.00%	0.25%	1.25% - 2.25%
\$100,000 – \$500,000	0.85% - 1.50%	0.23%	1.08% - 1.73%
\$500,000 – \$1,000,000	0.65% - 1.00%	0.19.5%	0.84.5% - 1.19.5%
Greater than \$1,000,000	0.55% - 0.75%	0.18%	0.63% - 0.93%

Total Annual Program Fee

For the Advisor Choice Program, the **Total Annual Program Fee** listed above includes the total advisory fees paid to the Provider, Advisory Representative, and FundQuest. The Total Annual Program Fee shall also include the management fees charged by and paid to Separate Account Manager(s) and brokerage, custody, clearing, and execution fees charged by the Pershing.

Program 8: Unified Managed Account (UMA) FundQuest Model

Market Value	OAS Fee Range	Program Fee	Total Annual Fee
On the first \$500,000	1.00% - 2.00%	0.85 - 0.93%	1.85% - 2.93%
On the next \$500,000	0.85% - 1.50%	0.90%	1.65% - 2.30%
On the next \$1,000,000	0.65% - 1.25%	.74%	1.39% - 1.99%
On the next \$3,000,000	0.55% - 1.00%	.69%	1.25% - 1.69%
Greater than \$5,000,000	0.40% - 0.75%	.69%	1.09% - 1.44%

Total Annual Program Fee

For UMA Portfolio Accounts, the **Total Annual Program Fee** listed above includes the total advisory fees paid to the Provider, Advisory Representative and FundQuest. The Total Annual Program Fee shall also include any fees charged by and paid to any Research Provider(s) and brokerage, custody, clearing, and execution fees charged by the Pershing.

Fees for each Program are set generally based on the value of the Program Account, are not negotiable and are billed and collected quarterly at the rates described above. Program Accounts that begin or terminate for any reason within a calendar quarter are billed on a pro rata basis. Upon opening a Program Account, the client consents to the automatic deduction of all fees from the Program Account on instructions from FundQuest.

No party shall receive any additional compensation based on a share of capital gains upon or capital appreciation of funds or any portion of funds or other investments in my Program Account. The fee schedules and billing processes described below for each Program will be in effect unless otherwise agreed to by all parties.

OAS and FundQuest may, in their sole discretion and to the extent permitted by applicable law, pay all or a portion of the fees to third parties involved in providing service with respect to the Program Account. All such shared payments will be fully disclosed to the client.

In addition to the fees described above, the client may incur certain charges imposed by third parties in connection with investments made through the Program Account, including, among others, mutual fund 12b-1 fees, mutual fund management fees, mutual fund short-term redemption fees, certain deferred sales charges on previously purchased mutual funds, mutual fund administrative servicing fees, fees charged by Separate Account Managers, clearing, custody and other transaction charges and service fees, and IRA and qualified retirement plan fees. Certain other third parties may receive a portion of these third party fees. Further information regarding charges and fees assessed by a mutual fund or other securities sponsor or account manager is available in the applicable prospectus.

5. INVESTMENT STRATEGY

OAS's investment philosophy is based on modern portfolio theory, which focuses on the relationship of all investments in a portfolio, not just the individual securities. By combining individual securities, which by themselves may be risky, an efficient frontier of optimized portfolios can be constructed. OAS believes that the use of models is a crucial step in developing a Program Account for the client that appropriately matches the client's objectives.

OAS Advisor Representatives works with individual clients to develop a personal investor profile identifying the client's goals, risks, time horizon, and other factors that influence investment approach. The client, under the guidance of the Adviser Representative, selects a Portfolio Choice Program designed to help the client meet his or her financial goals. Then, working with the client and using specialized software designed and provided by FundQuest, the Advisor Representative produces an Investment Strategy Report which proposes an asset allocation strategy based on the client's investment profile. After reviewing and approving the Investment Strategy Report, the client, with the Advisor Representative's assistance, opens a Program Account and signs the advisory agreement authorizing management of the account in accordance with the Investment Strategy Report. Thereafter, the Program Account is managed in accordance with the Program selected and as modified by the client from time to time.

6. PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS

Securities industry regulations require that advisory firms provide their clients with a general description of the advisory firm's Code of Ethics. The Company has adopted a Code of Ethics in compliance with 204A-1 in reference to the firm's controls over personal trading that sets forth the governing ethical standards and principles of the Company. It also describes the Company's policies regarding the protection of confidential information, training of personnel and recordkeeping. Additionally, the Code describes the firm's requirements for the review of the personal securities transactions and holdings of certain personnel of the Company for evidence of manipulative trading, trading ahead of clients, insider trading and trading restrictions. A copy of the Company's Code of Ethics may be obtained by writing to the Company.

OAS or its related persons may buy or sell for themselves investment products or securities recommended to clients. Records will be maintained of all securities bought or sold by OAS, associated persons or related entities.

7. COMPARISON COST OF SERVICE

Clients should note that similar advisory services may (or may not) be available from other registered investment advisers for similar or lower fees. The Portfolio Choice Program may cost clients more or less than purchasing such services separately depending on the frequency of trading in the client's accounts, commissions charged at other broker/dealers for similar products, and fees charged for like services by other broker/dealers. Generally, accounts that trade frequently benefit more from the "wrap fee" than those accounts with less turnover since commission charges are included in the Annual Program Fee.

8. REVIEW OF ACCOUNTS

OAS conducts individual client reviews on clients' accounts as needed. At least annually, meetings are requested in order to review account information and to verify all financial information and stated investment objectives are correct and up-to-date.

The timing and nature of account reviews are dictated by a variety of factors, including contributions or withdrawals of cash from an account; a substantial change in the market value of assets under management; a client's request for tax-loss selling; a client's request for information regarding the performance or structure of an account; the performance of an account; interest rate changes; changes in the list of securities approved for purchase for a particular objective; changes necessary to rebalance the portfolio to maintain client objectives and desired asset mix; and requirements imposed by court order or regulatory decree (if applicable).

Each client will receive a Quarterly Performance Report produced by FundQuest covering the performance of the client's total portfolio of Program Account investments for the previous quarter. Quarterly Performance Reports will include: 1) General Market commentary, Current Program Account holdings, Program Account performance over various periods. In addition clients are provided monthly brokerage statements when activity occurs and a quarterly portfolio valuation statement from Pershing, the account custodian, containing the cash balance; type, name and amount of each security; current dollar market value of each security; and current percentage of each security as a percent of the total current market value of the entire portfolio.

OAS provides all introducing brokerage services and uses Pershing, LLC for clearing and settlement of all transactions. Generally, the securities are all liquid, listed securities with readily available market prices. If a price is not available or a security is deemed illiquid, Pershing will fair-value the security according to industry fair-value determination standards.

Clients with specific portfolio restrictions or limitations on their account may receive performance either higher or lower than those accounts with no restrictions or limitations.

9. EDUCATION AND BUSINESS STANDARDS FOR PORTFOLIO MANAGERS

Before being considered to become an Investment Adviser Representative of OneAmerica Securities, the individual must first be a Registered Representative of OneAmerica Securities. An individual previously registered as an RIA or IAR who can demonstrate experience or expertise and meet the registration requirements in the state where the advisor conducts advisory business and/or has advisory clients may apply for affiliation with OneAmerica. Individuals new to the advisory business must first obtain a FINRA Uniform Investment Adviser Law Exam Series 65 or Uniform Combined State Law Exam Series 66 license or actively hold one of the following professional designations: Chartered Financial Analyst (CFA), Chartered Financial Consultant (ChFC), Chartered Investment Counselor (CIC), Personal Financial Specialist (PFS) or Certified Financial Planner (CFP).

10. PRINCIPALS AND DIRECTORS OF ONEAMERICA SECURITIES, INC.

EDUCATION AND BUSINESS BACKGROUNDS

Nicholas A. Filing, CHFC

DOB: 1947

Education Background

University of Akron
Akron, OH

BA, Education

Business Background

OneAmerica Securities, Inc.
President

2004 - Present

Jay Williams

DOB: 1966

Education Background

Thomas M. Cooley Law School

Juris Doctorate

Business Background

OneAmerica Financial Partners, Inc.
Chief Compliance Officer

1993 – Present

Daniel Reichart

DOB: 1964

Education Background

Ball State University

MBA

Business Background

OneAmerica Securities, Inc.
Director of Advisory Services

2008 - Present

TD Ameritrade, Inc.
Investment Consultant

2006-2008

Simons Company
Sales

2005 - 2006

**For information about advisors and officers of FundQuest please see FundQuest's separate disclosure statement (Form ADV).*

11. CONFLICTS OF INTEREST

OAS is a full service Broker/Dealer effectively registered with the Securities and Exchange Commission, a member of Financial Regulatory Authority (FINRA) and registered with various state regulatory agencies. In this capacity, OAS is involved in the sale of various types of securities, including, but not limited to, stocks, bonds and mutual funds. In their capacity with OAS, associated persons of the Company spend approximately 80% of their time selling securities and managing securities business and 20% of their time providing investment advice.

Associated persons that serve as registered representatives of OAS are compensated via the payment of 12b-1 fees for the sale of investment company products and other commissions from securities transactions recommended to clients of OAS. This may create a conflict of interest when providing investment advice to clients.

As a registered broker-dealer, OAS may effect securities transactions for advisory clients. The broker-dealer arm of OAS executes securities transactions effected for those clients participating in the Portfolio Choice by OneAmerica Program.

OAS is a wholly owned subsidiary of American United Life Insurance Company (“AUL”), an Indiana insurance company. AUL is also a registered investment adviser with the SEC. The primary activity of AUL is that of an insurer offering both fixed and variable life insurance products. Its investment adviser operations are focused on providing investments to employee benefit plans and variable products. OAS distributes all variable products issued by AUL. In addition, AUL participates in revenue sharing arrangements with the mutual fund families whose portfolios are offered in the proprietary variable products issued by AUL.

Consequently, OAS and AUL have an affiliation as members of the same consolidated group of corporations. Moreover, the two entities may share employees and employees may have duties split between the insurance or investment adviser activities of AUL and the broker-dealer or advisory activities of OAS.

In addition to being a registered broker-dealer, OAS is also a licensed insurance agency with various states. Clients may be offered fixed and variable insurance products as part of their advisory account, including equity-indexed annuities.

Associated persons of OAS may also be associated persons of the registered broker-dealer arm of OAS and career agents with the parent company, American United Life Insurance Company. The client is advised that OAS and the investment adviser representative may be receiving a fee for investment advice as well as commissions earned on securities transactions and/or insurance products, both fixed and variable. Some of these products may be issued by AUL; others will be issued by companies with which OAS has selling agreements.

If a client has not made another election, Pershing, LLC, as custodian under the Portfolio Choice by OneAmerica Program, has authority to sweep cash awaiting investment or reinvestment into one of its proprietary cash or money market funds. Clients will be charged the resulting management fees of the money market funds used for sweeping cash for these purposes. This may provide an incentive to Pershing, LLC to sweep cash into its proprietary funds.

All of the Company’s senior management, with the exception of Daniel Reichart, spends a majority of their time (greater than 50%) on broker-dealer related activities. Mr. Reichart, as Director of Advisory Services, spends approximately 100% of his time managing the investment adviser operations.

**For potential conflicts of interest that may (or may not) exist pertaining to FundQuest please see FundQuest’s separate disclosure statement (Form ADV).*

12. ADDITIONAL DISCLOSURES

If the client chooses the Portfolio Choice by OneAmerica Program, the client is directing OAS to serve as the broker-dealer for the account and the account will be held at the OAS clearing firm Pershing, LLC. Fees may be found at other broker/dealers, which may be higher or lower than those charged at OAS. In client directed brokerage accounts it may not be possible for OAS to negotiate commissions or obtain best execution.