



Interest rate update

Products and financial services provided by the companies of ONEAMERICA®

Following are the interest rates effective January 1, 2012:

Currently Marketed Products

▲ ▼ Indicates change in rate

Care Solutions by State Life:

Asset-Care 2009: Single and Joint Life	4.00%			Guarantee = 4.00%
Asset-Care 2009: Asset Care 2&3 Annuity	3.00%			Guarantee = 3.00%
Annuity Care LTC Maximizer	LTC Fund: 2.50% ▼	Cash Fund: 1.50% ▼		Guarantee = 1.00%
Annuity Care Cash Optimizer	LTC Fund: 1.60% ▼	Cash Fund: 1.60% ▼		Guarantee = 1.00%
Annuity Care II	LTC Fund: 2.50%	Cash Fund: 1.60% ▼		Guarantee = 1.00%
Legacy Care	1.00%			Guarantee = 1.00%

Universal Life by Pioneer Mutual Life:

Optimum Accumulator	5.00%			Guarantee = 3.00%
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Fixed Annuities by American United Life:

AccumAnnuity II*				Guarantee = 1.00%
- 1 Year Guarantee	Year 1: 2.00%			
- 3 Year Guarantee	Year 1: 2.00%	Years 2-3: 1.00%		
- 5 Year Guarantee	Year 1: 2.00%	Years 2-5: 1.00%		
- 7 Year Guarantee	Year 1: 2.00%	Years 2-7: 1.00%		
Secure5*				Guarantee = 1.00%
- 1 Year Guarantee	Year 1: 1.25%			
- 3 Year Guarantee	Year 1: 1.25%	Years 2-3: 1.00%		
- 5 Year Guarantee	Year 1: 1.25%	Years 2-5: 1.00%		

* Year 1 rate includes 1% interest bonus. For policies with initial premium over \$100,000, add 25 basis points to rate shown.

Immediate Annuity Payout Amounts

(Based on \$100,000 Single Premium)

5 Year Fixed	\$ 1,669.40 ▼
15 Year Fixed	\$ 649.80 ▲
Life Contingent - Male 65	\$ 559.89 ▲
Life & 10 - Male 65	\$ 536.23 ▲
Life Contingent - Female 65	\$ 507.68 ▲
Life Contingent - Male 75	\$ 768.54 ▲

Sample Interest Out Factors based on 4.50%**

	Modal Factor	Payout Factor
Annual	1.00000	0.045000
Semi-Annual	0.49450	0.022252
Quarterly	0.24589	0.011065
Monthly	0.08166	0.003675

** For yields other than 4.50%, use the modal factor to determine the approximate payout factor & percentage.

(Modal Factor * Rate = Payout Factor)

Variable Products by American United Life:

Voyage Protector Fixed Fund	1.00%	Guarantee = 1.00%
Direct Point Fixed Fund (OR & PA Only)	1.00% ▼	Guarantee = 1.00%
FPVUL \ American Accumulator Fixed Fund	3.00%	Guarantee = 3.00%

Market Loan Rates (Interest Rate Charged on Policy Loans Payable in Advance)

Legacy 2004	6.10%	annual rate for policies with January anniversaries
Legacy 2007 \ All Liberty \ State Life	4.76%	annual rate for policies with January anniversaries
Older Legacy, Advantage, Heritage	6.18%	quarterly rate for all policies
All Other AUL Life	4.41%	quarterly rate for all policies
All Other AUL Life (SC & Tennessee)	6.10%	annual rate for all policies

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OneAmerica companies :

American United Life Insurance Company®

Pioneer Mutual Life Insurance Company

A stock subsidiary of American United Mutual Insurance Holding Company

The State Life Insurance Company



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Products and financial services provided by the companies of ONEAMERICA*

Following are the interest rates effective January 1, 2012:

Inforce Only Products: New Money Rates

▲ ▼ Indicates change in rate

Care Solutions by State Life:

Asset-Care Pre-2009 (20-Pay & Continuous Pay) **4.00%** Guarantee = 4.00%

Universal Life & Interest Sensitive Products:

AUL		Pioneer Mutual	
Life Cycle	5.00%	Optimum Plus	4.50%
Equity Builder & American Universal Life	4.00%	Century	4.05% ▼
State Life		UL 1-4, Optimum UL (UL5), Premier UL (UL6)	4.50%
Unimaster	4.00%	Payroll Deduction UL (UL8)	4.50%
Universal Life & LifeStyle UL	4.00%	CVL 1-5	4.50%
Freedom UL	5.00% ▼	CVL 6-7	4.00%

Fixed Annuities:

AUL		Pioneer Mutual	
ClientChoice AccumAnnuity II	3.00%	DA-1 / DA-2 / DA-3	4.50%
ClientChoice AccumAnnuity II+	3.25%	DA-2 with 3% guarantee	3.00%
Flex I, II, III	4.00%	DA-3 with 3% guarantee	3.00% ▼
Flex IV	3.00%	State Life	
		All Individual and Group Flex Annuities	4.50%

Market Value Adjusted Accounts by American United Life

	SecureChoice	SelectPoint
	StarPoint	DirectPoint***
1 Year Guarantee	N/A	N/A
3 Year Guarantee	N/A	N/A
5 Year Guarantee	N/A	N/A
7 Year Guarantee	N/A	N/A
10 Year Guarantee	3.00%	3.00%

*** The DirectPoint (No Surrender Charge IVA) MVA Funds are no longer available.

Other Rates

Premium Deposit Fund	3.00%	Benefit Plus Account	0.80%
Dividend Accumulation Rate	3.00%		

NOTICE TO GENERAL AGENTS, AGENTS, AND BROKERS:

You are required to use the appropriate current interest rates on all sales illustrations. Please notify your agents of interest rate changes. Current rates, old pocket changes and history are available on Online Services.

Changes in rates for annuities may affect pending business since the crediting rate is determined by the date on which deposits are received in the Home Office, not by the date of the application. The deadline for premium deposits to receive the current month's interest rate is the last business day of that month.

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