

Performances of Accounts at OneAmerica	YTD	1-Year	3-Year	5-Year	10-Year	Since 1/23/02 Inception	Standard Deviation	Worst Month	Alpha (Ann.)	Beta	R ²	Sharpe Ratio
Offensive Portfolios												
Conservative (Net)	3.17%	5.47%	2.25%	3.91%	5.14%	5.55%	5.65%	-5.48%	0.74%	0.94	86.11	0.83
<i>Conservative Benchmark</i>	4.75%	4.81%	3.27%	4.65%	4.64%	5.55%	5.55%	-7.36%		1.00	100.00	0.75
Moderate (Net)	4.64%	9.20%	2.75%	6.34%	5.37%	6.53%	9.88%	-11.32%	1.10%	0.93	91.77	0.53
<i>Moderate Benchmark</i>	7.45%	10.54%	4.01%	7.22%	4.55%	6.41%	10.18%	-12.72%		1.00	100.00	0.44
Growth (Net)	6.30%	13.26%	3.10%	8.34%	4.48%	5.87%	14.18%	-17.54%	0.27%	0.99	92.99	0.35
<i>Growth Benchmark</i>	9.46%	14.91%	4.49%	9.08%	4.30%	6.89%	13.80%	-16.66%		1.00	100.00	0.34
Aggressive (Net)	7.77%	15.62%	4.04%	10.36%	5.77%	6.51%	16.98%	-19.75%	1.99%	0.95	92.02	0.39
<i>Aggressive Benchmark</i>	11.32%	19.01%	4.87%	10.74%	3.95%	7.21%	17.15%	-20.23%		1.00	100.00	0.28

****10 years ending June 30, 2017**

PERFORMANCE DISCLOSURE:

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS.

Artesys – The investment performance shown provides some indication of the risks of investing in Artesys Model Portfolios. Performance returns shown are those of unaffiliated open-end mutual funds selected by R.T. Jones Capital Equities Management, Inc. (“Adviser”) for composites of OneAmerica participant accounts selected by Adviser for each Artesys Model Portfolio. The composites comprise all fully discretionary, fee-paying accounts, generally excluding, for example, accounts that have experienced significant inflows or outflows of cash and new accounts that have not been fully implemented. Prior to March 31, 2013, advertised performance data is for a limited number of accounts selected by Adviser based on account balance. Advertised performance data prior to 2010 is only for a proprietary account established by Adviser at Trust Company of America for each Artesys Model Portfolio, which was managed in a substantially similar way to the current Artesys Portfolios. No historical performance data exists for OneAmerica composites prior to 2010. Performance of your individual account may vary from the performance of Artesys Portfolios depending on the timing and size of cash flows, the amount of expenses deducted from your account, and differences in underlying mutual funds available through various custodians. Adviser recommends the same mutual funds to its advisory clients who invest in the Artesys Model Portfolios. For a complete list of mutual funds that comprise each Artesys Model Portfolio and dates of any changes in funds during period shown, please contact us. Performance returns represent actual trading by Adviser. Performance returns were calculated based on total return, using a time-weighted method, and include the reinvestment of dividends and income after deducting Adviser’s highest advisory fee charged during the period. Returns also are shown separately net of all fees described above, after deducting fees, if any, charged by an independent Financial Consultant to an Artesys individual account. A complete schedule of advisory fees may be found in Form ADV Part 2A. Transaction costs will vary over time. Mutual funds in which the client’s assets may be invested charge their own advisory and other fees as described in each fund’s prospectus. Artesys portfolio composite returns are shown after deducting the funds’ fees and expenses.

Market Indices - The Bloomberg Barclays US Aggregate Bond Index (BBgBarc US Agg Bond) is an unmanaged index generally considered to be representative of bond market activity. The MSCI ACWI Investable Market Index (ACWI IMI) is an unmanaged index generally considered to be representative of global equity investment activity. The index performance reflects the reinvestment of dividends and other earnings but does not include any transaction costs, management fees or other costs. Individuals cannot invest directly in these indices. Details of past changes to underlying indices and/or allocations is available upon request.

Benchmark – The Portfolios use custom indices for illustrative purposes. Custom indices combine returns from two or more indices that are used as a proxy to represent the asset-class weightings in the respective Model Portfolios as follows:

- Conservative for Defensive Conservative = 35% ACWI IMI / 65% BBgBarc US Agg Bond
- Moderate Benchmark for Defensive Moderate = 65% ACWI IMI / 35% BBgBarc US Agg Bond
- Conservative Benchmark for Offensive Conservative = 28% ACWI IMI / 72% BBgBarc US Agg Bond
- Moderate Benchmark for Offensive Moderate = 58% ACWI IMI / 42% BBgBarc US Agg Bond
- Growth Benchmark for Offensive Growth = 80% ACWI IMI / 20% BBgBarc US Agg Bond
- Aggressive Benchmark for Defensive Growth and Offensive Aggressive = 100% ACWI IMI

Disclosures continued on next page

Artesys Offensive

Calendar Year Returns

Performances of Accounts at OneAmerica	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002**
Offensive Portfolios															
Conservative (Net)	5.16%	-2.40%	6.20%	2.84%	10.95%	1.04%	10.36%	17.44%	-6.88%	7.97%	6.48%	3.66%	7.81%	11.87%	2.44%
<i>Conservative Benchmark</i>	4.37%	-0.03%	5.44%	4.66%	7.71%	3.56%	9.17%	14.29%	-10.29%	8.25%	8.83%	5.01%	7.68%	12.30%	2.16%
Moderate (Net)	6.69%	-4.06%	7.73%	11.55%	13.64%	-1.29%	16.16%	23.64%	-19.59%	7.03%	11.19%	5.29%	12.05%	24.17%	-8.61%
<i>Moderate Benchmark</i>	6.11%	-0.82%	4.81%	12.22%	11.39%	-1.15%	11.62%	23.42%	-24.95%	9.54%	13.77%	7.76%	11.29%	21.58%	-5.13%
Growth (Net)	7.68%	-5.66%	8.80%	19.35%	14.63%	-3.75%	18.33%	28.00%	-32.23%	5.75%	13.22%	6.30%	13.61%	29.89%	-19.09%
<i>Growth Benchmark</i>	7.31%	-1.50%	4.31%	18.04%	14.03%	-4.66%	13.15%	30.21%	-34.49%	10.41%	17.48%	9.76%	13.96%	28.71%	-10.40%
Aggressive (Net)	7.16%	-4.60%	10.14%	26.29%	15.03%	-4.99%	21.57%	42.29%	-40.36%	11.80%	12.15%	5.64%	12.56%	36.34%	-24.65%
<i>Aggressive Benchmark</i>	8.36%	-2.19%	3.84%	23.55%	16.38%	-7.89%	14.35%	36.41%	-42.34%	11.16%	20.91%	11.57%	16.40%	35.44%	-15.11%

**Return from 1/23/02 to 12/31/02

The custom Benchmarks are provided for illustrative purposes as a reference for comparison of the Portfolio against a blend of index returns in weightings that, in the Adviser's opinion, are representative of each Portfolio's investment objective. There is no intention to track the performance of the Benchmark. The Benchmark is unmanaged, not subject to fees and not available for direct investment. Prior to 12/31/2014, custom indices were a blend of SP500, BBgBarc US Agg Bond, and EAFE.

These materials have been prepared solely for informational purposes based upon information generally available to the public and from sources believed to be reliable. Index returns shown may not represent the results of the actual trading of investable assets. The MSCI ACWI IMI Index was launched on June 5, 2007. Returns for the MSCI ACWI IMI reflect back-tested performance prior to the index launch date. Back-tested performance is not actual performance. Back-tested information reflects the application of the index methodology and selection of index constituents in hindsight.

ARTESYS INVESTMENT STRATEGY DESCRIPTIONS:

THERE CAN BE NO ASSURANCE THAT THE INVESTMENT OBJECTIVES OF THE ARTESYS PORTFOLIOS WILL BE ACHIEVED OR THAT INVESTMENT RESULTS WILL BE BETTER THAN THAT OF A SIMPLE BUY AND HOLD STRATEGY OR THAT RESULTS WILL BE PROFITABLE.

The **Artesys Model Portfolios** ("Portfolios") are asset allocations of unaffiliated mutual funds. The Portfolios will generally be invested in mutual funds with exposure to Global equities, U.S. fixed income, and cash alternatives (including money market funds). The goal of asset allocation is to seek to reduce risk through diversification by having exposure to a variety of investments that perform differently during various market conditions. Asset allocation, diversification, and rebalancing are all part of the ARTESYS investment strategy, which is built upon the economic concepts of Modern Portfolio Theory (MPT). Asset allocation, diversification, and rebalancing do not ensure a profit or guarantee against loss. The Adviser seeks to limit the volatility in the Portfolios by spreading the risk among different types of securities that don't always behave the same way. One principle of investing states that the higher the risk, the higher the expected potential return and conversely, the lower the risk, the lower the expected potential return. According to MPT, a portfolio (a combination of individual investments) exhibits risk and return characteristics based on its composition and the way those components correlate with each other. MPT posits that for each level of risk, there is an "optimal" asset allocation that is designed to produce the best balance of risk versus return. An optimal portfolio will provide neither the highest returns, nor the lowest risk of all possible portfolio combinations. It will attempt to balance the lowest risk for a given level of return and the greatest return for an acceptable level of risk.

Over time some of investments may become out of alignment with the Portfolios, as some investments will grow faster than others. The Adviser will rebalance the Portfolio bringing it back to the asset allocation mix to seek to ensure that the Portfolio do not overemphasize one or more asset categories. Rebalancing may result in costs for the Portfolios, which may, in turn, reduce returns.

The **Offensive Model Portfolios** employ a long-term buy-and-hold approach to investing. Offensive Model Portfolios remain fully invested at all times and their primary objective is to maximize returns for a given level of risk. During a Bull Market, when global equity prices are generally rising in value, the Offensive Portfolios are designed to follow the equities market and seek to capture favorable returns and, unlike Defensive Portfolios, are not

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DEFENSIVE Net Returns



Artesys Defensive

Annualized Returns For Period Ending June 30, 2017

Performances of Accounts at OneAmerica	YTD	1-Year	3-Year	5-Year	10-Year	Since 1/1/01 Inception	Standard Deviation	Worst Month	Alpha (Ann.)	Beta	R ²	Sharpe Ratio
Defensive Portfolios												
Conservative (Net)	3.32%	5.69%	1.86%	4.03%	5.25%	4.69%	4.73%	-3.38%	2.65%	0.54	56.41	1.00
<i>Conservative Benchmark</i>	<i>5.37%</i>	<i>6.12%</i>	<i>3.45%</i>	<i>5.25%</i>	<i>4.65%</i>	<i>5.36%</i>	<i>6.56%</i>	<i>-8.61%</i>		<i>1.00</i>	<i>100.00</i>	<i>0.65</i>
Moderate (Net)	4.66%	9.59%	1.95%	6.20%	5.47%	5.05%	7.41%	-5.76%	3.35%	0.45	46.97	0.69
<i>Moderate Benchmark</i>	<i>8.09%</i>	<i>11.91%</i>	<i>4.17%</i>	<i>7.81%</i>	<i>4.49%</i>	<i>5.55%</i>	<i>11.32%</i>	<i>-13.98%</i>		<i>1.00</i>	<i>100.00</i>	<i>0.40</i>
Growth (Net)	6.10%	14.31%	2.24%	8.57%	6.12%	5.28%	10.60%	-8.25%	4.26%	0.42	46.13	0.57
<i>Growth Benchmark</i>	<i>11.32%</i>	<i>19.01%</i>	<i>4.87%</i>	<i>10.74%</i>	<i>3.95%</i>	<i>5.45%</i>	<i>17.15%</i>	<i>-20.23%</i>		<i>1.00</i>	<i>100.00</i>	<i>0.28</i>

****10 years ending June 30, 2017**

the market during periods of deep or prolonged market declines (“Bear Markets”). For this reason, we generally expect the Offensive Portfolios to perform better than the Defensive Portfolios in Bull Market conditions.

Offensive Conservative Model Portfolio has the highest percentage of its assets (typically 75%) invested in mutual funds with exposure to fixed income asset classes (“bond funds”) with the remainder generally invested in mutual funds with exposure to equity asset classes (“stock funds”).

Offensive Moderate Model Portfolio has typically 40% of its assets invested in bond funds, with the remainder generally invested in stock funds.

Offensive Growth Model Portfolio has typically 20% of its assets invested in bond funds, with the remainder generally invested in stock funds.

Offensive Aggressive Model Portfolio has typically 100% of its assets invested in stock funds.

The **Defensive Model Portfolios** employ a short-term buy-and-sell approach to investing. The primary objective is to seek to minimize risks – even if it costs some returns. With an emphasis on account protection, and in an effort to avoid losses in response to adverse market conditions, the Defensive Portfolios are designed to invest all or a substantial portion of its assets into cash alternatives that are uncorrelated to the global equity market, with the goal of decreasing exposure to Bear Markets. Defensive Portfolios are designed to rotate out of the market during Bear Markets, in the Adviser’s discretion. This means that, based on the Adviser’s economic and market outlook, the Defensive Portfolios will move from a fully invested portfolio in stock funds and bond funds, to a portfolio invested in cash alternatives (including money market funds). The percentage allocation to cash alternatives will vary depending on the Adviser’s market outlook. We expect the Defensive Portfolios to perform better than the Offensive Portfolios in Bear Market conditions. When fully invested, Defensive Model Portfolios seek to maximize returns for a given level of risk:

Defensive Conservative Model Portfolio has the highest percentage of its assets (typically 65%) invested in bond funds with the remainder generally invested in stock funds.

Defensive Moderate Model Portfolio has typically 35% of its assets invested in bond funds, with the remainder generally invested in stock funds.

Defensive Growth Model Portfolio has typically 100% of its assets invested in stock funds.

An important consideration in comparing the Defensive Model Portfolios to their respective Benchmarks is that the Benchmarks are calculated assuming a full complement of their component securities while the Defensive Model Portfolios may not be fully invested in component securities but may hold up to the entire Portfolio in cash alternatives. Accordingly, the statistical measures provided may vary materially, depending on the composition of the Portfolio over the time period being analyzed. For example, when the Defensive Model Portfolios are fully invested in Portfolio securities, Standard Deviation, Beta, and R-squared (defined below) of the Defensive Model Portfolios will provide a comparison of the Portfolio’s volatility, risk, correlation with respect to the specific benchmark or custom benchmark.

When not fully invested in the equity market, the comparison of the Defensive Model Portfolios against the Benchmark will be less meaningful, as the Defensive Model Portfolios cash alternative holdings may cause significant dispersion from the Benchmark returns. Therefore, the Defensive Model Portfolios investment position should always be considered when evaluating the usefulness and relevance of the statistical measures provided.

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Net Returns



Artesys Defensive

Calendar Year Returns

Performances of Accounts
at OneAmerica

2016 2015 2014 2013 2012 2011 2010 2009 2008 2007 2006 2005 2004 2003 2002

Defensive Portfolios															
Conservative (Net)	5.23%	-2.62%	4.66%	5.58%	9.44%	-1.47%	12.07%	14.89%	-2.03%	5.42%	6.38%	2.64%	3.19%	10.94%	2.26%
<i>Conservative Benchmark</i>	4.78%	-0.20%	5.29%	6.38%	8.57%	2.47%	9.78%	16.40%	-13.89%	8.56%	9.97%	5.65%	8.52%	14.42%	0.16%
Moderate (Net)	6.62%	-4.18%	4.77%	15.22%	9.96%	-4.49%	17.29%	16.29%	-7.11%	1.62%	10.10%	3.07%	5.45%	20.49%	-5.73%
<i>Moderate Benchmark</i>	6.50%	-1.02%	4.66%	14.05%	12.23%	-2.26%	12.13%	25.57%	-28.09%	9.82%	14.94%	8.40%	12.14%	23.82%	-8.20%
Growth (Net)	9.29%	-6.16%	4.65%	25.70%	10.74%	-6.96%	20.80%	17.14%	-11.65%	5.23%	10.08%	-2.88%	-0.44%	28.53%	-8.81%
<i>Growth Benchmark</i>	8.36%	-2.19%	3.84%	23.55%	16.38%	-7.89%	14.35%	36.41%	-42.34%	11.16%	20.91%	11.57%	16.40%	35.44%	-17.56%

MPT STATISTICS:

Alpha – The excess return of the portfolio relative to the return of a benchmark over a stated period of time. Alpha is often considered to represent the value that a portfolio manager adds to or subtracts from a portfolio’s return. A positive alpha of 1.5 means that the portfolio has outperformed its benchmark by 1.5%. Similarly, a negative alpha of 1.5% indicates an underperformance relative to the benchmark of 1.5%. The baseline value for alpha is 0. This calculation is annualized to put it into a more useful one-year context.

Beta –The representation of the tendencies of a portfolio’s returns in response to its benchmark over a stated period of time. If beta is less than 1, it is an indication that the portfolio experiences less volatile price movement than its benchmark. Similarly, if beta is more than 1, it is an indication that the portfolio experiences more volatile price movement than its benchmark. The baseline value for beta is 1. A security’s beta is generally considered relevant when a security has a high R-squared value in relation to the benchmark. Low values of R-squared may have a negative impact on the accuracy of the beta measurement.

R-squared – A statistical measure that represents the percentage of a portfolio’s movements that can be explained by the movements of its relative benchmark. R-squared ranges from 0 to 1, commonly expressed as percentages. A low R-squared, for example, below 0.7, indicates that the portfolio does not behave much like the benchmark. A high R-squared indicates a portfolio moves more similarly to the benchmark.

Standard Deviation – A method of measuring the dispersion of a set of data points from their mean. As it relates to investing, it is regarded as a measure of the volatility of returns. A volatile portfolio will have a high standard deviation, while the standard deviation of a stable portfolio will be lower. The calculation is annualized to put it into a more useful one-year context.

Sharpe Ratio – A risk-adjusted measure calculated by using the portfolio’s return and standard deviation to determine reward per unit of risk over a stated time period. The higher the Sharpe Ratio, the better the portfolio’s historical risk-adjusted performance. This calculation is annualized to put it into a more useful one-year context.

Worst Month – The lowest monthly return of the portfolio over a stated time period.

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A prospectus is available upon request. Mutual funds are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read it carefully before you invest.