

Plan Sponsors

Let's take the work out of retirement.



“Do you think your employees have the time and expertise to effectively manage their investment accounts? Why not give them access to an investment manager to make these decisions for them – at no extra cost to the plan, while providing yourself with fiduciary protection?”

Bob Jones, CEO

Meet Artesys, the next step forward for your retirement plan.

We know the importance of offering the best possible retirement plan, and it takes a lot of careful planning to find the perfect fit for your company. But there is a way to take the work out of retirement – it's called Artesys. We offer participants discretionary investment management directly through their employer sponsored retirement plan.

Make it easy for participants to invest through managed accounts. As a quality managed account provider, Artesys serves as a fiduciary, provides professional investment management to participants and offers state of the art communication and education.





Artesys is your partner for insightful retirement investing.

Artesys is a **managed account program** backed by more than 30 years of investment experience, and 20 years of qualified plan experience. We work together with your plan advisor to help Artesys participants in your plan invest appropriately, remain in a disciplined approach, and avoid common investment mistakes that are proven to hurt returns. With our proprietary investment strategies, active management and open communication, we're here to help ensure that your retirement plan has a plan for success.

Help participants avoid **common investing mistakes.**

Historically, common investing mistakes are more detrimental to investor performance than the investments themselves. For example, the average investor achieved returns of 5.50% in 2014. In comparison, returns for the S&P 500 were 13.69%. At Artesys, we see a lot of the same mistakes holding investors back, and leading to this poor performance.

Herdng

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

Media Response

The tendency to react to news without reasonable examination.

Anchoring

Relating to familiar experiences, even when inappropriate.

Loss Aversion

The tendency to strongly prefer avoiding losses than acquiring gains.

Source: "Quantitative Analysis of Investor Behavior, 2015," Dalbar, Inc. www.dalbar.com

Why offer a managed account?

Many investors make common investing mistakes based on emotion – sometimes resulting in less than ideal performance. Artesys offers participants a managed account solution. By making Artesys available on your plan, you give your plan participants access to a sophisticated, user-friendly investing solution. We are advisors with a fiduciary commitment to increasing individual participant success in your retirement plan, all with no costs at the plan level.

What is a managed account?

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

See the Artesys Advantage.

In addition to expert retirement guidance, with Artesys, participants can work with a true investment partner. We're an independent advisor, here to ensure that their investments better fit their retirement needs and goals.



Professional Management

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



Independent Services

We are an independent advisor – that means our loyalty is to you and your plan participants. We do not incentivize the use of Artesys or have contractual relationships with your retirement plan provider or financial professionals. Since neither group participates in the cost of the managed account, we eliminate conflicts of interest to focus on you. This independence allows us to make Artesys more affordable for you and your plan participants.



Education

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



Transparency

We keep you informed every step of the way. Every quarter, we provide every participant taking advantage of Artesys an update video with real investment results, a market recap and additional education to keep everyone in the loop. If you have questions, we're always here to help – online or on the phone.



Protection

Artesys offers you fiduciary protection. We serve as a 3(21) investment advisors co-fiduciary on mutual funds included in our models and as a 3(38) investment manager to the participants utilizing our services. Artesys can also be offered as a 3(38) to you, the plan sponsor.

Find the answers you need.

Weekly blog updates on artesysonline.com
Investor hotline for questions **314.783.5000**

Simple for you. Simple for participants.

Our commitment to quality means offering more than the standard investment options. With Artesys, you get access to a robust investing system for your participants. It's hard enough to get them to participate in the plan, let alone make appropriate investment elections. So we take the burden off of them and simplify the process – **we keep investing simple.**



**Clear Communication
and Investor Education**



Secure, Easy Sign-Up Process



**Insightful Offensive
and Defensive Investment Options**

Leading with transparency.

There are many factors to consider when evaluating managed account options for your retirement plan, one of the most important being performance transparency.

At Artesys we believe we have the obligation to help participants make more informed decisions. Therefore, we make more than 10 years of historical performance available to participants at the click of a mouse. Unlike most managed account providers out there, our performances are not “hypothetical” or “back-tested.” Artesys performances are actually real returns.

Committed to you.

At Artesys, we are committed to making investment decisions with honesty, integrity and fiduciary responsibility. Our loyalty is to you and your plan participants.



Working toward your goals.

Offering quality investment approaches is just the first step toward a better retirement. Guiding investors to the correct approach is critical to their success. Through our experience in managing participants' retirement plan assets, Artesys has developed a Risk Tolerance Questionnaire to assist investors in selecting the most appropriate model. We take into account everything from age and retirement date, to suitable levels of risk to match every investor to an approach suited to their needs and goals. One of the most important decisions is determining whether you are an Offensive or Defensive investor.

Offensive Investors

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

Defensive Investors

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

Seven different portfolios. Two distinct approaches.

At Artesys, we know that everyone takes a different approach to retirement. That's why we created model options designed for success, whether your plan participants are looking to maximize returns or protect current assets.

Defensive Investor



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

Conservative

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

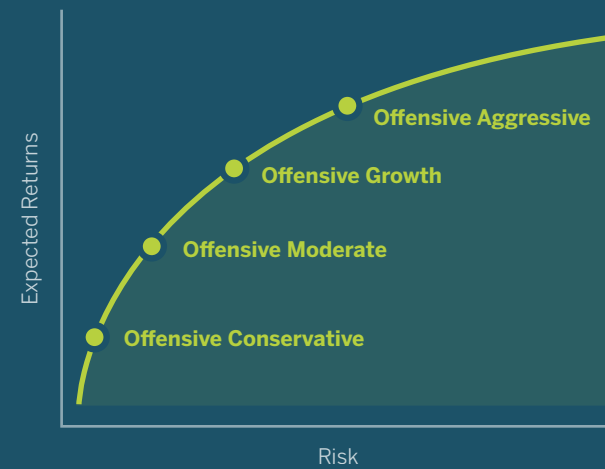
Moderate

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

Growth

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

Offensive Investor



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

Conservative

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

Moderate

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

Growth

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

Aggressive

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

What We Offer*



*For illustrative purposes only.

Offensive vs. Defensive Performance

During a Bull Market

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

During a Bear Market

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

How do participants sign up?

As the plan sponsor, you can add Artesys to your retirement plan at anytime to serve as the plan's QDIA or simply as an alternative option for participants. For your participants, there is only a cost for Artesys for those who choose to use our services or who do not opt out of the QDIA. The process is simple. Contact us today to get started.

Give Artesys a try.

If you find your needs change, don't worry. With Artesys, there's never a long-term obligation – you're free to cancel our service at any time with no additional cost to you.

Start today.

Email artesys@artesysonline.com
or call us at **314.783.5000**

A Step Above

Glide-path Investing

Another solution from Artesys is the optional glide path. As plan participants near retirement age, we guide them from more aggressive investments toward more conservative options. With a glide path, we help participants maximize returns early on, and protect those assets into the future.

Affordable Management

In general, your participants can expect costs between **.4%** and **.75%** of their investment for a professionally managed portfolio from Artesys. Our model is simple and transparent, with no additional fees at the plan level or for terminating your service.

Standard

If you add Artesys to your retirement plan, all participants can make their own choice on whether or not to engage with the Artesys service. Artesys adds no additional cost to the overall plan or for participants who do not use the service.

QDIA

If Artesys is designated as your plan's Qualified Default Investment Alternative, the service is offered at a reduced cost for all participants using the service.

Have questions?

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

Website: artesysonline.com

Email: artesys@artesysonline.com

Phone: **314.783.5000**

Get started with Artesys.

If you're ready to bring Artesys to your retirement plan or want to learn more, contact us today. For more information, we have presentations, webinars, case studies, educational materials and additional competitive analytics available to our potential and current clients.

Email artesys@artesysonline.com or call us now at 314.783.5000.

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

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

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

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

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

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