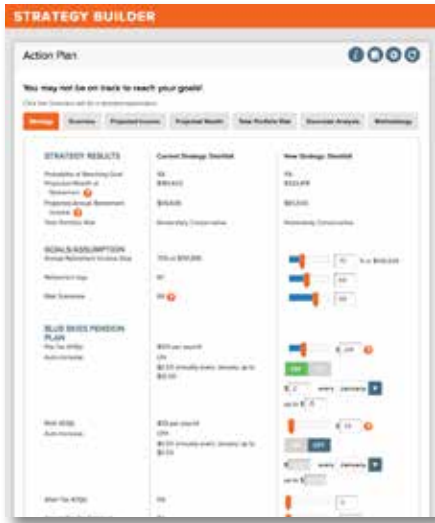




Get to know My OneCheckSM Online
from MasteryPOINT

Develop your retirement strategy

Five ways My OneCheckSM Online can help you with retirement preparation



My OneCheckSM Online's Strategy Builder tool is designed to help you create a retirement action plan and provide specific recommendations from MasteryPOINT.

Note: If you choose to hold an individually directed account or "IDA", you will not have access to the My OneCheckSM Online tool and specific recommendations.

With My OneCheckSM Online from MasteryPOINT Financial Technologies, you can access tools to help you create your personal retirement strategy, available to you when you go to www.csp403b.com and log into your account.

1. Use the general action plan developed for you

When you use this tool, key information is pre-populated for your convenience. By clicking on "Quick Look" you will receive a high level action plan without providing much additional information.

2. Create your own customized action plan

If you prefer more customized results, you can input more information about your income needs and outside investments, such as:

- Basic personal information
- Other retirement investments
- Any additional sources of income or major expenses that may affect your retirement planning strategy
- A goal for the percentage of your current income that you think you will need during retirement
- The level of investment risk you are willing to take on

Note: Some of this information will be prefilled from your retirement account.

3. Educate yourself on retirement basics

The education section of My OneCheckSM Online includes tutorials on retirement preparation and investment concepts, allowing you to learn more about these important topics when it is convenient for you.

4. Gain a better understanding of common investment terms

Sometimes retirement terminology can sound like an entirely different language. My OneCheckSM Online's glossary can help with this by providing information on everything from "Adjusted Gross Income" to "Total Portfolio Risk."

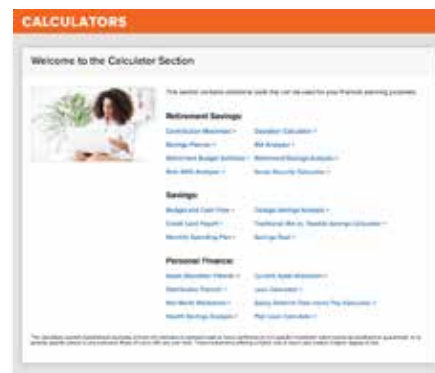
5. Make use of the available calculators

My OneCheckSM Online offers more than 25 different calculators, such as:

- Asset Allocation Planner
- College Planner
- Credit Card Payoff Calculator
- Gap Analysis
- Paycheck Comparison
- Retirement Budget Estimate
- Roth Analyzer



Educational tutorials on various retirement preparation topics are available through My OneCheckSM Online.



Use the My OneCheckSM Online calculators to help you develop and maintain your retirement strategy.

Check out the My OneCheckSM Online tool by going to **www.csp403b.com** and logging into your retirement account.

Methodology

The My OneCheckSM Online RIS tool generates retirement wealth and retirement income projections based on current account balances, current salary, retirement age, life expectancy, current savings rates and rate of return assumptions entered by the participant. The risk questionnaire provides a series of questions that are used to determine the user's tolerance for risk. Based on his/her answers to the questions, the tool assigns each user a conservative, moderate, or aggressive risk profile. The tool then displays a suggested mix of assets that may be appropriate for the user's time horizon to retirement and risk profile.

How the tools work

MasteryPOINT's My OneCheckSM Online Retirement Income Strategy (RIS) tool is a sophisticated retirement planning tool designed to provide you with valuable help in reaching your retirement goals. However, the tool's forecasts and projections are derived from mathematical modeling techniques of the economic and financial markets that may or may not reflect actual conditions and events.

The asset projections and suggestions of asset allocation strategies furnished through the My OneCheckSM Online RIS tool are based on information and assumptions you provide about your current financial, personal, family status, and expected returns as well the historical performance of various asset categories available within your Plan. While My OneCheckSM Online can provide you with insights on which investment asset categories offered by your Plan appear to best fit your retirement needs, you are solely responsible for using your own best judgment to choose the investments that are most suitable for you.

Limitations and key assumptions

- There can be no assurance that any of the suggestions for modification participant retirement age, participant retirement goal, or participant risk level will generate any specific level of retirement date wealth or income in retirement.
- These illustrations are hypothetical and are based on the information and variables you provide. Investing involves risk including the potential for loss of principal. Past performance is not a guarantee of future results. Your actual investment experience will vary.
- Any investment involves risk and there is no assurance that the investment objective of any investment option will be achieved. Before investing, understand that your investments are subject to market risk, including possible loss of principal.
- The use of diversification and asset allocation as part of an overall investment strategy does not assure a profit, or protect against loss in a declining market.
- Monthly retirement plan contributions are made at the end of each month prior to retirement at the specified rate you selected.
- Your retirement Plan assets grow at the pre- and post-retirement rates of return you select.
- Your salary growth before retirement is calculated at an annual rate of 3%. Contributions into the Plan before retirement will also grow at the same rate. Income growth after retirement is set to the inflation rate.

- After retirement, your growth-adjusted salary is withdrawn from your retirement Plan balance each month. This amount is indicated as withdrawn before investment growth is applied for the month.
- Monthly compounding is applied to rates of return and inflation. These values are applied at the rate you select, divided by 12 for growth of retirement Plan balances.
- Social Security is calculated based on your current salary. An earnings base for up to 35 working years prior to retirement date is calculated. Your current Social Security benefits are calculated from your assumed earnings base and that of your spouse (whether non-working spouse or working spouse if his/her age and salary are specified). A 2.5% annual growth factor is applied to your Social Security benefits after retirement. The calculated benefit is added to your retirement Plan balance at the end of each month during retirement. Benefits are reduced for early retirement and increased for late retirement according to current Social Security regulations.
- If you are married and do not explicitly exclude the spouse Social Security benefit, a spousal benefit equal to one half of your benefit will be computed and added to your balance.
- If you retire before your normal retirement age (65, 66, or 67 depending on your age), your Social Security benefit will be reduced by the standard reduction formula. If you retire before age 62, your benefit may be reduced even further. The program does not consider your salary and Social Security contribution history. As a result, your computed benefit when you retire early may be less than your actual benefit. Contact the Social Security Administration for a more accurate benefit estimate.
- Your federal tax rate is calculated based upon your current salary (including spouse salary, if entered) and assumes only the standard deduction. State taxes are not considered in the analysis.

Other risks and limitations

MasteryPOINT My OneCheckSM Online cannot independently monitor, review, or update the recommendations or projections you receive from it, nor does it have the capability to monitor or review the investment decisions you make based on its recommendations or projections. Because the tool's utility depends on the completeness, accuracy and timeliness of the information you provide, you are solely responsible for reviewing and updating information within the tool. You understand that you must provide complete and accurate information when requested by My OneCheckSM Online in order to get meaningful results from it.

Consult with your financial professional to discuss how other investment options can be combined with your MasteryPOINT My OneCheckSM Online asset level suggestions to best meet your overall retirement or other financial goals.

Note: Administrative and recordkeeping services provided by OneAmerica Retirement Services LLC which is not a broker/dealer or investment advisor.

Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.

Schlindwein Associates, LLC is an independent Registered Investment Advisor. Schlindwein Associates, LLC and MasteryPOINT are not affiliates of OneAmerica Retirement Services LLC and are not OneAmerica companies.

IMPORTANT: The projections or other information generated by this RIS tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investments results and are not guaranteed. RIS does not evaluate every possible investment or retirement strategy you could use, particularly when considering investments outside of your 403(b). As a result, the recommendations of RIS may not have considered investments or strategies that would produce similar or superior results. Additionally, the results provided by RIS may vary with each use and over time depending on the assumptions you enter.

Investing involves risk including potential loss of principal.

The use of asset allocation or diversification does not assure a profit or guarantee against a loss.



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calling **1-800-858-3829**.

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OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and recordkeeping services, individual life insurance, annuities, asset-based long-term care solutions and employee benefit plan products.

Products are issued and underwritten by the companies of OneAmerica and distributed through a nationwide network of employees, agents, brokers and other sources that are committed to providing value to our customers.

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