

Introduction

OneAmerica Securities, Inc. is registered with the Securities and Exchange Commission ("SEC") as a broker-dealer and investment adviser. OneAmerica Securities is also a member firm of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). While OneAmerica Securities offers both brokerage and investment advisory services, the fees associated with each of these services differs. It is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

As a broker-dealer, OneAmerica Securities provides clients the ability to invest in 529 plans, mutual funds, variable annuities, and variable universal life insurance via proprietary products issued through our parent insurance company, American United Life Insurance Company ("AUL") as well as through an extensive list of selling and servicing agreements with mutual fund and insurance companies. Accounts are held directly at the respective companies and OneAmerica Securities acts as the servicing broker-dealer of record on the accounts. Additionally, as a broker-dealer, OneAmerica Securities provides brokerage account services through a clearing firm, Pershing, LLC. In a brokerage account, you are able to buy and sell various mutual funds, stocks, bonds, exchange-traded funds ("ETFs"), and unit investment trusts ("UITs"). All investments selected, whether direct or through a brokerage account, may be selected by you or selected via a recommendation by your representative. However, it is important to remember that the final decision for any investment selected will be yours. While your representative will periodically review your account for new recommendations or investment modifications to execute your investment strategy, this will not be done on a minimum prescribed schedule.

As an investment adviser, OneAmerica Securities provides clients a variety of different investment management programs, each particularly suited to individual needs. In these accounts, your advisor will work with you to gather information about your goals, objectives, and risk tolerance in order to build your investor profile. Your advisor will also assist in the selection of the investment program. Based on your investor profile and the investment program selected, either a third-party account manager or your advisor will have discretionary authority to supervise and direct all monies contributed to your account. Your advisor will meet with you, at a minimum, once annually to review account information and to verify all financial information and stated investment objectives are correct and up to date. In addition to the investment management programs, OneAmerica Securities offers financial planning services that may include the creation of a financial plan or consultation. A financial plan will include a thorough financial review followed by a detailed analysis and recommendations. Consultations are provided for specific, targeted areas and include a written statement of observations and/or recommendations.

For services provided by the broker-dealer and investment adviser, it is important to remember that OneAmerica Securities is only able to offer recommendations and advice on the suite of products for which it currently has agreements. OneAmerica Securities does not require any account minimums for the services we provide. However, minimum initial investments and/or maintenance balances are often required by the mutual fund or insurance company and/or third-party account manager maintaining your account.

**Given my financial situation, should I choose an investment advisory service?
Should I choose a brokerage service? Should I choose both types of services? Why or why not?**

How will you choose investments to recommend to me?

**What is your relevant experience, including your licenses, education and other qualifications?
What do these qualifications mean?**

What fees will I pay?

Fees and costs vary depending on the account type as well as the types of investments held within the account. Below is a summary of the types of fees and costs that may be charged to your account.

Broker Dealer Accounts

Transaction-based fees: Also known as a commission, these fees are when you buy or sell an investment. The fee charged depends on the product being sold and the amount being invested. Depending on the product being purchased, the commission charged may reduce the value of your investment. As these fees are charged per transaction and not based on the value of your account, you will be charged more when there are more trades in your account, and that we may therefore have an incentive to encourage a retail investor to trade often.

Investment-specific fees: Investments such as mutual funds and variable annuities may charge additional fees that reduce the value of your investment over time. In the case of mutual funds, these fees will generally include a management fee, other fund expenses, and a possible distribution fee. In the case of variable annuities, you may pay additional fees for optional riders and/or a surrender charge if the annuity is sold during the surrender period.

Additional costs: Various other costs include items such as account maintenance fees (e.g., account inactivity, annual maintenance, transfer, and account termination fees), custodial fees, and cash management fees (e.g., check, wire, or ACH requests)

Investment Advisory Accounts

Asset-based fees: This fee is charged to your account quarterly. It is based on the average daily balance of your account, including cash, as of the last business day of the preceding quarter. The fee is determined by your advisor and is dependent on the type of account and nature of the investments selected as well as the value of your account. As this fee is based on the value of your account, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Investment-specific fees: Investments such as mutual funds and exchanged-traded funds charge additional fees that are separate and distinct from the asset-based fees charged by OneAmerica Securities. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, you may pay an initial or deferred sales charge.

Fixed fees: Applicable to financial plans only, this fee is mutually agreed upon between you and your advisor and varies depending on the scope of the plan and the planning areas to be addressed (e.g., education planning, retirement planning, and estate planning). These fees are generally paid in full upon delivery of the plan or in two installments.

Consultation fees: Applicable to financial consultations only, this fee is based on an hourly rate and depends upon the nature, scope, and research required to complete the consultation. You will sign an agreement prior to your consultation that provides an estimate of the total fee for services. The estimated fees are generally billed in arrears.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**Help me understand how these fees and costs might affect my investments.
If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer or act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

Rollover Recommendations

Your representative has a conflict of interest when recommending a rollover of assets from your employer's plan or another IRA to an account sponsored by OneAmerica Securities. The conflict arises because your representative would likely earn no compensation if you were to leave your assets in your employer's plan or another IRA not affiliated with us.

Proprietary Products

Your representative has a conflict of interest in recommending the purchase of, or additional funds being contributed to, a product issued by AUL instead of a product issued by a third-party. This is because we will generally earn more revenue from the sale of our affiliate's proprietary products, as compared to products issued by third parties.

Product Recommendations

Based on his or her licensure, your representative may recommend different investment product types and different companies within those product types, which may result in more, less, or different types of compensation depending on the products recommended.

Third Party Payments

OneAmerica Securities and your representative earn compensation on transactions in your account in the form of third-party payments. The types of third-party payments we receive include commissions and 12b-1 fees. Commissions are a type of transaction-based payment that are paid to us and your representative as a result of buying or selling an investment in your account. OneAmerica Securities and your representative have a conflict of interest in receiving commission payments on your account because the amount of commission paid to us and your representative varies by product type.

Concessions & Placement Fees

We receive compensation in the form of a concession or placement fee from product sponsors in connection with transactions in new issues. This compensation is based on the transaction amount for new issues of certificates of deposits, municipal bonds, and closed-end funds.

Brokerage fees (Cash sweep, Money market sweep, High cash balance options program)

OneAmerica Securities offers services within customer brokerage accounts for which it receives a fee for investing cash balances into interest-bearing FDIC insured cash accounts ("ICA") or money market mutual funds. In the ICA, OneAmerica Securities receives compensation equal to a percentage of the ICA's average daily deposit balance. For money market funds, OneAmerica Securities receives compensation as a percentage of the assets invested in the respective money market funds.

Third-party investment advisers

OneAmerica Securities enters into agreements with Third-Party Asset Management Program ("TAMP") sponsors to whom your representative may refer you. As part of these agreements, OneAmerica Securities may provide marketing services on behalf of TAMP to your representative, and/or data technology services to integrate TAMP account data on our technology systems. We receive fees for these data technology services recommended or referred by OneAmerica Securities to TAMP sponsor.

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

OneAmerica Securities representatives make money in several different ways. Below is a summary of the types of compensation your representative may make.

Broker Dealer Accounts

Commissions: When you invest money into your account, the company in which you are investing pays OneAmerica Securities a commission at the time you make your investment as well as ongoing trail commissions. We are incentivized more when you engage in more transactions and invest more money because the commission is received per transaction and amount of commission increases based on the amount invested. Additionally, the amount of commission paid to your representative varies by product type.

Non-Cash Compensation: Representatives may receive additional compensation from product sponsors. Compensation may include items such as gifts valued at less than \$100 annually, an occasional dinner, and/or ticket to a sporting event. Product sponsors may also pay for, or reimburse OneAmerica Securities for the costs associated with, education, training, or client events that may be attended or hosted by your representative. OneAmerica Securities also receives reimbursement from product sponsors for technology-related costs associated with investment proposal tools it makes available to its representatives for use with customers. Because this compensation is at the discretion of the product sponsor, your representative is incentivized to sell the products of those sponsors for which they have an allowance.

Investment Advisory Accounts

Fees: Your advisor is paid a fee that is dependent on the type of account and nature of the investments selected as well as the value of your account. Additionally, your advisor may receive a fee, the cost of which is negotiated between you and your advisor, for performing financial planning or consultation services. In the case of the asset-based fees, we are incentivized to increase the total assets in your account.

Non-Cash Compensation: Representatives may receive additional compensation from product sponsors. Compensation may include items such as gifts valued at less than \$100 annually, an occasional dinner, and/or ticket to a sporting event. Product sponsors may also pay for, or reimburse OneAmerica Securities for the costs associated with, education, training, or client events that may be attended or hosted by your representative. OneAmerica Securities also receives reimbursement from product sponsors for technology-related costs associated with investment proposal tools it makes available to its representatives for use with customers. Because this compensation is at the discretion of the product sponsor, your representative is incentivized to sell the products of those sponsors for which they have an allowance.

Do you or your financial professionals have legal or disciplinary history?

Yes. For a free and simple search tool to research OneAmerica Securities and our financial professionals, you may visit [Investor.gov/CRS](https://investor.gov/CRS).

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional information

Additional information regarding the services provided by OneAmerica Securities is available at <http://www.oneamericasecurities.com>. Additionally, you may request up-to-date information and a copy of the most recent Form CRS by calling 1-877-285-3863 or by mailing OneAmerica Securities, Inc., P.O. Box 1984, Indianapolis, IN 46206

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?