



**INTERNATIONAL ALLIANCE OF THEATRICAL  
STAGE EMPLOYEES LOCAL 6  
FRINGE BENEFIT FUNDS**

Managed for the Trustees by:  
**TIC INTERNATIONAL CORPORATION**  
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**QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (QDIA) NOTICE  
FOR PLAN PARTICIPANTS AND THEIR BENEFICIARIES**

October 13, 2022

**Investment Options**

Your retirement plan allows you to "exercise control" over the investments in your plan account. You can choose the investment options for your plan contributions, and you can change those investment options as your needs change. This process allows you to invest in the way that best meets your personal goals. Any investment option elections you make will remain in place until you change them.

**The "Default" Investment Option**

If you do not make any investment option elections, your contributions will be credited to the following "default" investment option (called a "Qualified Default Investment Alternative"): **American Funds Target Date Retirement R6 (M3)**. If you provide investment option elections later, new contributions will be allocated according to those elections. Money in the default investment option will remain invested in that option until you transfer that money to another investment option. You may make this type of transfer at any time (but not more frequently than once per day), without a withdrawal charge or transfer charge. However, any transfer request that is reasonably determined to be made in connection with abusive trading practices, such as market timing or excessive trading, may be rejected. (Of course, you may avoid having your plan contributions credited to the default investment option simply by making your own investment option elections prior to the date of your first plan contribution.)

The included information sheet describes the plan's default investment option, including investment objectives, risk and return characteristics, and fees and expenses.

**Further Information**

Please contact the Human Resources Department for further investment information concerning the default investment option and any other investment option available under the plan, as well as the procedures for changing how your plan account is invested. Also, these investment options are described at [www.oneamerica.com/login](http://www.oneamerica.com/login), or you can call 1-800-249-6269.

(OVER)

## American Funds Target Date Retirement R6 (M3)

**Investment Objective:** Asset Allocation

Investment Option (ISN)	Expense Ratio	Morningstar Return	Morningstar Risk
AmerFds 2010 Trgt Date Ret R6 (CFHR)	0.28%	High	Average
AmerFds 2015 Trgt Date Ret R6 (CFHT)	0.29%	High	Average
AmerFds 2020 Trgt Date Ret R6 (CFHV)	0.30%	High	Below Avg
AmerFds 2025 Trgt Date Ret R6 (CFHW)	0.31%	High	Below Avg
AmerFds 2030 Trgt Date Ret R6 (CFHX)	0.33%	High	Below Avg
AmerFds 2035 Trgt Date Ret R6 (CFHY)	0.35%	High	Average
AmerFds 2040 Trgt Date Ret R6 (CFH3)	0.36%	High	Average
AmerFds 2045 Trgt Date Ret R6 (CFH4)	0.37%	High	Below Avg
AmerFds 2050 Trgt Date Ret R6 (CFH6)	0.37%	High	Below Avg
AmerFds 2055 Trgt Date Ret R6 (CFH7)	0.38%	High	Below Avg
AmerFds 2060 Trgt Date Ret R6 (CFH9)	0.38%	Above Avg	Below Avg
AmerFds 2065 Trgt Date Ret R6 (CN46)	0.38%	N/A	N/A

### Morningstar Return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable fund level loads and sales charges. In each Morningstar category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. **Funds with less than three years of performance history are not rated.**

### Morningstar Risk

This statistic evaluates the variations in fund's monthly returns, with an emphasis on downside variations. In each Morningstar Category, the 10% of funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average, and the top 10% High. Morningstar Risk is measured for up to three periods (three-, five-, 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. **Funds with less than three years of performance history are not rated.**

AUL may apply an asset charge that is a percentage of the assets in your default investment option. This asset charge is intended to compensate AUL for its professional services, administrative services (including systems recordkeeping and default investment option accounting), case acquisition costs, compliance support, sales office expenses, overhead, sales commissions, annuity purchase rate guarantees, reasonable profit, and other related costs. For more information about an asset charge, you can contact your Plan Administrator or consult the AUL American Unit Trust prospectus, if you received one for your contract.

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