

CARES Act Plan Loan Repayment Deferral Request

*Products and financial services provided by
American United Life Insurance Company[®] (AUL)
a OneAmerica[®] company
Administrative and recordkeeping services
provided by McCready and Keene, Inc. or
OneAmerica Retirement Services LLC,
companies of OneAmerica*



(Must be received by OneAmerica[®] prior to 12/31/2020)

In the wake of the novel coronavirus COVID-19 pandemic, and related impacts on business operations, the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law on March 27, 2020. The CARES Act contains provisions that affect retirement plans and participants.

Retirement plans may allow COVID-19 loan repayment relief to “qualified individuals” as defined by the Act and outlined below. Loan repayment deferral relief provides for the following:

- Allows for the deferral of repayments for a period of up to one year (provided interest still accrues and is added to the balance once repayments resume).
- Extends the period for repayment of loans by the period-of-time the repayments are suspended.

The deferment of loan repayments is only available if your plan has adopted the loan provisions of the CARES Act. In addition, participants must self-certify that they meet one of the following conditions and are thus considered a “qualified individual.” The conditions are as follows:

- You have been diagnosed with the coronavirus, COVID-19, by a medical provider using a diagnostic test approved by the Centers for Disease Control and Prevention.
- You have a spouse or dependent diagnosed with the coronavirus, COVID-19, by a medical provider using a diagnostic test approved by the Centers for Disease Control and Prevention.
- You have experienced adverse financial impact due to quarantine, furlough, layoff, reduced work hours or inability to work due to issues with childcare related to coronavirus, COVID-19.
- You are faced with other coronavirus, COVID-19, related factors as determined by the Secretary of the Treasury.

Instructions for Participants

If you are a “qualified individual” under the CARES Act and have loan repayments due between March 27, 2020 and December 31, 2020, and you wish to defer those loan repayments, please complete the following form and provide it to your employer or a designated representative of the employer. Please note the following:

- The repayment deferment applies to all your currently active loans, and all repayments due on or after March 27, 2020 will be deferred for 12 months, unless otherwise instructed by your employer.
- If you request a new loan, a new repayment deferral request form must be submitted to have loan repayments deferred on the new loan.
- Loan repayments due on or after March 27, 2020 can be deferred, and the option to defer loan payments ends as of December 31, 2020.
- Approximately 30 days prior to the end of the 12-month repayment deferment period, your loan will be re-amortized, and a new repayment schedule will be posted to your personal account on Account Services, at www.oneamerica.com.
- The re-amortization will extend the length of your loan by the length of the repayment deferment period. For example, a 5-year loan with a 12-month repayment deferment will become a 6-year loan.
- Interest on your loan will accrue during the repayment deferment period and will be added to your active loan balance when your loan is re-amortized. Your loan repayment amount will change due to the addition of accrued interest and the extension of your loan repayment period.
- After completing the Participant sections of the form, please provide the form to your employer for completion.

The form must be provided to your employer, the Plan Administrator section of the form must be completed by the employer or a designated representative of the employer, and the form must be provided to OneAmerica[®] for these changes to be effective.

Instructions for Employers

Use this form to help facilitate the process of allowing participants who self-certify as a “qualified individual” to request a deferment of their loan repayments due between the passage of the Act on March 27, 2020 and December 31, 2020. Please note the following:

- Please retain a copy of this form for your records and update your payroll system as needed to defer the participant’s loan repayments on all currently active loans.
- It is the responsibility of the Plan Administrator or the designated representative of the employer to default any truly delinquent loans. As always, Delinquent Loans can be found on eSponsor (eAccess for third party administrators) under the “Delinquent Loans” menu option in the Loan Center.
Once 30 days have elapsed since the last loan repayment, loans with deferred payments permitted under the CARES Act will also appear on the “Delinquent Loans” menu
- Loans with deferred payments permitted under the CARES Act will remain on the delinquency report until repayments recommence, or until you take action to default the loan(s).
- Approximately 30 days prior to the repayment recommencement date, the participant’s loan(s) will be re-amortized, and an updated repayment schedule will be posted to eSponsor for employers, eAccess for third party administrators, and Account Services for participants. These online options can be accessed at www.oneamerica.com. The updated repayment schedule will show the participant’s new repayment amount and extended final repayment due date.
- After the loan(s) is re-amortized, the revised repayment details will appear on your Payroll Feedback File (PFF) report so that your payroll records may be updated accordingly.
- ***The Plan Administrator section of the form must be completed by the employer or a designated representative of the employer, and the form must be provided to OneAmerica® for these changes to be effective.***
- Return the completed forms by one of the following methods:
 - Scanning and emailing a pdf copy of the completed documents to retirementservices.rs@oneamerica.com
 - Sending a fax to (317) 285-1728
 - Mailing the completed documents to: P.O. Box 6011, Indianapolis, IN 46206-6011
- To help ensure timely processing, please do not send the form directly to your Plan Manager or other OneAmerica® representatives.

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OneAmerica® wherever referenced in this form means the companies of OneAmerica®, which includes American United Life Insurance Company®, McCready and Keene, Inc., and OneAmerica Retirement Services LLC.

1. Plan Information	
Please print using blue or black ink.	Plan Number _____ Plan Name _____

2. Participant Information	
Complete this section with your information.	First Name _____ M.I. _____ Last Name _____
	Social Security (or Taxpayer ID) Number _____

3. Participant Signature	
Participant signature is required.	I am requesting a deferment of my loan repayments. I understand this election applies to all my active loans and that payroll deductions for loan repayments will be stopped by my employer when administratively feasible. I understand that at the end of the deferment period, my loan(s) will be re-amortized, and accrued interest on all active loan repayments will be added to my loan balance. Further, I understand that the length of my loan will be extended and that my repayment amount(s) will be adjusted.
	I hereby self-certify and agree that I meet any one of the following conditions.
	<ul style="list-style-type: none">• I have been diagnosed with the coronavirus, COVID-19, by a medical provider using a diagnostic test approved by the Centers for Disease Control and Prevention.• I have a spouse or dependent diagnosed with the coronavirus, COVID-19, by a medical provider using a diagnostic test approved by the Centers for Disease Control and Prevention.• I have experienced adverse financial impact due to quarantine, furlough, layoff, reduced work hours or inability to work due to issues with childcare related to coronavirus, COVID-19.• I am faced with other coronavirus, COVID-19, related factors as determined by the Secretary of the Treasury.
	Participant Printed Name _____ Participant Signature _____ Date (Required) _____ <i>Loan re-amortizations will begin 12 months from this date unless a different date is provided by your employer or your employer's designated representative.</i>

4. Plan Administrator Authorization

Must be completed by the Employer or the Employer's designated representative.

Loan Repayment Recommencement Date _____. You may input a date that aligns with your payroll cycle dates. If this section is blank, OneAmerica® will calculate the recommencement date based on a twelve month deferral starting from the date the participant signed the form.

I certify the above information is correct and I have been notified to stop loan repayments for this participant's active loans and will recommence loan repayments. I further direct the companies of OneAmerica®, which includes American United Life Insurance Company®, McCready and Keene, Inc., and OneAmerica Retirement Services LLC to re-amortize the participant's loan(s).

I understand that if the participant wants to begin repaying their loan(s) prior to the end of the twelve month deferral period, I must contact OneAmerica® to request a loan re-amortization and revised repayment schedule.

Employer's Designated Representative Printed Name

Employer's Designated Representative Signature

Date