TRUTH-IN-LENDING
DISCLOSURE STATEMENT
(AUL Prepares)

1. Loan Number: **001**

    Name of Plan as Lender: **DEMO PLAN**

    Name of Plan Administrator: **JOHN SMITH**

    Address of Plan Administrator: **SOMECITY,TX ,12345**

2. Name, Residence Address and Social Security Number of Plan Participant as Borrower:

    Name: **JOHN SMITH**

    Address: **P.O. BOX 123**

    City: **SOMECITY**   State: **TX**   Zip Code: **12345**

    Social Security Number: *****-**-6789**

3. Itemization of the Amount Financed: All proceeds are given directly to the borrower.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all repayments as scheduled.
6.785%	**$21307.65**	**$16000.00**	**$37307.65**

4.

Number of Payments	Amount of Payments	When Payments are Due
1558	**$23.94**	**03/02/2005**

5. Demand Feature: Upon default of the loan, termination of the retirement Plan, or termination of the borrowers employment with the employer who sponsors the Plan named above, the entire unpaid balance of principal and interest shall become due and payable immediately upon demand by the lender.

6. Security: You are giving a security interest in your interest under the Plan associated with the Lender.

7. Late Charge: None.

8. Loan Administration Fee: None.

9. Prepayment: If you pay off the loan early (to the extent provided by the Loan Procedures), you will not have to pay a penalty.

10. Insurance: Credit life insurance, credit disability insurance and property insurance are not required to obtain credit, and no such insurance will be provided by the Lender.

See the Loan Procedures and other loan documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and any limitations on prepayment.

I HEREBY ACKNOWLEDGE RECEIPT OF THIS DISCLOSURE STATEMENT.

By: _____
(Signature of Participant)

Date: _____

NOTE: Lender and Borrower both retain a signed copy.