

News to Know

Asset-Care product changes effective Jan. 1, 2019

To help maintain OneAmerica's commitment to providing comprehensive, lifetime financial solutions for our clients, we are changing the availability of our joint life Asset-Care[®] acceleration options.

What's changing

Beginning Jan. 1, 2019, the option of **joint life** with 4% acceleration will no longer be available on any Asset-Care product. This change allows us to maintain a healthy, robust product portfolio and continue providing products for consumers that are more life and LTC balanced.

Transition rules

Please review the following deadlines to ensure applications are received and funded accordingly:

- All applications – both paper and electronic – must be received by the Home Office by end of business on **Dec. 31, 2018**.
- Policies must be funded within 60 days of the final underwriting decision.

What's not changing

While this product combination is being retired, our other OneAmerica Care Solutions product offerings remain unchanged. For example:

- Our patented joint coverage remains available on Asset-Care with 2 or 3% acceleration.
- Single life policies still offer 4% acceleration option.

OneAmerica strength

OneAmerica Care Solutions provides financial protection to your clients when they need it and allows them to focus on care, not cost. Our suite of Asset-Care products helps our policyholders retain their independence, preserve their dignity and leave a legacy for their loved one. In addition to offering **lifetime benefits**, **multiple funding options** and **joint coverage**, OneAmerica Care Solutions guarantees:

- Premiums never increase.
- Benefits never decrease.
- Assets grow at a guaranteed rate.
- Death benefits are available if not used for LTC.
- The option to have premium returned.

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