# Who We Are

As a mission-driven organization, OneAmerica® is committed to offering people foundational insurance products that can be tailored to a variety of needs and outcomes.

When people need us, we will be there to support them with professional knowledge and empathy on their best days and their worst days. When financial professionals need us, we will be there to support them with the tools, talent and technology to help them succeed on their terms.

## Talking points

**Note:** To be used in meetings and communications with financial professionals throughout the first four months of 2022.

#### ILFS

- We develop products with a long-term view of consumer needs. Your clients can start with a foundational product and build in the flexibility they desire for their situation.
- Our commitments are backed by the financial strength and discipline necessary to support your clients now and well into the future.
  - We have received favorable recognition for our overall strength from A.M. Best and Standard & Poor's, the industry's leading credit rating agencies.
    - » On Aug. 20, 2021, A.M. Best affirmed the A+ (Superior) financial strength rating for the following OneAmerica companies: American United Life Insurance Company® (AUL) and its affiliate: The State Life Insurance Company®. An A+ (Superior) rating is the second highest of 15 possible ratings.

- » On Aug. 18, 2021, S&P affirmed its fourth highest of 22 possible ratings, AA-, for the OneAmerica life insurance companies, American United Life Insurance Company\* (AUL) and The State Life Insurance Company\*.
- Our highly experienced wholesaling, internal sales desk and Advanced Sales teams help you uncover opportunities that fit nearly any client need so you can continue to grow your reputation and your business.
- You can feel confident working with a financially strong carrier whose steadfast commitment to mutuality allows us to put long-term financial considerations ahead of short-term profits.
- You can trust that our resources and employees are wholly focused on helping you achieve success. This means delivering on our promises to be there for our mutual clients when times are good and when times get tough.

#### **Care Solutions**

- A pioneer in the asset-based long-term care market, we offer the guarantees inherent in whole life and annuity products. And ours are enhanced by unique features such as joint coverage, lifetime benefits, and the ability to use qualified dollars for policy purchase.
- We have over 30 years' experience in the long-term care marketplace.
- We have dedicated sales teams to support you at every step, from client conversation to quote or illustration through underwriting to policy delivery.

#### Career & Independent Brokerage

- We're dedicated to delivering on our promises, for both you and your customers. Whether it's being there to help you grow your business with the right resources or paying a claim when your client needs us most, we'll be there for the long run.
- We are a mission-driven organization and believe in making a positive difference in the lives of others. This is accomplished through our
- broad product portfolio, which allows for tailored solutions and offers specialized features and strong guarantees.
- **Career only** Visit our <u>Career That Matters</u> <u>page</u> to learn more about joining our team.
- We care about your success. From training to robust wholesaling support, the OneAmerica team offers a comprehensive range of resources to choose from as you build your business.

### Available resources:

**Note:** To be sent to or referenced with financial professionals via the suggested cadence below.

Title	Topics	Audience	Format	Week of use
We are focused on building relationships.				
The Things We Keep	OA values, relationships	ILFS	Video	2/7/22
<u>The OneAmerica Difference — Dennis Martin</u>	OA values, relationships, passion	ILFS	Video	2/14/22
2020 Annual Report	OA values, relationships, passion, culture, DEI, experience	ILFS	Landing page	2/28/22
<u>CEO Message — In This Together</u>	Strength, stability, commitment	ILFS	Online article	
<u>Care Solutions Story — Strong</u> <u>Connections</u>	OA values, relationships, commitment	Care Solutions	Video, online article	
Individual Life and Financial Services — Strong Performance	Relationships, culture, commitment	Career & IB	Video, online article	
OneAmerica in the Community — A New Generation	DEI, OA values	ILFS	Video, online article	
One for All — Our Business Values	DEI, OA values	ILFS	Online article	
<b>OneAmerica Vision and Values</b>	OA values, culture, DEI	ILFS	Online article	3/7/22
We are committed to you and the industry.				
I-33305 The OneAmerica Difference	Relationships, products & services, experience, commitment	Care Solutions	PDF	3/21/22
I-33113 The OneAmerica Advantage	Products & services, experience, commitment	Care Solutions	PDF	3/28/22
We are financially strong and here for the long haul.				
C-26066 About OneAmerica Flyer	OA overview, financial results	ILFS	PDF	4/11/22
C-26169 About State Life Flyer C-26067 About AUL Flyer	OA values, financial ratings, products & services	ILFS	PDF	4/18/22
C-26210 Financial Ratings Flyer	Financial ratings, financial results	ILFS	PDF	4/25/22