

# Exceptional care comes with experience

As a pioneer with more than 35 years of experience in the long-term care industry, our policyholders consistently tell us that they appreciate how we work with them and their family members to turn extended care wishes into care solutions.

Our Indianapolis-based Care Benefit Concierge team helps guide clients from day one of initiating a claim throughout the entirety of the care need. As part of a mutual organization, OneAmerica Financial<sup>®</sup> has no

shareholders, which means we are accountable only to our clients or policyholders. That means our priority is serving you and helping to enable your long-term care plan.

## Here's a snapshot of our claims information from 2025

**Claims Received**  
2,390

**Total claims paid**  
\$82.5M  
Asset Care: 60%  
Annuity Care: 40%

**Claims paid since 1989**  
\$771.7M

**Average claim to decision time frame**  
(once all claim requirements received)  
3.7 Days

**Providing care and support for when it matters most**  
63,836 Calls

## Long-term care protection demographics

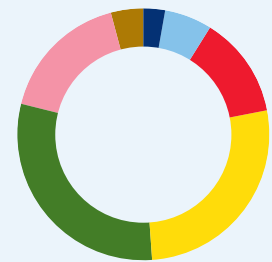
\*Information from 1989 to 12/31/2025

**Claimant gender**  
Male 32%      Female 68%

**Age of claimants**  
Youngest 38      Average 84      Oldest 103

### Client age of initial claim

|       |     |   |
|-------|-----|---|
| <69   | 4%  | ● |
| 70-74 | 7%  | ● |
| 75-79 | 14% | ● |
| 80-84 | 25% | ● |
| 85-89 | 29% | ● |
| 90-94 | 17% | ● |
| 95+   | 4%  | ● |



Continued on next page

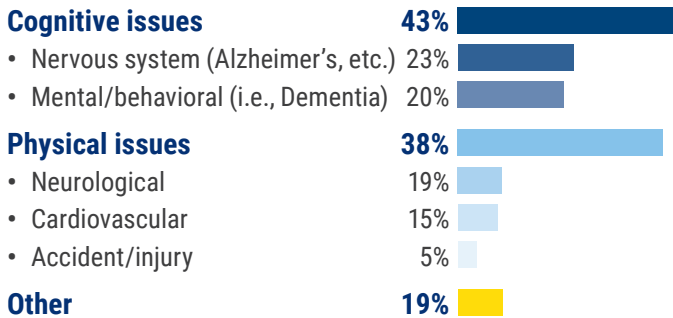
OneAmerica.com

# Long-term care protection in action

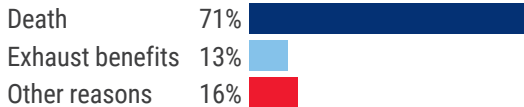
Here's a quick look at the long-term care needs we're helping our clients address.

\*Information from 1989 to 12/31/2025

## Reason for initial claim



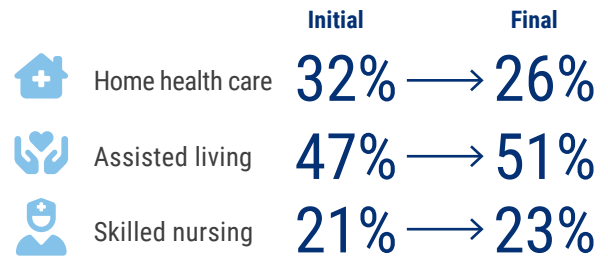
## Reason claim ends



## Longest claims (in months)



## Care site (since 2019)



Our Care Benefit Concierge model, developed over years of experience, helps support clients and their family members throughout the claims process. Efforts to educate our clients on policy provisions, definitions and claims requirements before a formal claim is made or early in the intake process, help set the stage for a positive claims experience.

**Note:** OneAmerica Financial® is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica Financial company that offers the Care Solutions product suite. Asset Care form numbers: ICC18 L302, ICC18 L302 SP, ICC18 L302 JT, ICC18 L302 SPJT, ICC18 R537, ICC18 R538, ICC18 SA39, ICC18 R540, L302, L302 JT, L302 SP, L302 SP JT, R537, R538 SA39 and R540. Annuity Care and Annuity Care II form numbers: SA34, R508; SA35, ICC15 SA35, ICC15 R521 PPA ND, ICC15 R521 PPA, ICC15 R522 PPA. Not available in all states or may vary by state. Care Benefit Concierge services is a company practice and may be subject to change. • Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice. • **NOT A DEPOSIT • NOT FDIC OR NCUA INSURED • NOT BANK OR CREDIT UNION GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE**