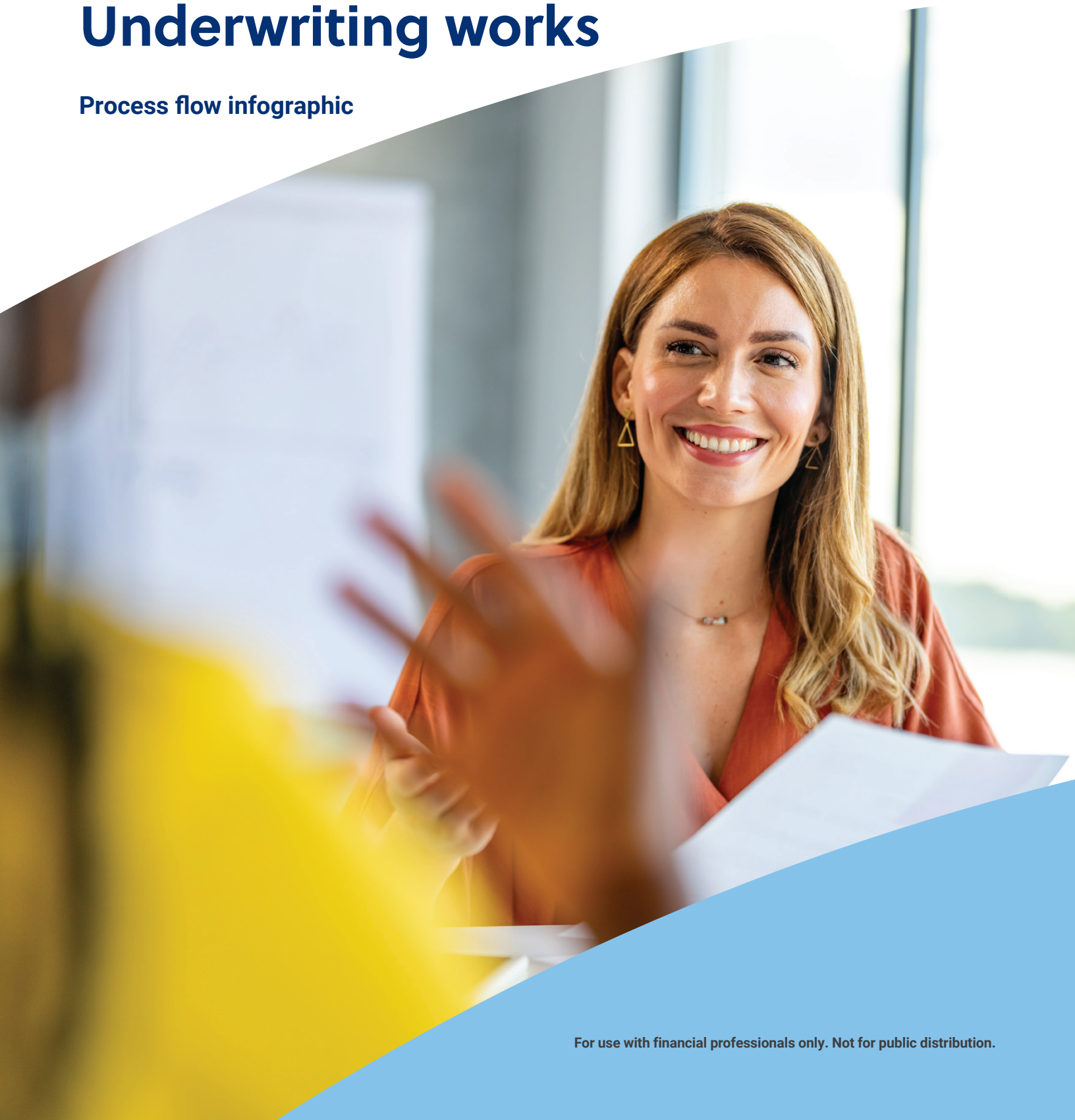


How OneAmerica[®] Flex Underwriting works

Process flow infographic



How OneAmerica Flex Underwriting works

OneAmerica Flex Underwriting is designed to streamline the **application** and **underwriting** processes for our Asset Care® product. Here's how Flex works.

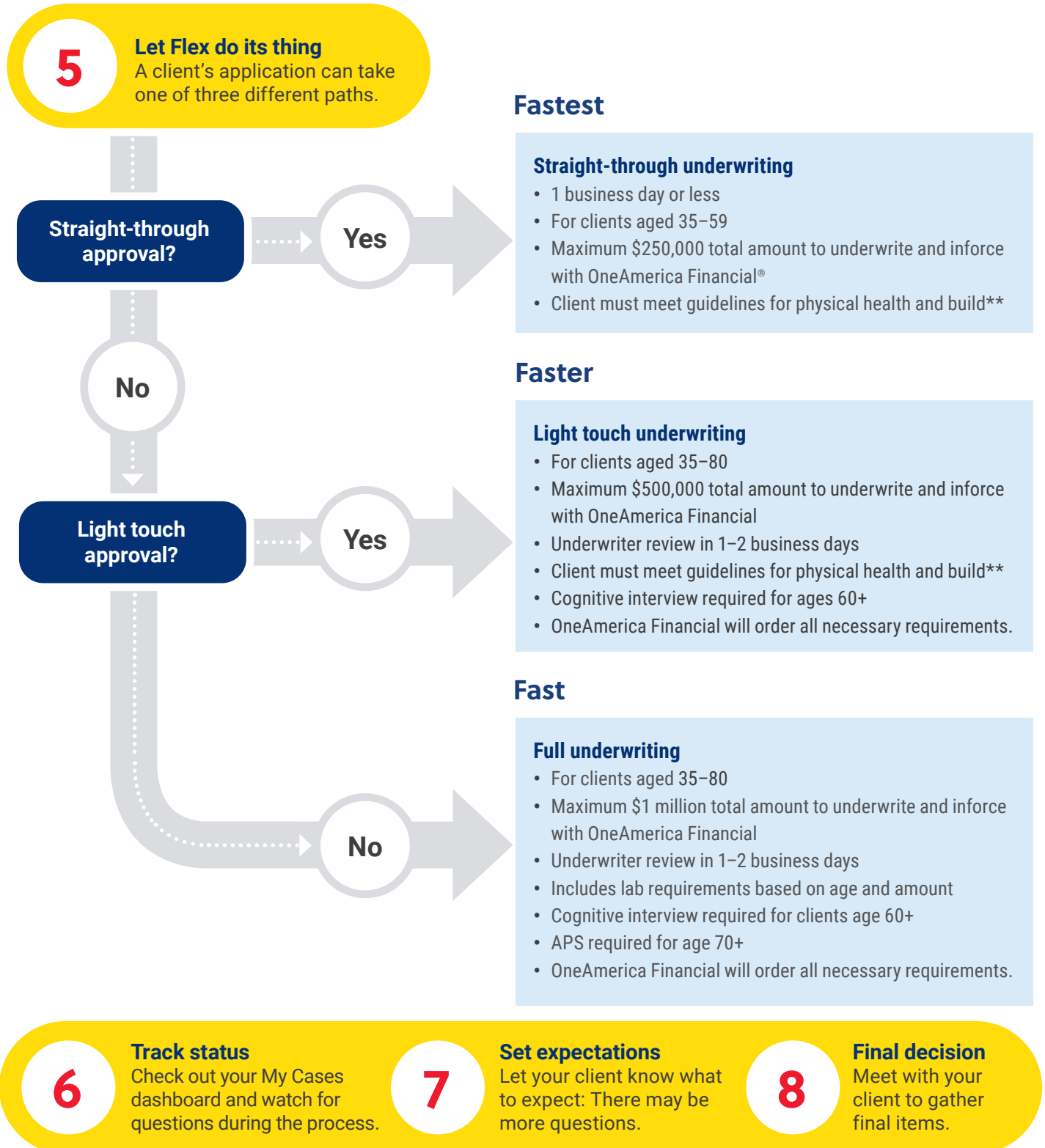
Application process

Smart automation makes the application process easy for both you and your clients — creating a faster approval process.

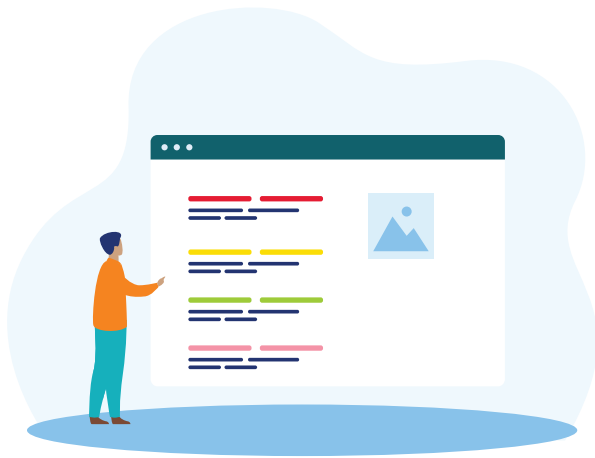


Underwriting process

Here's what's happening inside the Flex system. You can't see the underwriters at work, but you'll be notified if you receive an offer or if there are additional requirements.



**Including MIB codes, lab data, prescriptions, medical history, and physician visit guidelines.



Smart automation and a personal touch
Flex can help you serve clients faster.
Timelines vary with each case.

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 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 R532, ICC18 R533, ICC18 R539, ICC18 SA39, ICC18 R540, ICC24 R545, ICC24 R546 and ICC24 R547. Not available in all states or may vary by state.

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Life Insurance Retirement Employee Benefits Long-Term Care

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