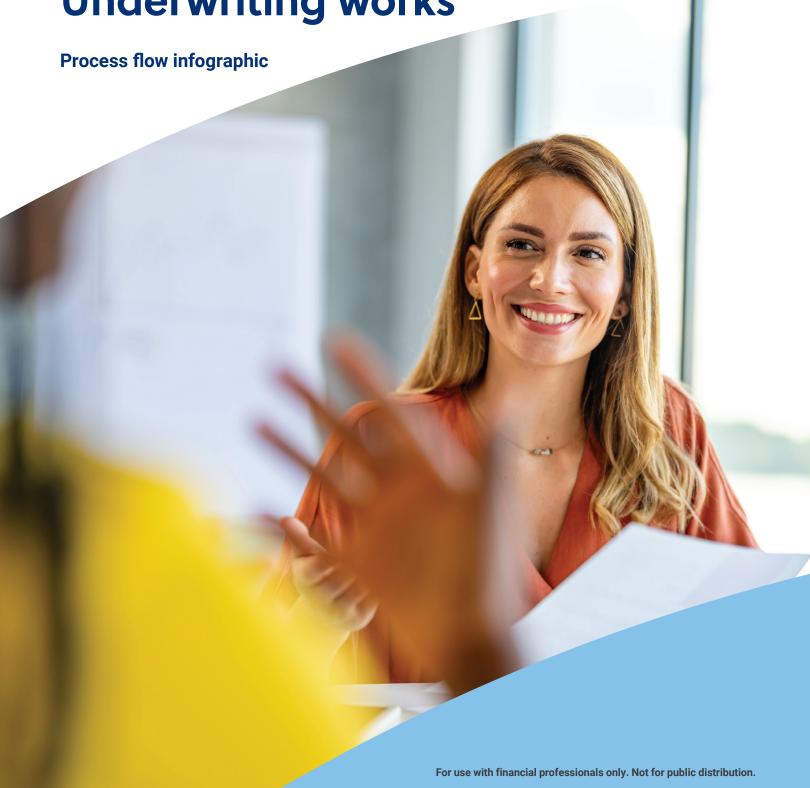
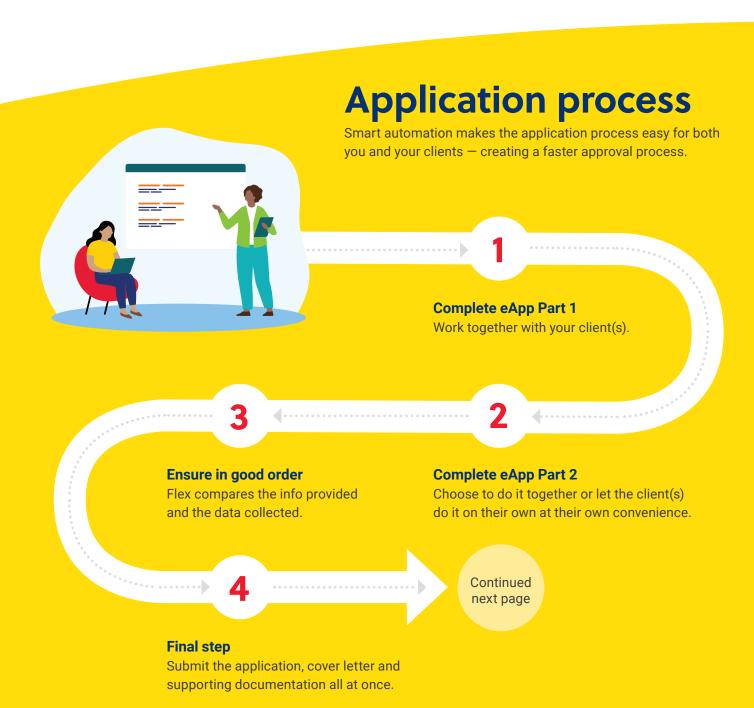


How OneAmerica® Flex Underwriting works



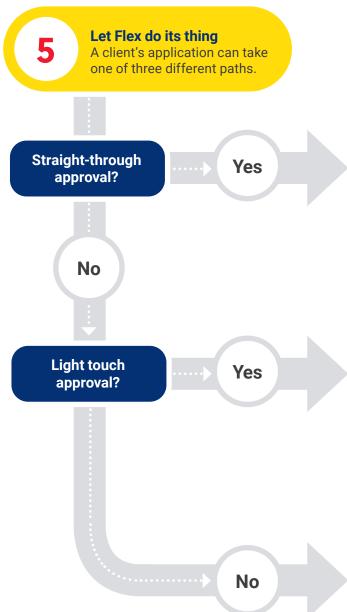
How OneAmerica Flex Underwriting works

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



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.



Fastest

Straight-through underwriting

- 1 business day or less
- For clients aged 35-59
- Maximum \$250,000 total amount to underwrite and inforce with OneAmerica Financial®
- · Client must meet guidelines for physical health and build**

Faster

Light touch underwriting

- For clients aged 35-80
- Maximum \$500,000 total amount to underwrite and inforce with OneAmerica Financial
- Underwriter review in 1-2 business days
- Client must meet guidelines for physical health and build**
- · Cognitive interview required for ages 60+
- OneAmerica Financial will order all necessary requirements.

Fast

Full underwriting

- For clients aged 35-80
- Maximum \$1 million total amount to underwrite and inforce with OneAmerica Financial
- Underwriter review in 1-2 business days
- · Includes lab requirements based on age and amount
- Cognitive interview required for clients age 60+
- APS required for age 70+
- OneAmerica Financial will order all necessary requirements.

Track status Check out your My Cases dashboard and watch for questions during the process.

Set expectations

Let your client know what to expect: There may be more questions.

8

Final decision

Meet with your client to gather final items.

^{**}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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