

Care Solutions News

Leader message

OneAmerica Financial Asset Care offers Caregiver Consultant benefit to empower informal caregivers

Selling an Asset Care[®] solution to your client is a two-part promise. The first promise comes when you present what you feel is the best solution to solve your client's long-term care planning needs. The second is delivered when we issue the policy — promising to be there when your client and their family need care and support, whether it's 5, 10, 20 or 30 years later. When that moment of truth comes, it's as much about the individual needing care as it is about the family.

At OneAmerica Financial[®], we've elevated our commitment to caregiving families with our enhanced Asset Care 2024 offering, introducing a dedicated Caregiver Consultant benefit as part of our Asset Care solution suite. Launched on October 21, 2024, this enhancement underscores our commitment to delivering long-term care solutions with both flexibility and compassion.

Recognizing the essential and often overlooked role of informal caregivers — including family members or friends — OneAmerica Financial now provides optional monthly consultations with trained Caregiver Consultants. These sessions, available either in person or virtually, offer personalized guidance, education and caregiving strategies designed to empower caregivers to improve both care quality and home dynamics.

This unique support layer directly addresses common challenges faced by caregivers. A OneAmerica Financial survey reveals that 56% of informal caregivers report frustration, 51% struggle to balance caregiving with other responsibilities and 47% experience burnout. Significantly, 88% of respondents indicated the Caregiver Consultant benefit would noticeably enhance the level of care delivered.

Our Caregiver Consultant feature complements the broader OneAmerica Financial Care Solutions suite, which includes a Care Benefit Concierge — a dedicated claims and billing support service — alongside Care Coordination to help families access local services and providers. Together, these benefits form a comprehensive ecosystem designed to guide both policyholders and their caregiving networks through the long-term care journey.

By addressing caregiver burnout and delivering practical, emotional and logistical support, OneAmerica Financial caregiver-focused Asset Care offering sets a new standard in holistic insurance design — showcasing

genuine care that extends beyond policy terms to the families that rely on them.

Operations updates

Flex: Faster, smarter and simpler underwriting is coming soon

At OneAmerica Financial, we know your time is valuable. That's why we're launching **Flex for Asset Care**, our modernized new business and underwriting platform designed to streamline the way applications are submitted, reviewed and approved. With Flex, we're reducing turnaround time, simplifying the process and helping you deliver a better experience to your clients.

What's new with Flex?

Flex brings together the tools you've been asking for:

- **Faster decisions** – Enhanced straight-through processing keeps simple cases moving, while underwriters focus on more complex ones.
- **No interview needed** – Fluidless underwriting no longer requires phone interviews to complete the Part 2 medical questions, speeding up applications.
- **Smarter applications** – Reflexive medical questions reduce unnecessary follow-ups, while real-time ID verification catches errors early.
- **Automated ordering** – Paramed exams and labs are triggered automatically, avoiding duplication and delays.
- **Streamlined signatures** – E-signature enhancements make the process smoother, especially for joint applicants.
- **Upgraded cognitive testing** – The Enhanced Mental Skills Test (EMST) provides a more reliable measure during both fluidless and full underwriting.
- **All-in-one platform** – The Underwriting Workbench consolidates multiple systems, enabling faster, clearer decisions.

What you can expect

With Flex, producers will see:

- **30%–40% faster app-to-offer time** across the board
- **Cleaner submissions** with fewer errors and rework
- **Less back-and-forth** thanks to smarter automation and quality checks
- **More time back** to focus on serving clients and growing your business

When and where

Flex for Asset Care is scheduled to launch **Monday, October 6, 2025**. [Visit our resource page](#) for details, including availability by state.

Moving forward together

Flex isn't replacing underwriters or eliminating paper apps right away — but it's a major step toward a digital-first future. For the best experience, we strongly encourage you to adopt the e-App process as soon as Flex becomes available.

What's next

Stay tuned for training opportunities and rollout details. In the meantime, talk with your OneAmerica Financial representative about how Flex can give you a faster, simpler way to do business — and help you deliver more value to your clients.

Proxy-delivery receipt: Why it matters

The proxy-delivery receipt serves two key functions:

- Allows clients to authorize OneAmerica Financial to vote by proxy on their behalf
- Confirms policy delivery to client, initiating the free-look period

If a receipt isn't returned:

- Clients must attend annual meetings in person if they wish to exercise their right to vote.
- For most policies, excluding VUL, the free-look period remains open indefinitely, meaning the policy can be canceled at any time for a full refund, and agent commissions will be reversed.

Be sure to collect and return the receipt to ensure commissions and support a smooth client experience.

Interest rate updates

Rates for some OneAmerica Financial company products changed **Sept. 15**. [Review the changes](#) that recently took effect.

Tools & resources

Reminder: Turn asset-based LTC quotes into client sales experiences

OneAmerica Financial Care Solutions and Ensign offer a storytelling-based tool designed to support more impactful conversations between financial professionals and their clients. This interactive resource goes beyond quotes, using narratives to illustrate the need for long-term care protection and support informed decision-making. With nearly 56% of people age 65 and older expected to need long-term care, the tool is a powerful way to spark meaningful planning discussions.*

*Source: [Research brief](#).

Unlock tax-free protection with base Annuity Care

Base Annuity Care® and Indexed Annuity Care® solutions from OneAmerica Financial offer a smart way to convert non-qualified annuity gains into tax-free funds for future long term-care expenses, regardless of cost basis or gain.

Why recommend base Annuity Care?

- **Tax-advantaged benefits:** Help your clients save by leveraging the Pension Protection Act to use otherwise taxable annuity gains for qualified long-term care expenses.

- **Joint coverage:** Protect two clients under a single policy, which is an ideal solution for married or partnered clients.
- **Broad eligibility:** Clients can apply up to age 85, and in some cases, up to age 87 with home office approval.

[Explore our resource page](#) to learn more about converting annuity dollars into meaningful, protected value when your clients need it most.

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