

Care Solutions News

New Asset Care Enhancements Create More Ways to Grow Your Business

The long-term care planning landscape continues to evolve, and clients are looking for solutions that offer flexibility, protection, and value. That's why we're excited to introduce a series of enhancements to the Asset Care[®] product suite designed to help you solve more planning challenges and engage a broader range of prospects to create even more meaningful client outcomes.

One of the most significant updates is the addition of a new 3-Year Acceleration of Benefits (AOB) option across the Asset Care product portfolio. Previously, financial professionals could choose from a 2-Year AOB design, but now both single-life and joint policies can be structured with either a 2-year or 3-year acceleration period while maintaining existing Continuation of Benefits (COB) options.

Why does this matter? More flexibility means more opportunities to tailor solutions around what matters most to clients. Whether the goal is maximizing long-term care protection, preserving legacy value, or maintaining a death benefit that equals or exceeds premiums paid, the new design options create greater precision in plan design and client conversations.

We're also expanding opportunities for clients who want to use qualified assets to fund long-term care protection. In addition to the current 10-year annuity income rider paired with a 10-pay Asset Care design, financial professionals now have access to 5-year and 20-year funding strategies. These new payment durations allow for greater tax-planning flexibility while helping clients align distributions with their retirement objectives.

The enhancements don't stop there. Financial professionals can now work with eligible inherited IRA clients as young as age 35, opening the door to a significantly larger planning opportunity. Expanded ownership flexibility also creates powerful new strategies for couples and families by supporting situations where the annuity owner and Asset Care insured are different individuals.

These updates were driven by real-world professional feedback and are designed to help you reach more clients and address a wider variety of planning needs, strengthening your position in the growing linked-benefit marketplace.

[The Opportunity Is Now](#)

Whether you're working with retirement-focused prospects, inherited IRA beneficiaries, or clients seeking protection without sacrificing legacy goals, the enhanced Asset Care product portfolio provides new ways to start meaningful conversations and deliver differentiated solutions.

Highlights & insights

New Asset Care enhancements

We're excited to announce new enhancements to the Asset Care® product suite, providing additional ways to help clients address long-term care concerns while aligning solutions with unique financial goals.

New Asset Care enhancements include:

- New 3-year Acceleration of Benefits (AOB) option available on all Asset Care policies
- Additional qualified money funding options, each paired with corresponding Asset Care payment durations:
 - 5-year annuity income rider design
 - 20-year annuity income rider design

These enhancements offer greater case design flexibility, expanded tax-planning opportunities and more ways to help clients balance long-term care protection with legacy preservation goals. Contact your Care Solutions representative to learn more.

For additional details and sales concepts around these enhancements, please watch a recording of our training webinar.

Turning LTC objections into opportunities

Many clients know long term care is a risk but delay planning. A few quick reframes can help move the conversation forward:

- **Self funding:** LTC isn't just about assets — it's about protecting income. A major care event can disrupt the retirement lifestyle clients worked hard to build.
- **Lifetime benefits:** Two to three years of care isn't the real risk. Conditions like Alzheimer's can last much longer, and one in three people over 65 will develop some form of dementia.
- **Emotional hesitation:** Planning isn't about fear — it's about independence. A clear strategy keeps clients in control and reduces stress for their families.

Encourage clients to outline their care preferences with this [planning worksheet](#).

Aspire AWARDS 2027

ASPIRE Awards

Nominate a OneAmerica Financial colleague for an Aspire Award, the highest honor an associate can receive. The Excellence in Partnership category is the one award in which external distribution partners can submit a nomination. Program criteria and a downloadable nomination form are [available here](#).

Please submit complete nomination forms to OneAmericaAwards@oneamerica.com by **Oct. 11, 2026**.

Resources & reminders

Asset Care moving to 100% eApp in 2027

Beginning **Jan. 1, 2027**, all Asset Care applications must be submitted through our electronic application (eApp) process, making it faster and easier to do business with us.

eApp helps streamline submissions by automatically ordering required items, reducing follow-up requests and helping move cases through underwriting more efficiently. It also gives clients greater flexibility, allowing them to complete personal and health questions either with you or on their own.

Quite simply, you can expect to:

- Save valuable time.
- Give your clients more options.
- Simplify every submission.

You can access eApp through our producer portal or your back office. We'll continue sharing details throughout 2026 to help ensure a smooth transition.

In the meantime, visit the [eApp training page](#) for helpful resources, including a step-by-step training video.

Policy Service – Digital Portal enhancements

Effective **Sept. 24**, our online portal technology (OneSource Online and Policyholder Portal) will move from vendor-supported to an internally supported solution. While the experience is largely unchanged, there are some enhanced functionalities – [click here](#) to learn what's changing and for additional details.

Now live: Policyholder Portal loan payments

As part of our continued focus on expanding digital self-service capabilities, policyholders and guest users can now make online loan payments. Details, including training videos and additional online payment features, are [available here](#).

Interest rate updates

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

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Retirement

Employee Benefits

Long-Term Care

OneAmerica.com

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