

ONEAMERICA®

Asset-Care® base premium rates changing as of July 1, 2016

As an industry leader, OneAmerica® is committed to maintaining a rational and sustainable approach in managing the Care Solutions product line for the long term. It is imperative that we make responsible decisions to ensure our products remain priced appropriately to continue to meet the needs of the consumer as well as our distribution partners. In response to the current and recent interest rate environment, we are increasing the base premium rates* for Asset-Care® as of July 1, 2016.

Products affected include Asset-Care I, Asset-Care II/III (life policy) and Asset-Care IV.

This change only impacts new business. All existing in-force policies are not affected, as all premiums are contractually guaranteed to remain unchanged for the life of the policy.

The guarantees provided by Care Solutions will remain unchanged:

- All premiums are contractually guaranteed.
- All products and options will continue to be available.
- No adjustments are being made to issue ages.
- No changes are being made to producer compensation rates.

Transition rules:

- All business submitted/received no later than Thursday, June 30 and fully funded no later than Wednesday, August 31 may use the pre-July 1 rates.
- All other new business will receive the new July 1 rates going forward.

As always, contact the Care Solutions Sales Desk at 1-800-275-5101 with any questions.

* The Continuation of Benefits (COB) rider rates are not affected by this change.

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Notes: Products are issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. All guarantees are subject to the claims-paying ability of State Life.

Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May go down in value •

OneAmerica® is the marketing name for the companies of OneAmerica.

The companies of OneAmerica® : American United Life Insurance Company®, The State Life Insurance Company®, OneAmerica Retirement Services LLC, McCready and Keene, Inc., OneAmerica Securities, Inc., and Pioneer Mutual Life Insurance Company®, a stock subsidiary of American United Mutual Insurance Holding Company.

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