

Don't Leave Your Benefits Behind

Learn how you may be able to keep your OneAmerica® group life and/or disability insurance when your coverage status changes.

Option 1: Portability

Allows you to continue your group term life and/or disability coverage offered by your employer.

- Premiums are not guaranteed and may change at any time.
- Coverage is available to individuals under age 70.
- You may be able to continue coverage of eligible dependents if you continue your coverage.
- The certificate does not accrue cash value.

Option 2: Conversion

Allows you to convert your group term life coverage to an individual whole life insurance policy.

- Premiums may be different than the group policy, but are guaranteed not to increase once the policy is issued.
- Coverage is available to individuals up to age 85.
- Eligible dependents can convert coverage even if the employee doesn't.
- Whole life insurance policies accrue cash value and have the potential to earn dividends.

Three easy steps to apply

1. Gather the required information
2. Complete the application
3. Submit your completed form and premium for processing to OneAmerica within 31 days of termination of coverage under your employer's group insurance.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company.

Portability and conversion are not guaranteed and are not always included in all coverages and/or policies.

For additional information call the Group Contact Center at **1-800-553-5318** or email **GroupContactCenter@oneamerica.com**.

Find everything you need to start the application process at **www.oneamerica.com/keepmybenefits.**

© 2018 OneAmerica Financial Partners, Inc. All rights reserved.

G-31138 04/25/18