

# 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.**



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