

# Employee benefits from OneAmerica Financial<sup>®</sup>

Reliable and human-centered protection



# A commitment to putting people first

Benefits should feel personal, not transactional. Our core strengths are built to support you and your employees with experiences that help make everyday demands more manageable.



## **Personalized Support**

Dedicated, local account management for groups of two or more, backed by experienced professionals who know your business.



## **Easy Administration**

Efficient processes that deliver streamlined onboarding, simple billing, and dependable service.



## **Hassle-free claims**

Thoughtful approach grounded in compassion, simplicity, and transparency.



## **Timely Decisions**

Big industry experience paired with the speed and access of a nimble team close to decision makers and free of complexity.

## Building relationships meant to last

By showing up with authenticity and intention, we focus on creating genuine connections that grow stronger over time.



**Almost 150 years**

in the financial services and insurance industries



**70 years**

of employee benefits experience

## Earning trust through proven stability

Our ratings reflect the trust we've earned and signal the strength, stability and dependable support you can rely on.

**A+**

**A+ (Superior)  
from AM Best**

A strong capital foundation

**AA-**

**AA- from S&P**

Competitive industry position,  
sustainable growth and  
long-term financial health

OneAmerica Financial companies include American United Life Insurance Company® (AUL). AUL was rated A+ by A.M. Best on September 19, 2025. AUL was rated AA- by S&P on September 8, 2025. A+ is the second highest of A.M. Best's 15 rating categories, and AA- is the fourth highest of Standard & Poor's 22 rating categories. These ratings reflect agency assessments of the financial strength and claims-paying ability of the companies of OneAmerica Financial. The dates above reflect the most recent ratings we have received. Please know these ratings can change at any time.

## Reliable benefit solutions for today's workforce

While continuously evolving to stay relevant in a changing benefits landscape, our solutions are built to deliver the flexibility and reliability today's employers expect.

- Group Life Insurance with AD&D
  - Employer-paid and voluntary
- Group Disability Insurance
  - Employer-paid and voluntary
    - » Short-term Disability (STD)
    - » Long-term Disability (LTD)
    - » One Lump Sum Disability
- Value-Added Solutions
  - Absence Management
  - Employee Assistance Program (EAP) – Travel Assistance



For more information about OneAmerica Financial solutions and services, please reach out to your trusted employee benefits professional.

## About OneAmerica Financial®

We are OneAmerica Financial®, a national financial services organization helping people build greater certainty for better moments, every day. The companies of OneAmerica Financial® have been advancing financial security for almost 150 years, supporting millions of customers with solutions across life insurance, retirement, employee benefits and long-term care. As a people-first mutual organization, we prioritize customers' interests and maintain a long-term focus on both value and financial stability.

**Note:** OneAmerica Financial® is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica Financial company. Not available in all states or may vary by state. \*OneAmerica Financial markets third-party Absence Management, Employee Assistance Program (EAP), Travel Assistance and Absence Management services. Absence Management and EAP are administered through ComPsych®. Travel Assistance administered by On Call International®. Other entities referenced are not affiliates of the companies of OneAmerica Financial.



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