

Step by step

A guide to receiving long-term care



Your future and your care

Planning ahead.....	4
What is long-term care?.....	4
Activities of daily living.....	4

Preparing ahead of time

Advanced directives.....	5
Funding your care.....	7

Managing your choices

Choosing your care.....	8
Care settings: Pros and cons.....	8

When care is needed

Initiating benefits.....	9
Choosing the care setting.....	9
Selecting a care provider.....	10
Resources.....	10

What to expect

Introduction.....	12
Moving checklist.....	12
Staying at home.....	13
Making the move.....	13

After care begins

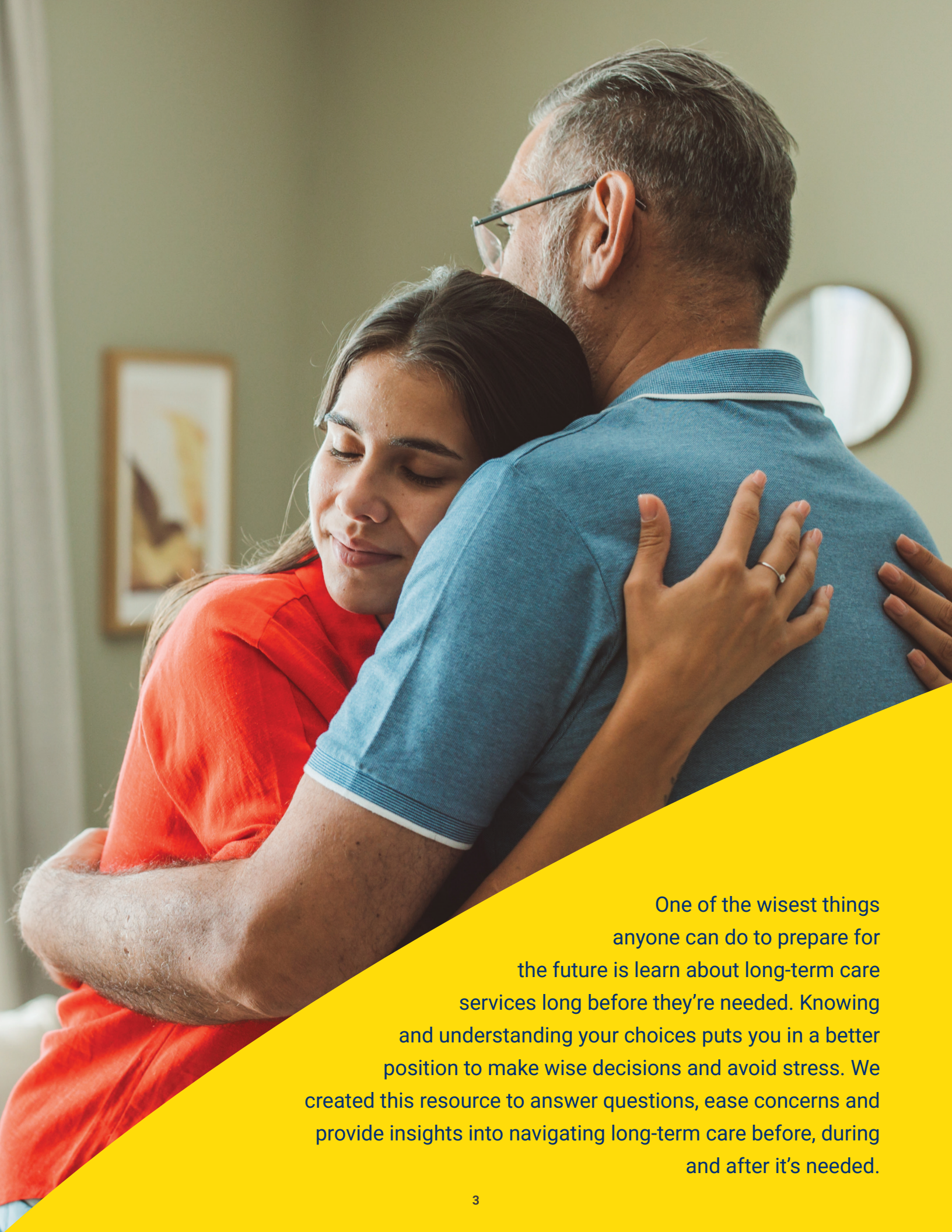
Communicating with caregivers.....	14
Taking control of your care	14

Family dynamics

Easing tension.....	15
Ensuring comfort.....	15

Common LTC terms & resources

Glossary of terms.....	16
Resources for senior citizens.....	17



One of the wisest things anyone can do to prepare for the future is learn about long-term care services long before they're needed. Knowing and understanding your choices puts you in a better position to make wise decisions and avoid stress. We created this resource to answer questions, ease concerns and provide insights into navigating long-term care before, during and after it's needed.

Your future and your care

No one wants to think about the possibility of needing care. The topic can be uncomfortable to discuss. When people hear the words “long-term care,” they tend to think of only nursing homes. Yet Americans are living longer than ever today and the likelihood of needing some type of care continues to rise.

Planning ahead

By looking to the future and preparing for what’s possible, more people can help ensure they’ll have options to get the kind of care they desire, whether at home, in an assisted living facility or in a nursing home. Preparing now can help provide protection from the financial and emotional stress when a loved one needs long-term care services.

What is long-term care?

As we age, we naturally become unable to do some of the activities we’re used to. Many older individuals may experience health concerns and require more frequent assistance from others. Common chronic conditions like arthritis, heart disease and diabetes can make it harder to accomplish once-simple tasks. To continue making the most of everyday life, long-term care services can help.

Also known as extended care, long-term care includes a range of services and support that help meet personal and medical needs. These services are intended to support common everyday tasks, called “activities of daily living.” They can include the following:

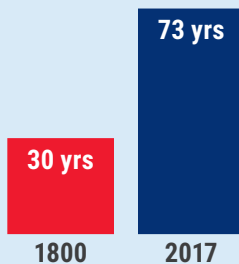
- Bathing
- Continence
- Dressing
- Eating
- Toileting
- Transferring

Long-term care has evolved over the years to encompass a broad range of care situations. Nursing homes are no longer the only option for aging adults.

Did you know?

Life expectancy 2x

Average life expectancy between 1800 and 2017¹



Likelihood of needing care

Almost a 56% chance of someone turning age 65 today and needing long-term care (LTC) in their remaining years.²

Nearly 7 million

Americans are living with Alzheimer’s disease. By 2050, that number is expected to nearly triple.³

1. <https://www.mckinsey.com/mhi/our-insights/adding-years-to-life-and-life-to-years>; March 29, 2022.
2. <https://aspe.hhs.gov/sites/default/files/documents/08b8b7825f7bc12d2c79261fd7641c88/ltss-risks-financing-2022.pdf>. Aug. 2022.
3. <https://www.alz.org/alzheimers-dementia/facts-figures>; 2024.

Preparing ahead of time

Often, those who need long-term care will struggle at first with feelings of loss. They may feel frustrated by losing their independence or discouraged at not being able to do things on their own. A good plan is to take time before care is needed to understand the choices and take steps to maintain a high quality of life for as long as possible.

Older adults can take steps now to prepare for the future, which can ensure they get the quality care they desire while helping their families in the process. Preparations should include completing or updating certain documents before care begins. These documents help guarantee that wishes are carried out and loved ones are protected from future difficulties.

Advanced directives

The advanced health care directive, one of the most important planning documents, gives loved ones clear instructions about the individual's end-of-life preferences. Every adult should have a health care directive to spare others the distress of making difficult decisions. This form can stipulate the individual's medical preferences in the event of a serious illness.

An extra measure is to choose someone trustworthy to carry out these wishes. Though a spouse may promise to follow the stated requests, he or she may resist out of fear and grief when the time comes.

Power of attorney

A power of attorney is another crucial document that should be completed ahead of time. It can help eliminate confusion and tension when difficult decisions must be made. This form appoints a designated person to act on an individual's behalf in private affairs, such as signing checks or making financial decisions.

Appointing a power of attorney eliminates the need for a court to name a guardian to oversee a person's care and finances when he or she isn't able to do so.

As with the health care directive, the power of attorney should be handled carefully. Some people choose their spouse or eldest child, depending on their wishes and preferences. Another option is to appoint a trusted business professional.



POST form

When applicable, a Physician's Orders for Scope of Treatment (POST) also should be completed. The POST, a new advance care planning tool, helps ensure treatment preferences are honored in end-of-life situations. This document informs medical providers on whether to perform lifesaving procedures during serious illnesses. Preferences for lifesaving treatments — such as CPR, artificial nutrition and intubation — are some decisions that can be made in a POST document.

What's the difference between a living will and a POST directive?

The POST form may seem redundant if you have a living will and/or a health care power of attorney. While both outline wishes in end-of-life care, they are created at different life stages.

A living will

A living will is a legal document that expresses the individual's wishes for life-sustaining medical treatment. This document is completed by the individual after consulting a primary care doctor, but before any illnesses occur. The living will is accepted in every state. This "portability" feature is helpful for people who have homes in more than one state or travel frequently.

A POST directive

The POST form is designed for individuals who already have advanced chronic illnesses or other serious medical issues. The form should be completed by the physician, who will specify whether the individual wishes to proceed with treatment in the event of rapid deterioration. The POST form should transfer with the individual through the health care system (e.g., from doctor to hospital to rehabilitation), but it may not transfer between states. While it transfers between institutions within a state, it's not valid if the individual transfers to a facility out of state. A snowbird or frequent traveler should talk to their doctor to determine a way to ensure that wishes are met elsewhere.

Prepare and gather



Having easy access to important documents is essential for managing different aspects of our lives from emergencies to daily tasks. This downloadable document aims to help you organize and keep track of vital paperwork, such as insurance policies, legal documents and financial records

Helpful tip

A sturdy, fireproof file box or accordion file is an excellent way to store these items. Label each folder or section with this information: medical information, legal papers, financial documents, etc. Simple organization makes it easier and more efficient to find important information in a hurry.

Funding your care

Most Americans turning age 65 will need some extended care at some point.⁴ With these odds, the solution is to have a plan to pay for care.

Long-term care services are both expensive and misunderstood. Paying for care yourself — or “self-funding” — can be extremely costly, even with private health insurance. Health insurance plans and Medicare may pay for some expenses, but not on a long-term basis. Most programs cover certain types of skilled care (i.e., services performed by medical professionals), such as hospital stays, prescription drugs and doctor visits. But they may not pay for custodial care, which is assistance with activities of daily living.

Traditional long-term care insurance (LTCi) can help offset the cost of care, but these policies fall into the “use it or lose it” category. Someone who doesn’t end up needing long-term care services won’t fully benefit from LTCi. Plus, qualification for the insurance policies can be difficult.

However, combination or “hybrid” long-term care policies are gaining attention — and for good reason. The most popular hybrid policy combines a life insurance policy and long-term care protection.

This type of insurance is called asset-based long-term care (ABLTC). By paying a premium, an individual purchases a life insurance policy that can be used for qualifying long-term care expenses.

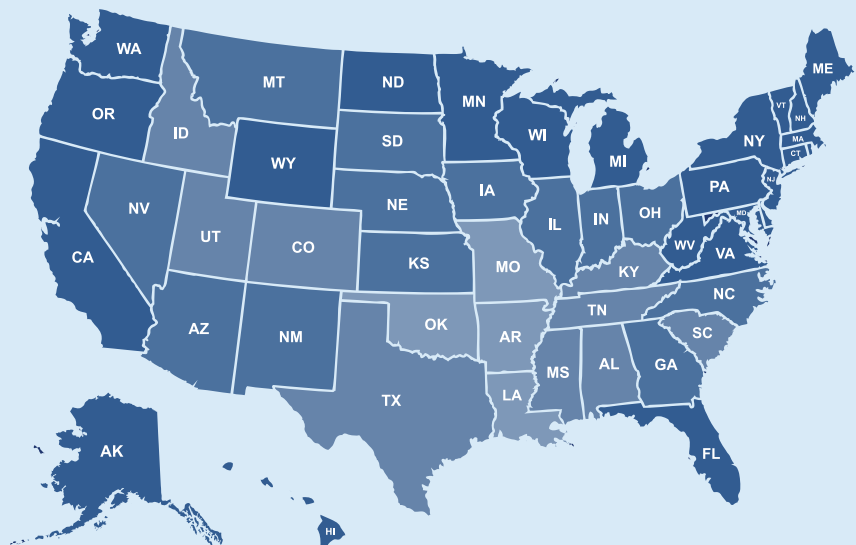
This type of policy guarantees a benefit one way or another. If the individual needs care, the life insurance death benefit can be used to pay for qualifying care expenses. If care is never needed, then the benefit is passed to their beneficiary.

Care should be taken to find a reputable insurance company that delivers on its promises. Researching the options thoroughly and carefully is the key to finding a specific plan. The company should offer a variety of benefits, coverage lengths and funding options. A trusted financial professional can offer guidance in selecting long-term care protection.

4. Who Needs Care? <https://acl.gov/ltc/basic-needs/who-needs-care>. May 10, 2022.

What does long-term care cost?

See the graphic to the right for the average costs for long-term care in your state. Scan the QR code below to see the average costs for long-term care services in your state.



Managing your choices

Long-term care (LTC) holds different meanings for many different people. But basically, it's extended care for someone who requires assistance with everyday activities.

This can result from the recovery of a medical emergency, like a heart attack or broken hip, or an illness or disability gradually worsens until one needs personal support and/or health care — either in their own home or in another facility. They can be wide-ranging, from skilled nursing facilities and memory care centers to retirement communities. Below are four of the most common types of long-term care.

Choosing your care

A variety of long-term support services are available to meet each individual's needs. When services are required, the first step is to consult with a primary physician to determine a plan of care. This plan will recommend care solutions based on specific health assessments and diagnoses. Before making any decisions, individuals should research and understand the options. The network of long-term care services can be complex and overwhelming, but quality services add up to a greater quality of life.

When researching options, keep in mind that choices may vary by state. Each state has its own terminology, licensing requirements and regulations. Some cities and states offer a wider variety of support than others.

The pros and cons of care settings

Type of care	Pros	Cons
At-home care	The care recipient can remain in a comfortable, familiar environment and maintain some independence. Various services can help provide the needed care.	Depending on the level of care needed, support services can be costly, especially during nights and weekends. At-home care personnel typically are paid by the hour.
Living with a family member	Moving in with a loved one can be a comfortable, familiar option. Freed up from responsibilities, the individual can enjoy time with family and feel happier and more satisfied.	Family members who provide care may become emotionally and financially burned out, especially if they also work full time.
Adult day care	This allows the older adult to live at home or with a family member, but also remain engaged, active and safe for eight hours a day while the primary caregiver works.	The individual will need transportation to and from the adult day care center. A full day of activities may prove to be exhausting.
Assisted living facility	In this type of facility, the older adult can receive tailored care, with services ranging from assistance with chores to hands-on care. Living near others and socializing with them is known to improve well-being and happiness.	Individuals may feel sadness or depression at being separated from their home and loved ones, along with the loss of independence.
Nursing home	Living in a full-time facility ensures immediate access to medical-grade nursing care.	Moving into a nursing home can be a difficult transition. The transition can lead to loneliness, frustration and even depression.
Hospice care	Full-time, supervised care provides much-needed comfort in the final stages of life.	Hospice settings are for individuals who are terminally ill. Some may prefer to spend their final days at home surrounded by loved ones.

When care is needed

If the time comes when long-term care is needed, selecting a provider can be overwhelming and challenging. But with proper research and diligence, it can be rewarding and worthwhile when you find a provider that fits your needs.

Initiating benefits

Many options are available in quality at-home care and residential facilities. Individuals with long-term care insurance protection should contact their provider immediately to begin a claim and understand what is covered.

The insurance provider can:

1. Initiate and process the claim for long-term care benefits
2. Make sure the available monthly benefits are sufficient
3. Determine what services are covered, how much is covered and for how long

Choosing a care setting

After a claim is initiated, the next step is to choose where care will be received. Based on the level of care required, the individual will need to determine if he or they'll remain at home or move to a new place.

Regardless of the care setting, the provider must be compatible with the long-term care insurance policy. If a care provider isn't approved by the insurance carrier, it can be difficult to be reimbursed for expenses paid.

The demand for long-term care will increase as more and more people age, resulting in the demand for long-term care will continue to increase. This demand may result in many care facilities placing prospective residents on a waiting list. If extended care is anticipated within six to twelve months, adding your name to multiple waiting lists can increase the placement opportunities when care is needed the most.

At-home care

USAging: Leaders in Aging Well at Home **usaging.org**

USAging, a nonprofit organization, advocates for and provides support to organizations that coordinate a range of community services to assist older adults.

Aging Life Care Association (ALC) **aginglifecare.org**

ALC can help clients evaluate care providers and facilities, resolve financial and legal issues and provide crisis management services.

National Long-Term Care Ombudsman Resource Center **theconsumervoice.org**

Each state appoints an official to help protect the public's interest by resolving complaints and investigating substandard care services.

Eldercare Locator **eldercare.acl.gov**

Eldercare Locator helps older adults connect with services in their community.

Selecting a care provider

After the type of care is selected, the next step is to look for a good, reputable provider that offers the appropriate support and services.

A number of resources can be helpful in this search, including friends and family. People tend to remember experiences they had with a loved one's care and are willing to make recommendations. If they liked a particular provider, their advice is particularly valuable. If they were dissatisfied with a nursing home, find out why and use this information in your research. People have different preferences and tastes in services and facilities, and what doesn't work for one person may work well for another.

The internet is always a good source of information. It includes key contacts, available services, provider locations, events and reviews. The valuable resources listed on these pages are good starting points for finding care.

When touring potential facilities, using this printable sheet can help as one considers the pros and cons of each option.

Facility Information	
Is the facility accredited by a national accreditation organization?	1-5
Is the facility licensed by the state?	1-5
Does the facility have a good reputation in the community?	1-5
Does the facility have a good reputation among family members and friends?	1-5
Does the facility have a good reputation among other residents and family members?	1-5
Does the facility have a good reputation among staff members?	1-5
Does the facility have a good reputation among other long-term care facilities?	1-5
Does the facility have a good reputation among other long-term care facilities in the area?	1-5
Does the facility have a good reputation among other long-term care facilities in the state?	1-5
Does the facility have a good reputation among other long-term care facilities in the country?	1-5
Does the facility have a good reputation among other long-term care facilities in the world?	1-5



It is important to remember that the care provider must be approved by the insurance carrier. Confirm with the insurance company if the policy covers the ideal care provider.

Waiting lists do not require acceptance if a space is offered, but it does provide a peace of mind.

Researching facility care

Better Business Bureau (BBB)

bbb.org

The BBB can provide information about complaints against service providers and details about any resolution. BBB ratings are provided for facilities that have been evaluated.

Long-term care ombudsman

ltombudsman.org

Ombudsman can help advocate for quality care and assist individuals and families in locating services.

Nursing Home Compare

medicare.gov/nursinghomecompare

Nursing Home Compare is a reputable rating system based on three areas: health inspections, quality measures and staffing. The website lets users compare the ratings of different facilities located within the same ZIP code.

Senior Homes

www.seniorhomes.com

Senior Homes offers advice and resources to help older adults find a suitable long-term care facility. The site provides information on different care settings, from assisted living to specialized nursing homes.



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What to expect

Transitioning to extended care may require a big adjustment as new residents feel a loss of independence and get used to sharing personal space. On the upside, extended care encourages self-sufficiency and freedom.

Historically, long-term care is associated mainly with end-of-life care, but that's not the case anymore. Now, long-term care services offer a multitude of options ranging from adult day care and medical management to housekeeping and social activities. When people begin receiving care, regardless of the type, they may feel compelled to defend their ability to remain independent. And if someone does need to move to a new residence with 24/7 assistance, those first 24 hours tend to be the hardest. Social workers and counselors can be helpful in managing emotions and alleviating concerns. Feeling sad, scared and depressed is completely normal. Soon, those feelings may be replaced by happiness, peace and confidence.

When care begins in a new facility or visits from a health home aide begin, a few things will happen:

1. Contracts and paperwork are processed.
2. Doctors and administrators meet with the individual.
3. The person's health is assessed.
4. He or she is introduced to new health care providers.
5. Safety, security and comfort are addressed.

Depending on the care required, the following also might happen:

1. Dietary restrictions may be added to the plan of care.
2. The individual and family members will set up a new living space, install new equipment and unpack belongings or rearrange the home to ensure safety.
3. The person will get acquainted with other residents in the assisted living facility.
4. Travel will be arranged to and from doctors' appointments.
5. Administration of medication may be transferred to facility staff.

The highest risk of accidental injury comes in the first full day of receiving care care, often as a result of stubbornness. Individuals should allow themselves to be cared for initially as they adjust. A gradual transition allows residents to safely settle in while maintaining their individuality.

Items to bring during a move

- Hearing aids, eyeglasses, dentures, cane, walker
- Supply of regular medication, along with a full list of medicines, doses, allergies and medical history
- Copies of pertinent legal documents
- Slippers with rubber soles and a robe
- A quilt or fleece pullover for warmth
- Toiletry items, such as lip balm, lotion, razors and nail files
- A clock and a calendar
(talking clocks are helpful for the visually impaired)
- Magazines, books, puzzles, hobby items, a radio and headphones
- A box of ear plugs (nighttime can be noisy in some shared facilities)
- Crackers, dried fruit and other nonperishable snack foods



Staying at home

When care is needed, older adults can adapt their home to suit their needs as they age. This practice has become known as “aging in place.”

Thanks to new technology and caregiver roles, more people are able to remain in their own home for as long as possible. There are steps to take that can make the home a safer and easier place to maintain.

Rearrange spaces to reduce the risk of injury and increase access.

- If stairs are difficult, turn a main-floor office or den into a bedroom.
- Move hard-to-reach items to lower cabinets.
- Consider installing a walk-in tub.
- Add fixtures to increase lighting.
- Remove throw rugs and install nonskid flooring.

Pay a neighbor to help with chores or seek support from a nonprofit center. Use online resources to find local services.

- Volunteers can help with yard work and minor house repairs.
- Chore-service programs can help safeguard the home with features such as a wheelchair ramp and safety grab bars in the bathroom.

A number of businesses offer senior citizen discounts and services to make life a little easier. Call ahead to ask about these and other discounts and services:

- Clinics and hospitals (free screenings and flu shots)
- Dentists, hair stylists, veterinarians (house calls)
- Fire station (visual smoke detectors for the hard of hearing)
- Insurance (bundled policies, bill-pay options)
- Meal programs (free delivery)
- Pharmacies and grocery stores (free delivery)
- Phone and utility companies (large-print bills, amplified phones with large buttons)
- Travel (free pickup, assistance)

Staying active and engaged with others can do wonders for health and morale. Community programs, much like the ones listed below, can help connect older adults with new interests and enjoyable activities.

- Senior centers: These organizations offer social events, activities and services.
- Companions: Local agencies can pair up senior citizens who want companionship.
- Travel agencies: Tour companies tailor trips of all kinds for older adults.
- Fitness centers: Age-friendly gyms offer senior fitness classes.

Making the move

Full-time care facilities, such as nursing homes, can provide guidance about the items new residents can bring with them. New residents should know that they likely won't be able to take all of their belongings with them.

When making the move, it may be helpful to have a family member or friend help prioritize packing. Items that are no longer needed can be donated to a local shelter, charity or consignment shop. Loved ones may appreciate receiving old photographs and family heirlooms. Knowing these items are with people who will use them can provide a measure of peace.

Unfortunately, items can be misplaced or stolen in care facilities. Valuable items — such as expensive jewelry, computers and luxurious clothing — should be kept in a safe place elsewhere.

Framed photographs, favorite quilts, personal belongings and other reminders of home can provide comfort and solace. Most facilities will have adequate space for an armoire and bed, which may help the new place feel like home.

Family dynamics

When family members require care, tensions can arise between loved ones over things like available options, facility locations and cost.

Easing tension

While some disputes are the inevitable result of stress and worry, others are manageable and avoidable. Such conflicts can be prevented by providing family members clear written directives about extended care wishes. The point to remember is that friends and family care and want to help their loved one get fully comfortable in new surroundings.

Despite all well-intentioned preparations, disagreements may happen. A good strategy is to have frank discussions ahead of time. It's wise to let family members know who will serve as the power of attorney, the location of important documents and any strong care preferences. Though it's difficult to discuss tough topics — like money, legal documents and death — having these conversations early on can ease conflict later.

Approaching the situation in a business-like manner with ground rules is another good tip. For larger conflicts, a family therapist or attorney can be brought in to mediate.

Ensuring comfort

After settling into a routine in new surroundings, older adults typically begin to appreciate the experience and build new relationships. Caregivers, medical staff and even other residents become extended family. And while care providers should deliver excellent care with dignity and respect, they are human beings and can make mistakes.

Patients and families who show patience and respect will get a better response. Kindness and gratitude go a long way in building relationships with new neighbors and care providers.

People may be most comfortable when they're able to request a caregiver, whether an attendant or nurse. Over time, this builds familiarity, creates stable and trusting relationships and ensures more needs are met.

Together in care



Planning ahead

Use this guide as a tool to help ensure the conversation is as fruitful as possible.

Common LTC terms & resources

Insurance terminology can be confusing, repetitive and unclear. Take a look at these common terms to become more comfortable as you make decisions about your care.

Terms

Activities of daily living (ADLs)

These six basic tasks are required to function in everyday life. If someone is unable to perform two or more of these functions, he or she may require assistance.

- Bathing
- Continence
- Dressing
- Eating
- Toileting
- Transferring

Adult day care

A structured program for individuals who need long-term care, adult day care is a helpful and supportive option for people who continue to live at home and need company, activities and assistance during the day while caregivers work. An adult day care center can meet participants' health, nutritional, social and spiritual needs. While the setting is nonresidential, the staff are professionals who are equipped and trained to respond to the needs of older adults.

Caregiver

Someone who helps another person accomplish basic everyday activities due to an illness, injury or cognitive impairment. A caregiver may be a friend, family member or paid professional.

Claimant

In insurance terms, the claimant is the insured person who is receiving long-term care services and filing a claim for benefits.

Cognitive impairment

A gradual or sudden decrease in a person's ability to think and reason. Generally, one or more of the following areas are affected, short- and long-term memory, awareness of people, place and time, reasoning and judgment. Examples of cognitive impairment include dementia and Alzheimer's disease.

Daily benefit

A long-term care insurance plan will pay a maximum amount, called a daily benefit, in a single day.

Elimination period (also called the waiting period)

The elimination period on a long-term care policy is like a deductible. Before benefits are paid out, the insured will pay his or her long-term care costs for a set number of days. The elimination period may go by calendar days or service dates. You can refer to your long-term care policy for details.

Home health aide

A trained, certified professional who can be hired to visit individuals in their own home to provide help with the activities of daily living.

Home health care

Medical and nonmedical professional or personal care services provided at home. Home health care can include several types therapy, such as occupational, physical, respiratory and speech therapy, as well as custodial and/or nursing care.

Supportive equipment

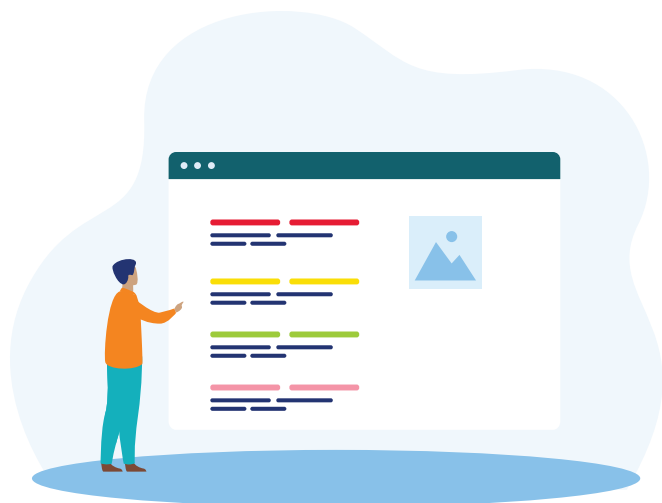
Updating a house to make it more functional for the resident. In the case of an older adult, home modifications may include installing a wheelchair ramp, walk-in tub and grab bars.

Homemaker services

Nonmedical, nominal support services provided by a professional or volunteer that can help an older adult remain at home. Homemaker services may include meal prep, laundry, cleaning and supervising self-administration of medicine.

Hospice care

At or near the end of life, hospice care is provided by professional medical staff to help make the individual physically, emotionally and spiritually comfortable.



Monthly benefit

The maximum amount a long-term care insurance policy will pay in a single month.

Long-term care (LTC)

Personal care and medical services provided for an extended time to an individual who needs help with the activities of daily living or supervision due to a severe cognitive impairment. Long-term care services can be provided at home or in a nursing home, assisted living facility or adult day care center.

Plan of care

A formal plan tailored to meet an individual's needs with qualified long-term care services, prescribed by a licensed health care practitioner.

Policy

A legal contract written by the insurance company and issued to a policyholder or group sponsor to define the claims the company is required to pay.

Policyholder

The individual who has a legal, signed contract with the insurance provider.

Power of attorney (POA)

A legal document that grants authority for a person to make decisions on another's behalf. Such decisions may include matters related to medical treatment and living arrangements.

Resources

Eldercare Locator

eldercare.acl.gov

Information about community services and programs

Alzheimer's Association

alz.org

Resources for risk reduction, early detection and maximizing quality care and support surrounding Alzheimer's disease and all types of dementia

National Association of Area Agencies on Aging

usaging.org

Resources for older adults and people living with disabilities

American Speech-Language Hearing Association Helpline

asha.org

Referrals to audiologists and speech pathologists

Alliance of Claims Assistance Professionals

claims.org

Services to help navigate insurance claim paperwork, denials and payments

Legal Counsel for the Elderly

1-202-434-2120

aarp.org/legal-counsel-for-elderly

An AARP program offering free legal and social services

Hospice Foundation of America

hospicefoundation.org

Information, resources and assistance for locating hospice and end-of-life care

My policy information

Long-term care

Carrier name | Carrier phone number

Carrier address | Carrier city | Carrier state | Carrier zip code

Policy number | Primary Beneficiary(s)

Contingent Beneficiary(s) – if applicable

Life Policies

Carrier name | Carrier phone number

Carrier address | Carrier city | Carrier state | Carrier zip code

Policy number | Primary Beneficiary(s)

Annuity

Carrier name | Carrier phone number

Carrier address | Carrier city | Carrier state | Carrier zip code

Policy number | Primary Beneficiary(s)

Contingent Beneficiary(s) – if applicable



Note: OneAmerica Financial® is the marketing name of the companies of OneAmerica Financial. Guarantees are subject to the claims paying ability of the issuing insurance company. This material is provided for overview or general informational purposes only. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

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Life Insurance Retirement Employee Benefits Long-Term Care

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