Is your client's annuity where it needs to be?

Prepare for your annual annuity review

Let's face it … life changes — children leave home, clients move from employment to retirement and mortgages get paid off. As life changes, the purpose of an annuity will, too. Schedule an annuity review with your clients to educate them about solutions that also provide benefits more closely suited to the clients life as it is now.

Clients are initially drawn to annuities for higher yields, tax advantages and income. In retirement, clients' main concerns are: a guaranteed lifetime income, an effective inflation hedge and a catastrophic event interrupting their income stream, assets and lifestyle.

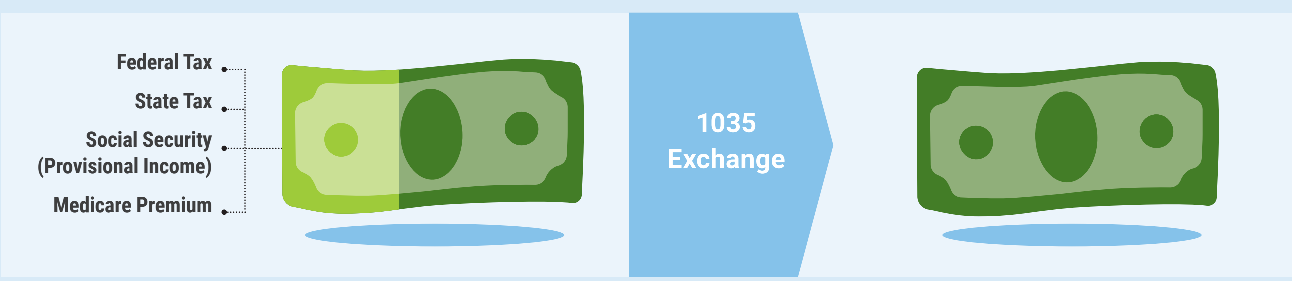
When a OneAmerica Financial annuity that is eligible for the Pension Protection Act (PPA) is funded with nonqualified money (1035 exchange or cash), it can provide (1035 exchange or cash) they can provide two advantages over other annuities:

1. Distributions for long-term care expenses are tax free, regardless of the cost basis and gain.
2. They provides up to a lifetime benefit for long-term care, which many clients need as part of their overall financial plan.

How it works

Existing Annuity
Cost basis & growth — No tax benefits for LTC

Pension Protection Act Compliant Annuity
Cost basis & growth — Tax-free for LTC



For use with financial professionals only. Not for public distribution.

OneAmerica.com

I-31008 05/19/25

How to begin:

- Sort your book of annuities
- Sort your book of business by maturity date, newest to oldest
- Sort the remainder by dollar amount
- Review each contract to determine:
  - Client age
  - Qualified or nonqualified status
  - Is the owner taking income from the annuity?
- Finally, sort by age. Focus on clients between the ages of 60 and 85

Then, fill out the questions below:

Producer information

Name of producer	**Phone number**	**Email address**

Client information

Name of annuitant 1	**Age or date of birth (mm/dd/yyyy)**	**State of residence**
Name of annuitant 2	**Age or date of birth (mm/dd/yyyy)**	**State of residence**

Policy information

Policy type: ☐ Fixed ☐ Variable ☐ Indexed

Cost base (sum of premiums paid) if nonqualified: ______________________

Current cash surrender value: ______________________

In surrender period: ☐ Yes ☐ No

Source of funds: ☐ Qualified ☐ Nonqualified

Primary objective for this annuity: ☐ Income ☐ Health care costs ☐ Legacy / Death benefit ☐ Accumulation

Federal tax bracket: ☐ 37% ☐ 35% ☐ 32% ☐ 24% ☐ 22% ☐ 12% ☐ 10%

Email this form to:

____
Internal wholesaler name

____
Email address

Once your email is received, you will be sent illustrations and marketing pieces to assist you in your client's annuity review meeting

Note: OneAmerica Financial is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica Financial company that offers the Care Solutions product suite. • This information is not designed to promote nor to endorse 1035 exchanges. Before using a 1035 exchange carefully weigh all the benefits, costs, and implications of replacing a policy. Additional confidential questions will be asked while completing the App such as Social Security #, Driver's License # and additional health-related questions.

Note to Financial Professional: Please shred this sheet after the App has been completed to protect any confidential information.

OneAmerica® Financial

For use with financial professionals only. Not for public distribution.

OneAmerica.com

I-31008 05/19/25