

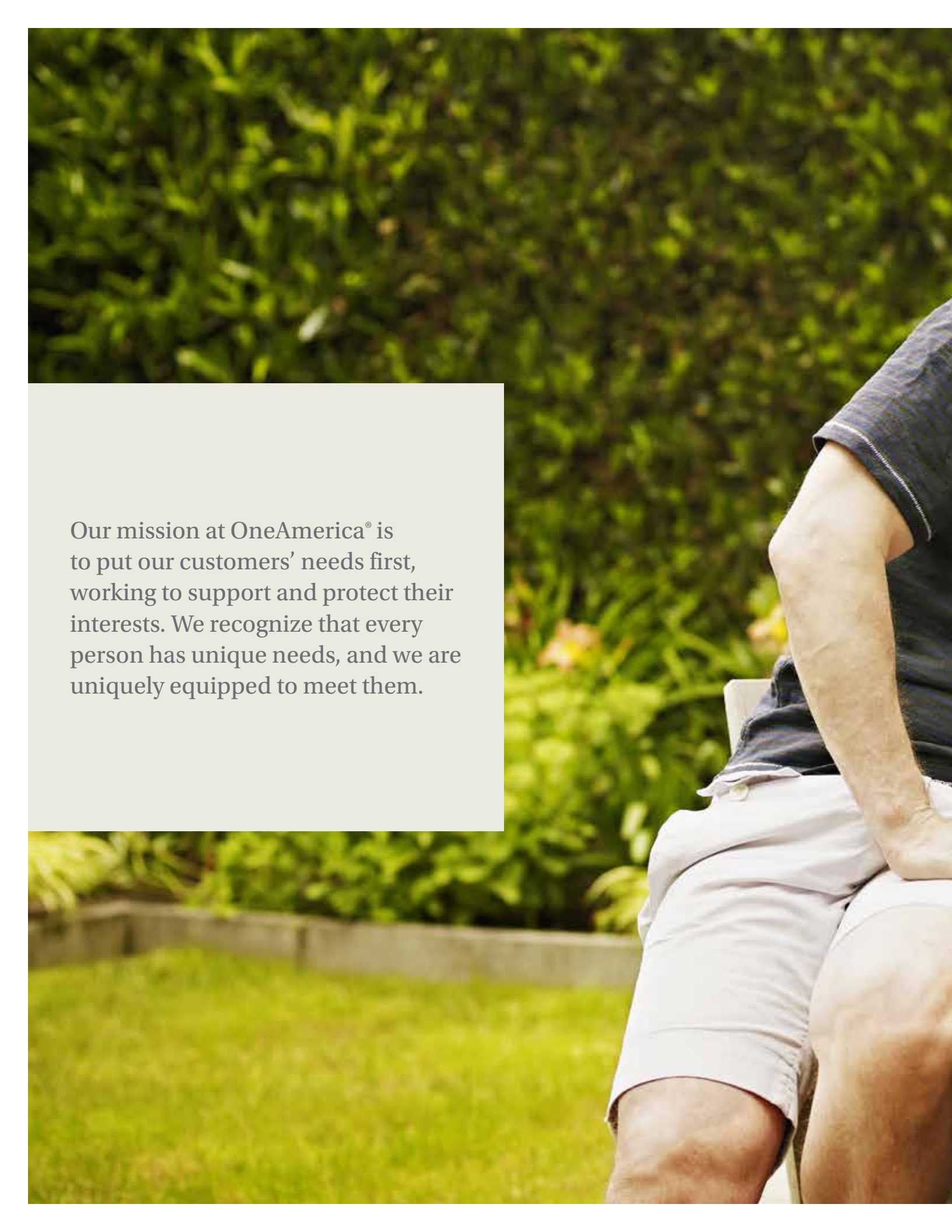
New Opportunities to Reach an Overlooked Population

Helping the LGBT community prepare for tomorrow



ONEAMERICA®

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Our mission at OneAmerica® is to put our customers' needs first, working to support and protect their interests. We recognize that every person has unique needs, and we are uniquely equipped to meet them.



We help protect every American dream

On June 26, 2015, marriage equality became a reality in the United States, marking a significant victory for civil rights. The landmark ruling had a significant impact on the landscape of healthcare, insurance and financial services.

As a result of this ruling, you now have a unique opportunity to expand your client base and help all Americans prepare for the future.



Growing economic impact

The buying power of lesbian, gay, bisexual and transgender (LGBT) adults has reached \$917 billion¹, reflecting tremendous economic impact. And households run by same-sex couples tend to have a higher income and higher education level than opposite-sex couples, according to the U.S. Census Bureau.²

More disposable income

Many same-sex couples — along with a large number of opposite-sex households — have two incomes and no children, which tends to afford them more disposable income than the average household. Overall, more women in their mid-40s have never had children than at any other point in the last 20 years.³ Among all LGBT adults in particular, 75 percent live in two-income households with no children.⁴ How does this impact their wealth and future prospects?

The U.S. Census Bureau reports: Nearly a fifth — 17.2 percent — of same-sex couples have children at home, and two-thirds — 66.2 percent — are homeowners.⁴

1. Green, J. Bloomberg. "LGBT Purchasing Power Near \$1 Trillion Rivals Other Minorities." <https://www.bloomberg.com/news/articles/2016-07-20/lgbt-purchasing-power-near-1-trillion-rivals-other-minorities>. Web. 20 July 2016. **2.** Edwards, A., and R. Lindstrom. U.S. Census Bureau. "Measuring the Presence and Impact of Same-Sex Married Couples on Poverty Rates in the Current Population Survey." <https://www.census.gov/library/working-papers/2017/demo/SEHSD-WP2017-01.html>. Web. 12 January 2017. **3.** Livingston, Gretchen. "Childlessness Falls, Family Size Grows Among Highly Educated Women." Pew Research Center. <http://www.pewsocialtrends.org/2015/05/07/childlessness-falls-family-size-grows-among-highly-educated-women>. Web. 7 May 2015. **4.** Florida State University. "Understanding the Multi-Billion Dollar LGBT Market." <http://hmc.comm.fsu.edu/blog/understanding-the-multi-billion-dollar-lgbt-market>. Web. 20 April 2015.

Characteristics

	Total population aged 18 and older	Opposite-sex married couples	Same-sex married couples
Age			
Younger than 35	30.1	15.9	22.1
35-44	16.3	20.0	23.6
45-54	17.4	21.6	17.1
55-64	16.8	21.1	23.4
65 and older	19.4	21.4	13.8
Education			
Less than high school	10.9	9.2	4.2
High School	28.8	27.0	18.7
Some college	26.8	25.7	26.5
Bachelor's degree	33.4	38.1	50.6
Personal Income			
Less than \$49,000	72.4	64.1	57.2
\$50,000-\$74,000	13.0	15.8	18.4
\$75,000-\$99,999	6.1	8.0	9.9
\$100,000 and higher	8.5	12.0	14.5

Alleviating real concerns

Regardless of sexual orientation, U.S. couples have similar concerns about their finances and the future.

Product solutions

Same-sex married couples are entitled to the same spousal benefits as opposite-sex spouses, presenting a major opportunity to prepare for the future and protect the ones they love. At the same time, agents of the OneAmerica companies have a significant opportunity to reach and serve LGBT couples and families.

Engaging your audience

As with any diverse group of people, we shouldn't assume all members of the LGBT community share a single set of beliefs and values. In the same way you reach targeted customer groups today — e.g., high net worth retiring professionals — you can do the same within the LGBT market. Consider these smart yet simple practices when you engage with a new market.

Who do you want to reach?

Do you have solutions for aging LGBT adults who need long-term care solutions? Single LGBT parents who need help with estate preservation planning? Be specific before you begin.

By tailoring your message to a particular audience or regarding a particular cause or issue (like life insurance or long-term care), you can reach individuals who may have felt overlooked in the past. Be sure to use language that is more inclusive and consistent with today's environment.

51%

of LGBT elders are worried they won't have enough money as they age, compared to 36 percent of the general population⁶

Over 40%

of older LGBT people fear they'll outlive retirement savings and are concerned they'll have to work beyond retirement age.⁶

45%

of same-sex couples married within four months of the U.S. Supreme Court ruling to legalize same-sex marriage.

⁶ Source: Edwards, A., and R. Lindstrom. U.S. Census Bureau. "Measuring the Presence and Impact of Same-Sex Married Couples on Poverty Rates in the Current Population Survey." <https://www.census.gov/library/working-papers/2017/demo/SEHSD-WP2017-01.html>. Web. 12 January 2017.

How do you stand out?

Due to growing awareness of the LGBT community's strength and economic impact more financial professionals, lawyers and advisors are specifically looking to reach this market. Be clear in your competitive strengths so you can articulate them to prospective clients.

When you articulate your professional strengths, potential clients will understand how you can help them specifically. In addition, promoting a non-judgmental atmosphere will go a long way in easing any concerns or fears before your first meeting ever begins. Make sure people in your office are aware of your outreach to this community so that they can respond appropriately to any inquiries.

Where to begin?

A good place to start is your nearest LGBT Chamber of Commerce or a professional or social networking organization geared toward the LGBT community.

The LGBT Chamber of Commerce works to foster economic growth for LGBT community. By providing educational, networking and community-building events, the organization promotes fairness, equality and equal access to financial service opportunities. Schedule open informational sessions geared at the LGBT community, identify yourself as an ally and begin building your customer base. You can promote these in your local paper or alternative newsweekly.

What's your plan?

What's your plan? Develop a step-by-step marketing plan for making contacts, placing ads, sending communications, making calls, having conversations, scheduling presentations, following through and tracking results. Remember, sales are built on relationships. Focus on the unique individual and his or her needs, and offer up yourself as a helpful problem-solver.



How might you connect with and serve more clients with OneAmerica financial solutions?

- *Annuities*
- *Life insurance*
- *Long-term care solutions*
- *Retirement plan products*
- *Workplace benefits*

Note: Products issued and underwritten by the companies of OneAmerica. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

About OneAmerica®

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OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and recordkeeping services, individual life insurance, annuities, asset-based long-term care solutions and employee benefit plan products.

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