

## COVID-19 Update: Temporary Changes to Our Business Limits

As we continue to monitor the challenges of the COVID-19 pandemic, we remain committed to operating in an informed, responsible manner that upholds our commitment to maintaining financial strength. These decisions help ensure that we continue to be there for our customers when they need us the most.

With that in mind, we believe it's prudent to make a few temporary changes to our business limits. These changes only apply to business received after May 1.

Our new guidelines are as follows:

### Care Solutions Business

**For Care Solutions, the temporary changes to our business limits include:**

- Ages 70 and above
  - Only single pay is allowed
  - COB must also be single pay
  - Annuity-Funded Whole Life and Asset Care 2 & 3 remain available
  - The full suite of Annuity Care products remains available (COB pay periods remain as they are today on annuities)

- No rated cases allowed
- We are suspending the following:
  - Asset Care Recurring Premium Whole Life
  - Asset Care 4
  - Asset Care with Return of Premium
- Ages 69 and below
  - No changes to current guidelines

*For ages 70 and above, cases not meeting these criteria will be postponed.*

## Certificates of Insurability

For **all** underwritten products, both traditional and Care Solutions, we will require a Certificate of Insurability (COI) upon policy delivery for all sales — both Cash on Delivery (COD) and Cash with App (CWA). The COI or Statement of Health is included with the policy delivery packet and can also be found on the OneAmerica FormsPipe library. The COI must be received before the policy can be put in force/paid.

Thank you for all your efforts to serve your clients, and for adapting alongside us in this rapidly changing environment. We appreciate your commitment and are deeply grateful for your business.

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