

# Exceptional care comes with experience

As a pioneer with more than 35 years of experience in the long-term care industry, our policyholders consistently tell us that they appreciate how we work with them and their family members to turn extended care wishes into care solutions.

Our Indianapolis-based Care Benefit Concierge team helps guide clients from day one of initiating a claim throughout the entirety of the care need. As part of a mutual organization, OneAmerica Financial<sup>®</sup> has no

shareholders, which means we are accountable only to our clients or policyholders. That means our priority is serving you and helping to enable your long-term care plan.

## Here's a snapshot of our claims information from 2024

**Claims Received**  
2,356

**Total claims paid**  
**\$77.4M**  
Asset Care: 59%  
Annuity Care: 41%

**Claims paid since 1989**  
**\$688M**

**Average claim to decision time frame**  
(once all claim requirements received)  
**3.7 Days**

**Providing care and support for when it matters most**  
**64,200 Calls**

## Long-term care protection demographics

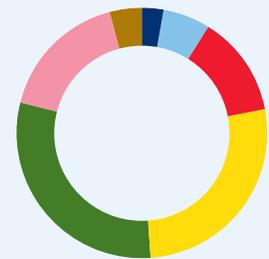
\*Information from 1989 to 12/31/2024

**Claimant gender**  
Male **32%**      Female **68%**

**Age of claimants**  
Youngest **38**      Average **84**      Oldest **103**

### Client age of initial claim

<69	3%	●
70-74	6%	●
75-79	13%	●
80-84	27%	●
85-89	30%	●
90-94	17%	●
95+	4%	●



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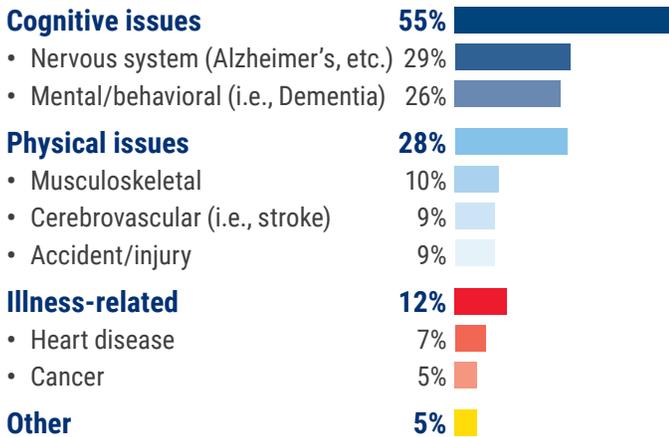
OneAmerica.com

# Long-term care protection in action

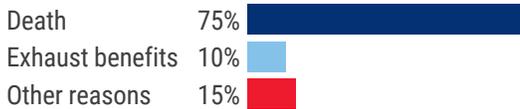
Here's a quick look at the long-term care needs we're helping our clients address.

\*Information from 1989 to 12/31/2024

## Reason for initial claim



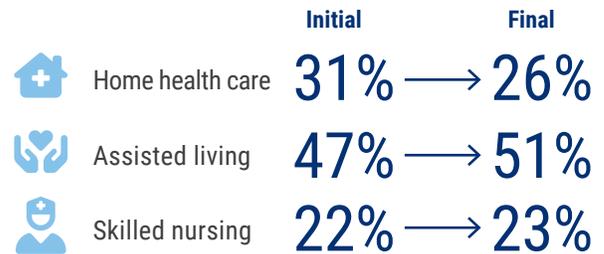
## Reason claim ends



## Longest claims (in months)



## Care site (since 2019)



Our Care Benefit Concierge model, developed over years of experience, helps support clients and their family members throughout the claims process. Efforts to educate our clients on policy provisions, definitions and claims requirements before a formal claim is made or early in the intake process, help set the stage for a positive claims experience.

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