60 Minutes segment: Unclaimed Property What we do to actively pay claims

Background: 60 Minutes recently aired a segment on unclaimed property. The segment by CBS News Correspondent, Lesley Stahl, seeks to uncover life insurance carriers not discovering and returning policy proceeds to beneficiaries. As a result of practices outlined in the segment, unclaimed property administrators have challenged life insurers, alleging they are not doing enough to determine whether their respective policyholders are still alive.

While *OneAmerica was not part of this investigation*, we want to share with you what we do to actively pay claims.

When your policy is with OneAmerica:

- We are a mutual insurance holding company, which is owned by its policyholders.
- We deliver on the promises we make to those policyholders our customers and their families.
- We consistently adhere to unclaimed property requirements instituted by regulatory entities.
- Our internal processes and procedures enable us to:
 - Expediently review all policies tied to a customer and administer death benefit claims payments associated with the insured.
 - Perform a monthly review of the Social Security Administration's Master Death File to identify any additional required claims payment.
 - Fulfill all state laws requiring that unclaimed property funds be escheated (handed over) to the states for customer identification and distribution.
- To file a claim with OneAmerica, learn more online at <u>oneamerica.com/claims</u>.

We're here to help

If you have questions about a policy or filing a claim, please contact us. We're here to listen, answer your questions, help you sort through the paperwork and put your claim in action.

Sincerely yours,

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