



LIFE INSURANCE  
RETIREMENT  
EMPLOYEE BENEFITS

[www.OneAmerica.com](http://www.OneAmerica.com)

This is an unprecedented time of uncertainty for all of us, as we watch the COVID-19 pandemic unfold before us. In a matter of weeks, our daily lives have transformed in ways we could not possibly have imagined. With each passing day, new unexpected realities emerge – schools and businesses closing and going virtual, entire companies working remotely and Americans learning “social distancing” guidelines. In virtually every town, city and state across the country, the very real threat to the health and safety of those we love has quickly hit home. The level of disruption and worry about what’s to come is raising concerns and stress levels in all aspects of our lives. What do we do? Where do we go from here?

At OneAmerica®, we’re focusing on the things that matter most – priorities that, in times of crisis, become especially clear. These principles, outlined below, are guiding us as we navigate this new environment.

*We are committed to the health and safety of our associates and customers:* Early on, we instituted policies and procedures to protect our associates and those we do business with. We’ve transitioned most of our associates and our operations to a virtual work environment, allowing us to secure essential functions within two weeks, almost seamlessly. Protecting our associates also means ensuring we maintain the ability to serve and support our distribution partners and their customers. We deliver on our promises and will be there when our customers need us most – no matter the circumstances.

*We remain devoted to serving our distribution partners and customers, in any situation:* Though day-to-day life doesn’t look like it did a month ago, we’re still a human-centered organization with genuine care and empathy for our customers. Our associates are focused on building confidence and trust with every interaction – no matter if it’s from a OneAmerica office, a kitchen table or a living room couch. As we transition and adjust to this new environment, there will no doubt be some growing pains. With so many of us now working from home, you may hear the occasional dog bark, or a child needing mom or dad’s attention. Quite literally, we’re now bringing our customers’ lives into our own lives and homes. For me, this is a great reminder that we’re all doing what we need to do, and we’re all in this together.

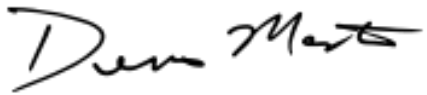
*We’re nimble and continually adjusting:* We’re working to adapt our operations in the new environment, and we know you are, too. OneAmerica is fully enabled to do business virtually in all our product lines, and we’re adding to our training to ensure advisors understand how they can do business in the new socially distanced reality that we’re

operating in. Our team stands ready to help advisors adapt to this new, and perhaps forever-changed, world.

*We are strong and well-positioned to weather any storm:* In the more than 140-year history of the companies of OneAmerica, our industry has seen its share of challenges. OneAmerica is always preparing – even when it seems like sunny days ahead – to ensure we're there to deliver on our promises. Our financial strength, liquidity, and our long-term focus as a mutual organization position us well to be there for our customers, even in tough times.

Though we never wish for a crisis, tough times have a way of revealing the best in people – and the character of organizations. I've been proud to watch our teams, our company, our distribution partners and our industry unite to focus on helping others in their times of need. Even amidst the turbulent and unsettling backdrop of this crisis, coming together to embrace the challenges we face will help us weather any storm. At OneAmerica, we're here for you today – and for whatever tomorrow may bring.

Sincerely,

A handwritten signature in black ink that reads "Dan Marts". The signature is written in a cursive, slightly slanted style.

President of Individual Life and Financial Services (ILFS)

OneAmerica