

**Strength in purpose.
Power in focus.**





Our charge is simple:
We plan for **tomorrow**,
so you can thrive today
and beyond.



“ **Our commitment to our customers has never been stronger — we’re more dedicated than ever to delivering trust and financial security with exceptional service.** ”

J. Scott Davison, CLU, ChFC
OneAmerica Financial President, Chairman and CEO

Big impact. Big commitment.

As I reflect on 2024 I'm humbled by the impact our organization had in the industry, community, and, most importantly, in the lives we touched. Our mission is simple: be there to create certainty when customers need us most. Countless OneAmerica Financial associates are committed to this mission, and they work alongside trusted professionals to serve millions of our customers that depend on us to help them achieve their financial goals.

Our vision is to help build financial security now and for generations to come. Since our founding in the late 1800s, we've been in the “no matter what” business. Generations later, our financial strength, commitment to showing up in times of need and delivery of our promises is as true today as it was then. In fact, last year we paid out \$7.2 billion in benefits to those that place their trust in us. At the heart of our company lies an unwavering dedication to serving others, driven by a clear focus for our future.

That focus strengthened as we made the decision to pursue greater levels of performance and customer impact in our Life Insurance, Employee Benefits and Institutional Markets businesses. As we stepped into this refined direction for the future, we made the decision to sell our Retirement Services recordkeeping business to a strong and credible industry leader.

Our commitment has never been stronger. We made great strides across many aspects of our business:

- Our Individual Life and Financial Services business' sales grew 9%, allowing us to serve more customers with products and solutions to help them reach their financial goals.
- Our Employee Benefits business entered new markets across the United States, expanding our ability to provide group protection products to more businesses and their employees.
- We made significant strides in delivering excellent service experiences for our customers and distribution partners by advancing our digital solutions and service operations.
- We enriched the lives of our communities by helping 50,000 underserved children and adults learn to swim through our USA Swimming Olympic Trials legacy project.

As a mutual organization we're ultimately accountable to our customers and free of the distractions and conflicting pressures of Wall Street ownership. We're built to serve. Our customers, their financial professionals and the communities where we work and live deserve and have our undivided attention. We measure our success by the impact we have on your future.

As always, I'm incredibly grateful for the opportunity to serve alongside some of the most talented and dedicated associates who come to work each day with the strong desire to make things a little better, a little more certain, for you.

Thank you for your trust in OneAmerica Financial. We're proud to serve you, now and into the future.

J. SCOTT DAVISON, CLU, ChFC
OneAmerica Financial Chairman, President and CEO

Thriving through transformation

We had a breakthrough year in 2024 as we made business decisions and pursued digital-first strategies to simplify operations and elevate the customer experience.



A remarkable year

For almost 150 years, our companies have stayed true to our mission to be there to create certainty when customers need us most. We strive for greatness in everything we do while developing our people and creating a greater impact in the world around us.

It's clear that embracing change is what propelled our stakeholders forward and continued to set us apart in the industry. Providing quality insurance products and services with easy access to customized support all stems from how much we care for our clients in the best of times and in their most challenging moments. We've kept reimagining the path forward through our product solutions, capabilities and client experience. Helping our customers navigate life's challenges, and, more importantly, life's opportunities, ultimately empowers them to face the future with confidence.

In 2024 we introduced new products and solutions to the marketplace, further enhancing our ability to support the long-term care protection and retirement needs of Americans. Our enhanced Care Solutions product launched with a new Caregiver Consultant Benefit support that wraps around the entire family in times of need. We also prioritized the claims experience, ensuring that we meet our customers' needs and expectations. Our focus on customer centricity enabled better service experiences online, face-to-face and when it matters most.

We expanded our reach to new markets, bringing group insurance solutions to customers in new geographic territories across the country. We strengthened relationships with our distribution partners through modernized business solutions, ultimately supporting our ability to serve more clients and businesses that choose us to achieve their financial goals.

Investing in our communities

Our caring spirit extends into our communities nationwide. Through our collaboration with USA Swimming, we surpassed our goal by helping over 50,000 adults and children learn to swim. And as Partner of the Year for New Hope of Indiana, The Simon Youth Foundation recognized OneAmerica Financial and its leaders for contributions to career readiness workshops through our Pathways Program. Our belief is that financial security benefits everyone in our community, including our associates. Our support of the Pathways to Sustainable Income program continues to help them achieve an adequate standard of living and become more financially secure.

Embracing what's next

Our hope is that the evolution of OneAmerica Financial will drive our enduring values of partnership and integrity to the forefront even more boldly. We're enhancing our visibility and brand awareness, ensuring that OneAmerica Financial remains synonymous with reliability and trust. This is all part of our next-level thinking of offering products and guidance our customers expect for a positive experience.



“Our support has helped expand access to quality resources for underserved youth, laying the foundation for long-term economic and community resilience.”

De'Niece Harrison-Hudson
Director, Community Affairs

Putting customers first, always

Individual Life and Financial Services

With a foundation of caring expertise, we’ve made impactful decisions that helped strengthen our relationships and enhanced experiences.

“Long-term care protection relieves you of one of the many burdens that can arise when you’re a caregiver. It takes some of the issues off your plate.”

Ronnie Davis
Long-term care protection customer

OneAmerica Financial® is the marketing name for the companies of OneAmerica Financial. Testimonials are the personal views of the individual. These opinions are not necessarily indicative of future performance or results and may not reflect the experience of all individuals.

Elevating our product offering
Our Individual Life and Financial Services business has always carefully crafted products and services with stakeholders in mind. Throughout our history, we've built strong relationships with financial professionals that help deliver products and services with understanding and empathy. The bottom line is, we'll be here to support you as we continue to advance product offerings and solutions that foster collaboration and trust.

Flex Underwriting
In early 2024 we unveiled a solution designed to transform experiences and improve efficiencies. This isn't just a quicker way to handle underwriting. It's a meaningful step toward improving the overall experience. We're excited about reducing wait times for application decisions — allowing our team to focus on getting more personal with customers. Through Flex Underwriting, our associates can dedicate more attention and tailored support to those who need it most. After all, every customer is unique, and this flexibility helps us serve specific needs more effectively.

Caring expertise is our foundation
People today who need long-term care (LTC) are choosing to stay at home and rely on informal caregivers like friends or family. While this can be a comforting choice, it often places significant physical, emotional and financial strain on those caregivers. That's why OneAmerica Financial created long-term care solutions designed to help cover the policyholder's care expenses while also offering support for their caregivers. With long-term care protection,

“I just took time to know the beneficiary. He was so emotional but so comfortable talking with me. We went from sorrows to smiles.”

Eshrat Riyaz
Claims Associate

families can protect their family legacy while preparing for future needs.

We understand the burden is real. To ease those strains, we provide support before, during and after the claim. From the start, our Care Benefit Concierge along with our Caregiver Consultant serve as dedicated guides. Informal caregivers receive monthly touchpoints with a consultant for education and support, and each policy includes an annual benefit for Care Coordination services to help locate resources and providers. These built-in options give everyone in the family the confidence and peace of mind that the funds are being managed well and the money is spent wisely.

With long-term care protection and many of our other products, we’re delivering on our promise to provide help — supporting the policyholder and their family’s future with real solutions during life’s most challenging moments.

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Mary Lyons
Financial advisor and founder of Benchmark Income Group and The Wealth Woman*

When you hear the name OneAmerica Financial, what's the first thing that comes to mind?
As an advisor, the people make the difference. We have intelligent people leading this company, and that's important when making big financial decisions that affect many lives. It isn't lip service to say this is a people business.

What differentiates the products and services of OneAmerica Financial from those offered elsewhere?
Having a long-term care product that has a lifetime payout on a joint policy is incredibly unique. Knowing that I can take care of a husband and wife if they have a need to go into a nursing home or use in-home health care, and they can rely on that income for as long as they need it, there's no end date or end cap. That is a huge deal.

What do you find reassuring about how OneAmerica Financial supports families with long-term care protection?
Knowing we have a concierge service helping to manage time and tasks, like paying bills, and aiding relationships between policyholders and care providers — that's huge for peace of mind. It's about trust.

What does it mean to represent the companies of OneAmerica Financial?
I don't think there are many companies that you look at and go, "I could raise a family with this company." That's what it feels like to me. That's not normal in business today. When you have relationships with people who get to know you, who get to know your family and who care about you as a human — business is done differently. It feels like a relationship.

Providing value, earning trust

Employee Benefits

Our strategic growth is guided by the value we deliver and the trust we've earned — through personalized support, deep relationships and a commitment to caring for what matters most.



“I’ve been a broker with OneAmerica Financial companies for almost 20 years. In that time, they’ve gone over and above typical services for my agency and clients with their proper coverage options and excellent pricing. They have unmatched services in the industry.”

Damian Mochan
Managing Partner, 1Benefit Solutions



Here for you through life's ups and downs

Our Employee Benefits business has been supporting customers for 70 years with employee benefit protection solutions for the workplace. We bring human-centered values to life in a meaningful way by offering them guidance and insights. Our companies will continue to enhance our product offerings to reflect the evolving market needs. We're focused on helping reach more customers within our growth strategy.

By putting people first, we provide employee benefits that offer life and disability insurance and absence management solutions, along with the confidence to help navigate life's uncertainties. Deep industry experience is blended with compassionate support from accessible, long-tenured professionals during some of life's most challenging moments. We respond quickly, skillfully and thoughtfully, leveraging forward-thinking technology to enhance the human experience rather than replace it. Our role is much more than just providing policies — we're committed to being a reliable stronghold when our customers need us most.

Trusted, caring support

The way we approach financial support reflects our core value of bringing a real, human experience to life's practical matters. Our claims philosophy is an extension of that, using compassion, simplicity and transparency as our three guiding principles.

We know that behind every claim is a person facing a challenging moment, whether it's due to loss, illness or injury. Our team handles each claim with sensitivity and care, aiming to ease the burden during what is often a stressful time. That's why compassion is at the heart of everything we do.

And simplicity is just as important. We're committed to making the process as straightforward as possible by streamlining the steps, using smart technology and removing unnecessary complexity. Our experienced team works efficiently to review claims, gather information and deliver timely outcomes.

Throughout it all, we stay transparent with clear and honest communication, regular updates and established expectations from the beginning. We're here to answer questions and support people with the clarity they deserve.

Looking to the future

As OneAmerica Financial matures, focusing on employee benefits will be advantageous to the entire portfolio and help us serve customers in a meaningful way. As the industry continues to evolve, we're focused on expanding our product offerings, enhancing existing solutions and applying technology in ways that improve, but never replace, the personal touch our clients count on.

1Benefit Solutions is not an affiliate of the companies of OneAmerica Financial. Testimonials are the personal views of the individual. These opinions are not necessarily indicative of future performance or results and may not reflect the experience of all individuals.

Pension risk powering stability

Institutional Markets

Real progress with a long-term plan

As part of our long-term strategy for sustainable growth, we're focusing on the pension risk transfer (PRT) market, offering both stability and security to our clients. We administer accurate and reliable benefit payments for a company's employees, ensuring that their funds are managed efficiently and their people are well taken care of. We're poised for continued success in managing and transferring pension risk so we can better meet the current needs of our customers and lessen any burdens like administrative tasks or related costs.

We're dedicated to protecting the future of businesses and their employees through more personalized support. Based on our data analysis and research in 2024, customers can expect more comprehensive tools and features in the coming years, allowing us the resources to manage even the most complex pension risk transfer cases. We've focused our attention on providing timely processing using our in-house teams, creating more independence in digital capabilities and effectively managing the onboarding of new plan sponsors.



“As we look ahead, we're positioned for significant growth. Plan sponsors are seeking stability, reliability and personalized attention for their pensioners — all qualities that are at the core of who we are.”

Nathan Luepke

Actuary — Senior Director,
Pension Risk Transfer

Empowering progress together

Tech advances for more meaningful engagement

At OneAmerica Financial we're focused on identifying additional opportunities to better connect with our customers online. We recognize they're at the center of our success as an organization. Significant investments have been made in advanced technology, enabling us to offer more efficient and effective services to our customers. We've also invested heavily in the capabilities of our associates, providing them with training, new tools and improved processes so they're equipped to deliver high levels of service. We're excited to provide easier access to information and support.

Shared success

A large portion of our strategy last year was focused on telling the story of OneAmerica Financial, including who we are and what we stand for, which is to create more certainty for better moments, every day. We know we're reshaping our organization by becoming more agile, innovative and responsive to the evolving needs of the market.

This transformation isn't just about adapting to change but about leading the way forward.

Strong future ahead

With a strong financial foundation today and a bright outlook for the future, we can thrive together. Our mission is clear: to take care of our customers, no matter what. With exceptionally strong capital, we possess what's needed to navigate both today's challenges and tomorrow's opportunities. We're ready to expand and evolve, aiming to ensure a strong future for our stakeholders and our organization. This foundation positions us for continued growth as we remain dedicated to being there when customers need us most.



Commitments built on trust

As a customer-centered organization, our commitment is simple: We will be there for our customers when they need us most. This requires a strong foundation — one built on trust, integrity and a long-term view with exceptional financial strength.

In an industry that has seen flat growth, OneAmerica Financial stands out with year-over-year improvements in sales and maintains solid retention with our existing customers. Our focused approach can be seen in our continued above-industry performance, which has been driven by our investments in new capabilities such as accelerated underwriting — and in products positioned to best serve our current and emerging customer needs.

Our financial strength remains strong. The sale of our Recordkeeping business to Voya Financial in the fall of 2024 has allowed us to concentrate even more on our mortality- and morbidity-based solutions, meeting the needs of our customers. We feel confident that these decisions solidify our position of strength for years to come.

As the industry and our organization continue to adapt to evolving market conditions and customer needs, we remain focused on long-term growth and stability. While our 2024 financial results reflect accounting impacts of the Recordkeeping business’ exit, this strategic transition positions us for future opportunities and strengthens our ability to serve our customers with greater focus and innovation. The transaction had a positive impact to our capital. At the close of the transaction in January 2025, our S&P and NAIC risk-based capital ratios increased to the highest point they’ve been in 10 years.

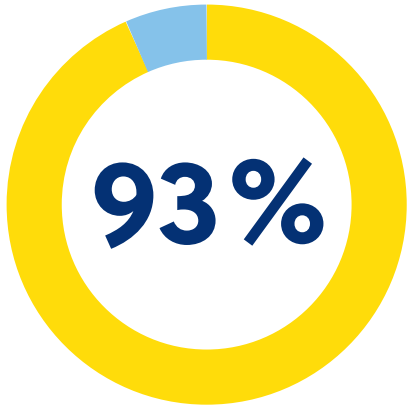
Our purpose remains clear — and our conviction is stronger than ever. We’re here to create more certainty for our customers when they when need us most. While our strong financial results are important, what they signify is more important: the continued fulfillment of the promises we’ve made to our customers, distribution partners and associates. As we move into 2025 and beyond, we intend to maintain this momentum, growing and expanding so we can best serve our current customers and reach even more.

Thank you for your continued trust and collaboration. We’re excited for what the future holds and remain committed to ensuring that OneAmerica Financial is there for you and all of our policyholders, every step of the way.

Voya Financial is not an affiliate of the companies of OneAmerica Financial.

\$7.2 billion

The amount we proudly paid to customers in 2024. And we stand ready to support all those who place their trust in us, year after year.



The rate at which we retained customers in 2024.



\$3.8 billion

2024 Annual sales

Focused strength puts customers first

7.4%

Growth in our core adjusted revenue

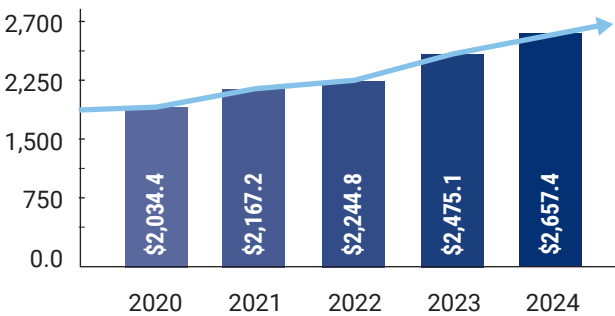
Sustained financial performance

Healthy revenue growth contributed to strong 2024 financial results, highlighted by increased year-over-year sales performance and a commitment to our investment strategy.

GAAP Core Adjusted Revenues¹

Our consistently high retention, strong sales and investment discipline drove robust adjusted revenue.

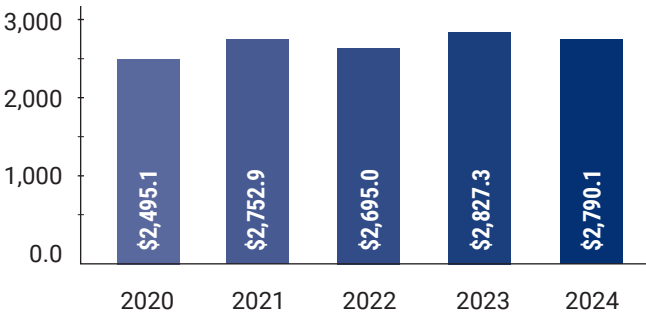
(in millions of dollars)



GAAP Equity²

Our financial foundation has remained stable at 3% CAGR, which enables us to trade short-term impact for long-term strength.

(in millions of dollars)

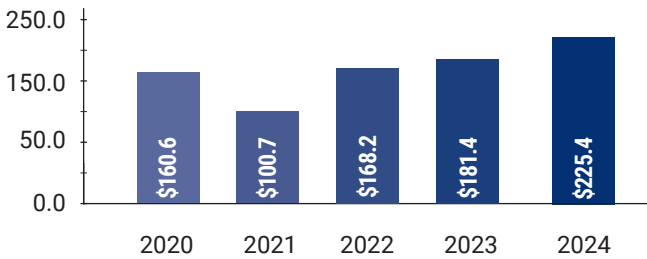


1. Adjusted revenue is a management metric that excludes certain nonrecurring revenue items.
2. Excludes unrealized appreciation and depreciation of securities, net of tax and valuation adjustments.

Core Pre-tax Operating Income³

Our core pre-tax operating income continues to support the investments we make in serving our customers.

(in millions of dollars)



3. Core pre-tax operating income is defined as GAAP income from our three core operating divisions (Individual Life and Financial Services, Employee Benefits and Institutional Markets) before income-tax expenses and excluding the impact of realized investment gains and losses other than those relating to product-specific hedges.

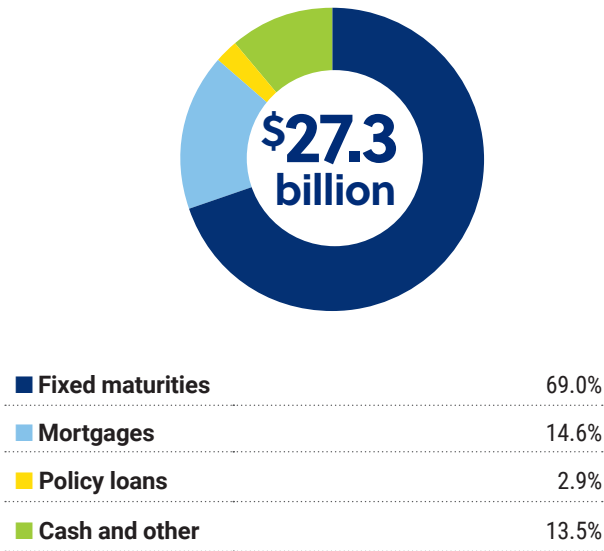


Strengthening our performance through disciplined investments

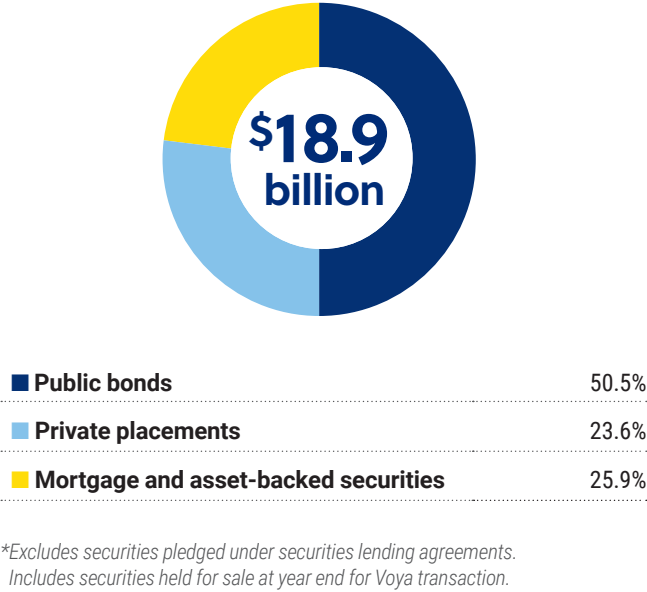
At OneAmerica Financial, disciplined investments continue to elevate our long-term strength. Our strategic decisions leverage market opportunities that reduce risk while maximizing gains. This approach ensures we're positioned to invest in improving the experience for our customers as they plan for their financial future.

(in billions of dollars)

Invested assets



Fixed maturities*



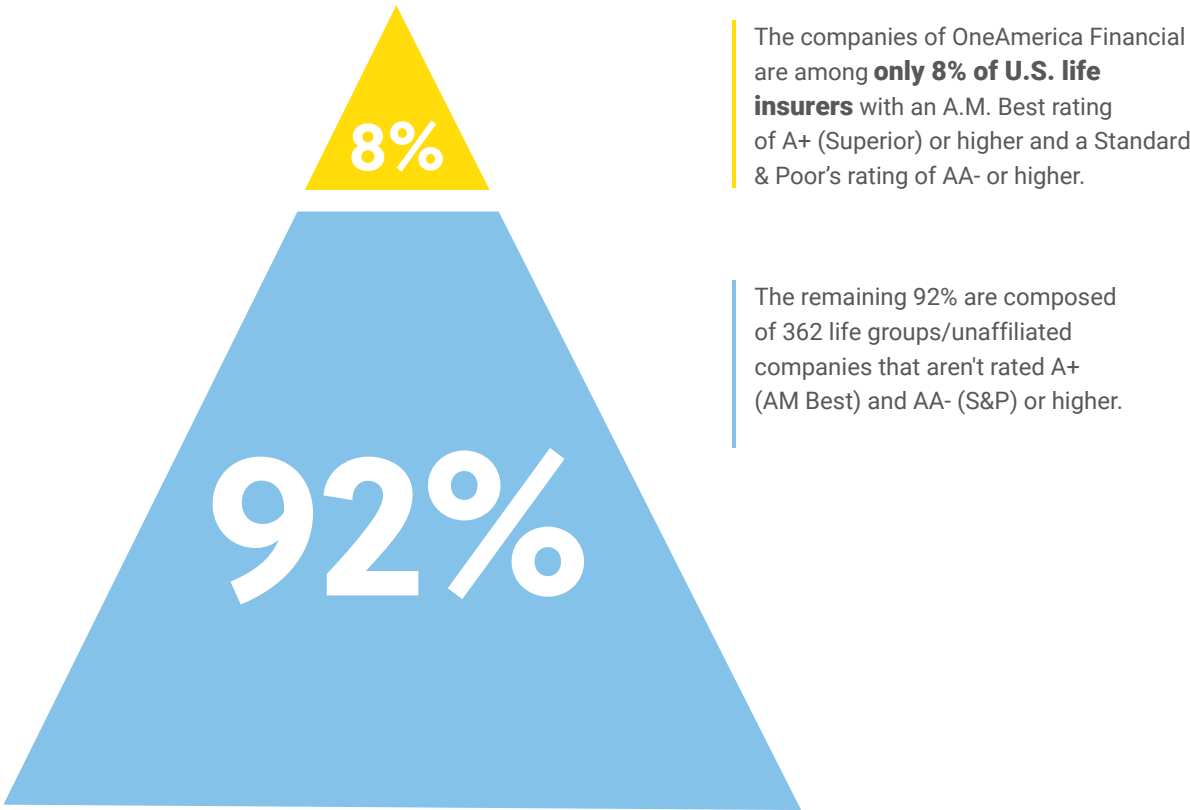
The OneAmerica Financial portfolio provides strong returns and solid protection.

	OneAmerica Financial	Industry average
Investment-grade bonds	97.7%	95.0% ¹
Below-investment-grade bonds	2.3%	5.0% ¹
Total bond portfolio	100%	100%
	OneAmerica Financial	Industry average
60-day commercial mortgage delinquencies and foreclosures	0.00%	0.5% ²

1. Source: ACLI industry average as of Sept. 30, 2024.
2. Source: ACLI industry average as of Dec. 31, 2024.

Rating agencies reaffirm our financial strength

Our industry relies on external agencies to gauge financial stability. These ratings are more than letters and symbols. They're data-backed confirmation of our long-term strength and ability to serve our customers when they need us, now and for years to come. In 2024 we again received affirmations of the ratings for the insurance companies of OneAmerica Financial®. We maintain our capital at a consistently prudent level, aligned with an AAA rating against S&P standards.



*Calculated by OneAmerica Financial based on data provided by S&P Global Market Intelligence as of May 13, 2025.

Note: These ratings reflect rating agency assessments of the financial strength and claims-paying ability of the companies of OneAmerica Financial. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are only updated when there's a change in the rating, the dates above reflect the most recent ratings we have received. Please know that these ratings can change at any time. OneAmerica Financial companies include American United Life Insurance Company® and its affiliate The State Life Insurance Company® (State Life). AUL and State Life were rated A+ by A.M. Best on August 29, 2024. AUL and State Life were rated AA- by S&P on August 22, 2024. A+ is the second highest of A.M. Best's 15 rating categories, and AA- is the fourth highest of Standard & Poor's 22 rating categories. Please know these ratings can change at any time.

Condensed consolidated GAAP balance sheet

OneAmerica Financial Partners, Inc.

December 31 (in millions)	2024	2023
Assets		
Investments:		
Fixed maturity securities - available for sale, at fair value net of allowance of \$13.3 at December 31, 2024; \$12.1 at December 31, 2023	18,876.4	18,945.9
Mortgage loans, held for investment net of allowance of \$6.0 at December 31, 2024; \$6.7 at December 31, 2023	3,230.3	4,069.2
Cash and cash equivalents, restricted balance of \$21.3 at December 31, 2024; \$21.0 at December 31, 2023	743.7	377.2
All other investments	4,488.4	3,386.5
Total investments	27,338.8	26,778.8
Accrued investment income	233.8	239.1
Reinsurance receivables, net of allowance of \$2.4 at December 31, 2024; \$1.8 at December 31, 2023	7,664.2	7,855.5
Deferred acquisition costs	1,784.1	1,550.5
Intangible assets and goodwill	4.3	81.7
Property and equipment, net	189.2	173.1
Insurance premiums in course of collection	37.3	32.1
Other assets	767.2	577.0
Assets held in separate accounts	21,544.0	19,590.0
Total assets	59,562.9	56,877.8
Liabilities and shareholder's equity		
Liabilities:		
Policy reserves	31,973.3	30,742.3
Funding agreements	2,185.7	2,469.6
Other policyholder funds	204.3	210.6
Pending policyholder claims	181.8	166.5
Surplus notes and notes payable	667.2	666.8
Payable for securities lending	719.2	703.1
Other liabilities and accrued expenses	699.8	581.5
Liabilities related to separate accounts	21,544.0	19,590.0
Total liabilities	58,175.3	55,130.4
Shareholder's equity		
Common stock, no par value – authorized 1,000 shares; issued and outstanding 100 shares	–	–
Retained earnings	2,765.6	2,838.2
Accumulated other comprehensive income (loss):		
Unrealized appreciation (depreciation) of securities, net of tax and valuation of adjustments	(1,402.5)	(1,079.9)
Benefit plans, net of tax	24.5	(10.9)
Total shareholders' equity	1,387.6	1,747.4
Total liabilities and shareholders' equity	59,562.9	56,877.8

Consolidated GAAP income statement

OneAmerica Financial Partners, Inc.

(Audited GAAP Basis)

(in millions)	2024	2023
Revenues		
Insurance premiums and other considerations	1,941.3	2,241.7
Policy and contract charges	246.4	228.6
Net investment income	1,343.9	1,213.2
Realized investment gains (losses)	(217.0)	(1.3)
Other income	173.3	158.0
Total revenues	3,487.9	3,840.2
Benefits and expenses		
Policy benefits	2,013.4	2,313.1
Interest expense on annuities and financial products	516.7	490.7
General operating expenses	707.1	639.4
Commissions	132.6	125.6
Amortization of DAC and other intangibles	102.0	76.7
Dividends to policyholders	38.3	31.2
Interest expense on surplus notes and notes payable	37.2	37.2
Loss on sale of business	61.1	–
Total benefits and expenses	3,608.4	3,713.9
Income (loss) before income tax expense	(120.5)	126.3
Income tax expense (benefit)	(47.9)	(0.5)
Net income (loss)	(72.6)	126.8
Other comprehensive income (loss)		
Unrealized appreciation (depreciation) of securities, net of tax	(322.6)	406.1
Benefit plans, net of tax	35.4	11.9
Other comprehensive income (loss)	(287.2)	418.0
Comprehensive income (loss)	(359.8)	544.8

- On September 11, 2024, OneAmerica Financial announced the exit of the Recordkeeping business and consequently recorded a Net Income loss of \$211 million on the exit.
- Management expects the exit of the Recordkeeping business to be accretive GAAP earnings net of expense and immediately favorable to statutory capital.



Board Leadership

Pictured left to right:

Allison B. Melangton*
Senior Vice President
Penske Entertainment

Ryan C. Kitchell
Former Executive Vice President
CAO and CFO
IU Health

George Nichols III
President and CEO
The American College of
Financial Services

Steven J. Crowe
Retired President
Global Specialty Sales and
Pre-Sales, Dell Technologies

J. Scott Davison, CLU, ChFC
Chairman, President and CEO
OneAmerica Financial

Susan J. Ellspermann, Ph.D.
President
Ivy Tech Community College

Marvin L. White
President and CEO
Aptevo Therapeutics

Todd M. Schoon, CLU, ChFC
Retired Executive Vice
President Distribution
Northwestern Mutual

Jean L. Wojtowicz
Founder and President
Cambridge Capital
Management Corporation

Linda Smith Need, FSA, MAAA,
CFA, CFP, CAP
Retired Senior Vice President
and Managing Director
Life Insurance, Wells Fargo

Carolene R. Mays
President and CEO
Building Leaders + Legacies

Board Committees

Audit Committee

Linda Smith Need, Chair
Steven J. Crowe
Susan J. Ellspermann
Carolene R. Mays
George Nichols III
Jean L. Wojtowicz

Compensation Committee

Marvin L. White, Chair
Allison B. Melangton
Linda Smith Need
Todd M. Schoon

Executive Committee

J. Scott Davison, Chair
Susan J. Ellspermann
Ryan C. Kitchell
Allison B. Melangton
Linda Smith Need
Marvin L. White

Governance and Nominating Committee

Carolene R. Mays, Chair
Susan J. Ellspermann
Allison B. Melangton
Todd M. Schoon
Jean L. Wojtowicz

Information Technology Committee

Todd M. Schoon, Chair
Steven J. Crowe
Ryan C. Kitchell
Carolene R. Mays
George Nichols III

Investment Committee

Ryan C. Kitchell, Chair
Steven J. Crowe
J. Scott Davison
George Nichols III
Marvin L. White
Jean L. Wojtowicz

*Lead Independent Director



Senior Leadership

Pictured left to right:

Karin W. Sarratt
Executive Vice President

Lisa C. Hawkins
Vice President, Enterprise Strategy,
Innovation and Organizational
Change Management

Joe S. Ingream
President, Employee Benefits

David M. Weisenburger
Chief Investment Officer

Steven J. Kofkoff
Senior Vice President, Recordkeeping

Richard M. Ellery
General Counsel and Secretary

Kimberly A. Thomas
Senior Vice President and
Chief Human Resources Officer

George G. "Bud" Graessle
Senior Vice President, Financial
Performance, Individual Life and
Financial Services

Heather L. Hutchinson
Senior Vice President, Enterprise
Business Improvement

Dennis C. Martin, FSA,
FCIA, MAAA
President, Individual Life and
Financial Services

J. Scott Davison, CLU, ChFC
Chairman, President and CEO

Kelley L. Gay
Senior Vice President
and Chief Marketing Officer

Mark D. Scalercio
Senior Vice President and Head
of Distribution, Individual Life and
Financial Services

Timothy S. Bischof, FSA
Chief Financial Officer
and Chief Actuary

Our Mutual Insurance Holding Company Structure

OneAmerica Financial® and its operating company subsidiaries are a mutual organization ultimately owned by American United Mutual Insurance Holding Company (AUMIHC). Participating policyholders of our life insurance companies are members of AUMIHC and control, through its board of directors, the business of AUMIHC. Participating policyholders of the life insurance companies elect the AUMIHC board of directors. We believe that mutual ownership best aligns the interests of our customers, the company and its leadership.

About OneAmerica Financial

We are OneAmerica Financial, a national financial services organization helping people build greater certainty for better moments, every day. The companies of OneAmerica Financial have been advancing financial security for more than almost 150 years, supporting millions of customers with solutions across life insurance, retirement, employee benefits and long-term care. As a people-first mutual organization, we prioritize our customers’ interests and maintain a long-term focus on both value and financial stability.

American United Mutual Insurance Holding Company (an Indiana mutual insurance holding company established 12/17/00) OneAmerica Financial Partners, Inc.

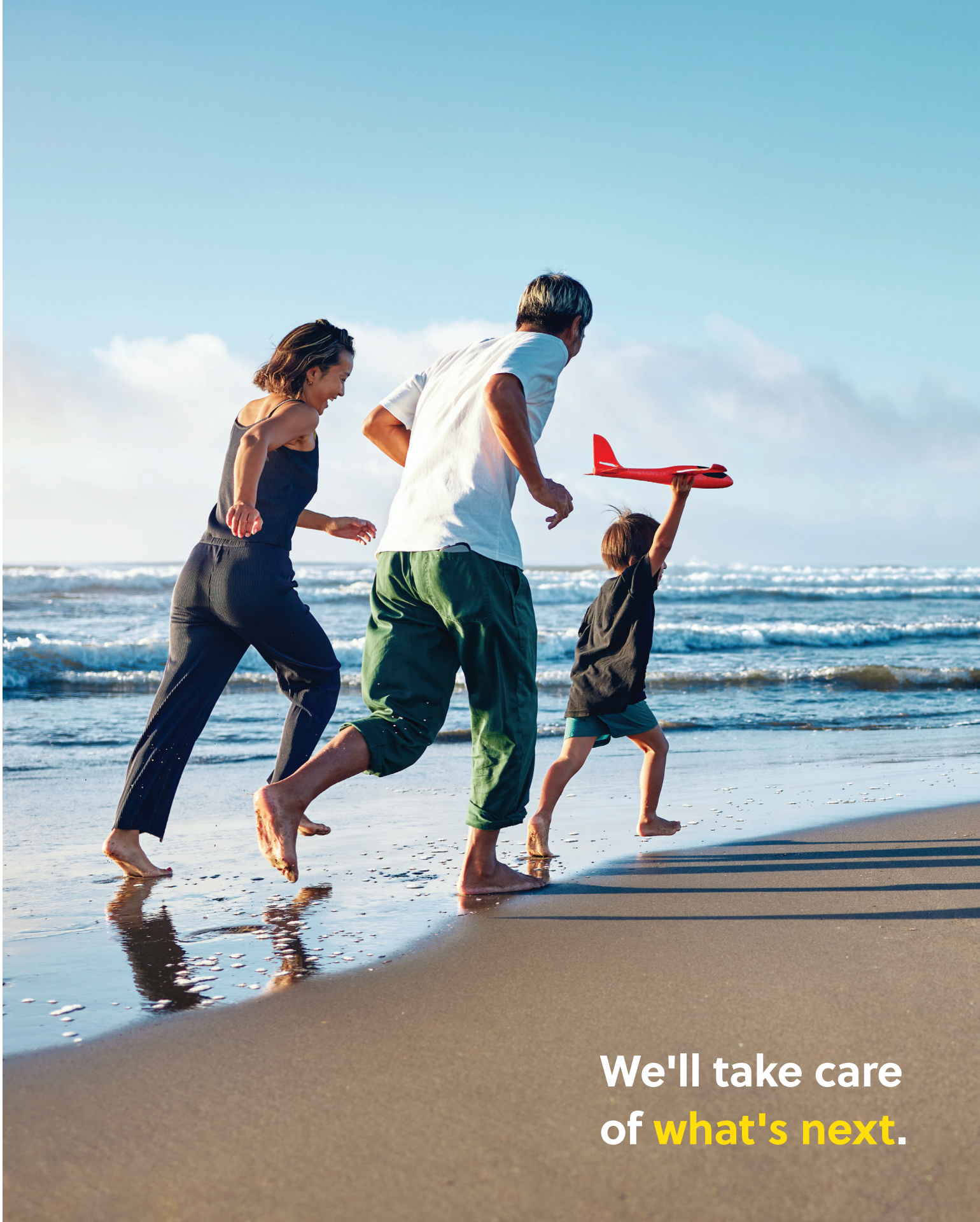
Life Insurance Company Subsidiaries: American United Life Insurance Company®,The State Life Insurance Company®, Pioneer Mutual Life Insurance Company®

Non-Life Insurance Company Subsidiaries: OneAmerica Securities, Inc., AUL Reinsurance Management Services, LLC, OneAmerica Asset Management, LLC

OneAmerica Financial is the marketing name or brand that applies to the enterprise. OneAmerica Financial is not a licensed insurance company.

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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY · MAY LOSE VALUE

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