

# Grow your business!

With zero participation requirement for **Voluntary Group Disability Insurance** from American United Life Insurance Company® (AUL).



## Policyholder Requirements for AUL to consider waiver of participation requirements<sup>1</sup>

- Policyholders having coverage with another carrier replaced with an AUL policy are not eligible
- Must commit to ensuring 75 percent of total eligible employees attend an enrollment meeting on company time and verify attendance by obtaining employee signatures
- Must allow an AUL representative to present coverage options at the meeting
- Must provide accurate census data to AUL for the creation of enrollment materials for eligible employees
- Must be classified in a standard industry for voluntary group disability insurance coverage according to AUL's underwriting guidelines
- Premium rates must be based upon age and step-rated
- Must not exceed 50 percent blue collar/unskilled labor employees
- Must continue to have a minimum of 10 eligible enrolled employees to be considered
- Must meet all AUL underwriting guidelines and coverage criteria for design and premium rates

## About OneAmerica®

OneAmerica Financial Partners, Inc., is headquartered in Indianapolis, IN. The companies of OneAmerica®

can trace their solid foundations back more than 125 years in the insurance and financial services marketplace.

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of their policyholders and other clients. These products include retirement plans, products and services; individual life insurance, annuities, long-term care solutions and employee benefits. The goal of OneAmerica is to blend the strengths of each company to achieve greater collective results.

The products of the OneAmerica companies are distributed through a network of employees, agents, brokers, and other distribution sources that are committed to maximizing value to our policyholders by helping them plan to meet their financial goals.

We deliver on our promises when customers need us most.

Contact your AUL group insurance sales representative today for information on this temporary, promotional feature.

*Products and financial services provided by*  
**AMERICAN UNITED LIFE INSURANCE COMPANY®**  
*a ONEAMERICA® company*



<sup>1</sup> This offer is only available to employers without an existing voluntary disability program when a minimum of 10 eligible lives enroll. AUL reserves the right to re-price the coverage if less than 75% of total eligible employees attend an enrollment meeting.