CAREER AGENTS

Qualification period Jan. 1–Dec. 31, 2024

OneAmerica Financial℠ 2025 Leaders’ Conference invitation

A career agent (CA) contracted 1/1/21 or earlier may earn an invitation to the OneAmerica Financial 2025 Leaders’ Conference by meeting these qualifications:

- $82,500 Qualifying First-Year Commissions (QFYC); and
- 20 lives; and
- 91% or greater persistency on the Dec. 2024 persistency report

or

- $165,000 Total FYC; and
- 91% or greater persistency on the Dec. 2024 persistency report

or

- $66,000 Life First-Year Commissions (FYC); and
- 20 lives; and
- 91% or greater persistency on the Dec. 2024 persistency report

- No more than 25% of qualifying production can result from production written on self.

Diamond Qualifier Tier

- Qualify for the diamond tier by earning $150,000 qualifying first-year commissions. Diamond qualifiers will enjoy two additional evenings before the conference begins with a daily food and activity allowance for you and your primary guest.

CAs new to OneAmerica Financial

Career agents who have not previously attended a OneAmerica Financial 2025 Leaders' Conference may qualify for an invitation at a reduced production level:

FIRST PARTIAL – FIRST FULL-YEAR RULE*

Applies to agents contracted between 2/1/23 and 12/31/24

- $55,000 Qualifying FYC; and,
- 13 lives; and,
- 91% or greater persistency on the Dec. 2024 persistency report

or

- $110,000 of total FYC; and
- 91% or greater persistency on the Dec. 2024 persistency report

SECOND FULL-YEAR RULE

Applies to agents contracted between 2/1/22 and 12/31/22

- $66,000 Qualifying FYC; and,
- 16 lives; and,
- 91% or greater persistency on the Dec. 2024 persistency report

or

- $132,000 Total FYC; and
- 91% or greater persistency on the Dec. 2024 persistency report

** Partial-Year Qualifiers: If an agent qualifies in their first partial-year under contract under the "First Partial-First Full" rule, then* *their first full contract year production requirement will fall under the "Second Full-Year" rule.*

Emeritus Agents

- $66,000 Qualifying FYC; and,
- 13 lives; and,
- 91% or greater persistency on the Dec. 2024 persistency report

or

- $132,000 Total FYC; and
- 91% or greater persistency on the Dec. 2024 persistency report

Qualifying FYC Defined

"Qualifying FYC" is annualized paid first-year commissions from OneAmerica Financial company product sales, with at least 50% coming from ILFS life insurance. OneAmerica Securities gross dealer concessions (GDC) are included in the calculation, weighted at 50% of the GDC rate. We include all FYC from ILFS, Retirement Services and Employee Benefits paid business.

Lives credit

One lives credit is given for the sale of each:

- Individual life policy
- Individual annuity policy
- Group life contract

Riders, OneAmerica Securities sales, and Retirement Services sales do not count toward any lives credit.

Persistency

Persistency will be measured as of Dec. 31, 2024. It is based on the number of ILFS life insurance policies issued during the prior 36 months adjusted for those policies that lapsed in the last 12 months. Both premium persistency and policy persistency are determined, and the better rate of the two is used. To be eligible to attend the OneAmerica Financial 2025 Leaders' Conference, the agent must achieve a persistency rate of at least 91%.

Conference information

- Attendance at the OneAmerica Financial 2025 Leaders' Conference is by invitation only.
- The company has sole discretion over final interpretation of the qualification rules and the ultimate issuance of invitations.
- Only career agents, emeritus agents, sales directors, associate general agents and general agents holding an active contract on the conference date may attend.
- If an agent is unable to attend the conference, no substitute conference or other form of compensation will be awarded.
- For each agent who qualifies, OneAmerica Financial will pay eligible expenses for the agent and one guest.
- No additional expense or compensation will be granted to any agent who attends without a guest.
- The agent and the agent's guest and/or family members are encouraged to attend all business sessions.
- A family member is anyone related to the agent by blood or adoption, including the invitee's and guest's children, siblings and parents.
- OneAmerica Financial reports taxable expenses to the IRS as required by law.

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