AIRES

One America
Life Insurance

Aires, LLC

OneAmerica Financial

What you need to know:

- **Are you eligible?** Benefits are available to employees who are actively at work on the effective date of coverage and working the minimum number of hours per week stated in the contract.
- **Your premiums and benefits may vary.** Actual premiums and benefit amounts will be calculated by OneAmerica Financial® and may change upon reaching certain ages, according to contract terms, and are subject to change. Volumes and benefit amounts shown may be subject to reductions due to age.
- **Enroll timely for guaranteed issue coverage.** You may be eligible for coverage without having to answer any health questions if you enroll during the initial enrollment period when benefits are first offered by OneAmerica®, or if you enroll as a newly hired employee within 31 days after any applicable waiting period.
- **Enrolling later requires approval.** If you decline coverage now, you will lose your only chance to apply for group insurance coverage without having to first undergo medical underwriting. If you decide to enroll later, you will need to submit a Statement of Insurability form for review. OneAmerica will then decide to approve or deny your coverage based on your health history. You may not be approved for any type of coverage at a later date if you have any current or future medical conditions.

What you need to do:

- **Carefully review the contents of this packet.** Enclosed is personal information about the benefits offered to you by OneAmerica Financial on behalf of your employer. This is your opportunity to learn more about group insurance from OneAmerica, but it is not a complete explanation of benefits. For more information, consult the contract about exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued.
- **Review the Notices and Limitations.** Visit www.employeebenefits.aul.com to find the Notices and Limitations, G-14320 (05 Prudent) 12/28/12. Go to Forms, Policy/Employee Admin, and Notices and Limitations.
- **Submit your enrollment form.** Please return your completed enrollment form to your employer.

Note: *Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica Financial company. Not available in all states or may vary by state.*

Protecting your loved ones — no matter what

Thinking about life after you're gone isn't easy, but it's one of the most important considerations you'll ever have.

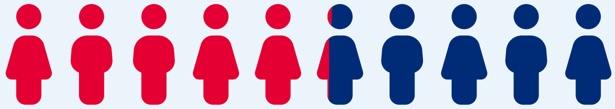
If the unexpected happens, will your loved ones be financially secure? Will they have the resources to carry on, or will they face uncertainty and hardship in the wake of your loss? Preparing today can ensure peace of mind for tomorrow.

A growing gap for families

Across the country, American families face a growing insurance gap. In 2024, only 51% of U.S. adult consumers owned life insurance.[1] Among life insurance owners, 22% don't believe they have sufficient coverage to take care of their family if they passed away.[1]

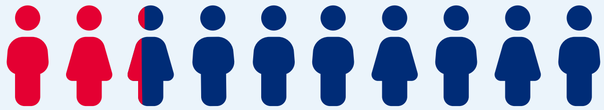
But life insurance isn't just about protecting your loved ones in the short term. It can also be a way of providing for them for decades to come, by keeping them on track for their long-term goals, whether they be college education, home ownership or even retirement.

1. https://www.limra.com/siteassets/newsroom/liam/2024/2024-life-insurance-fact-sheet.pdf



51%

of U.S. adult consumers own life insurance.



22%

of life insurance owners don't believe they have enough coverage.

To learn more, or if you have questions about the life insurance options available through your employer, contact your human resources department today.

Continued on next page

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G-27785 07/14/2025

Why purchase term life insurance?

- Group rates provide affordable coverage.
- Premium payments are easily made through payroll deduction.
- In some cases, you can purchase coverage for your spouse and/or dependent children.
- You may be able to take your coverage with you in the event you leave your employer.

How much do you need?

Everyone's circumstances are different. The amount of life insurance that's appropriate for you will depend on factors such as age, current finances and the financial needs of your loved ones. That's why it's important to start the conversation now, both with the people closest to you and with a financial professional who can help guide you down a positive path.

Nobody knows what the future holds. That's why preparation is so critical. By taking steps now to secure term life insurance coverage, you and those who mean the most to you can have a sense of certainty that things will be OK, no matter what tomorrow brings.

Note: OneAmerica Financial® is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by American United Life Insurance Company®, Indianapolis, IN, a OneAmerica Financial company. Not available in all states or may vary by state.

Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary or investment advice.

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G-27785 07/07/2025

OneAmerica Financial

What you need to know about your Basic Life and AD&D Benefits

Guaranteed Issue: Employee: $20,000

Accidental Death and Dismemberment (AD&D): Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule.

Age:	65	70
Reduces To:	65%	50%

Basic Employee Life and AD&D Coverage

Your Life and AD&D insurance coverage amount is $20,000.

Coverage is provided at no cost to you.

OneAmerica Financial

What you need to know about your Voluntary Term Life and AD&D Benefits

Flexible Options: Employee: $10,000 to $500,000, in $1,000 increments, not to exceed 5 times your annual salary

Spouse under age 70: $5,000 to $250,000, in $500 increments, not to exceed 50% of the employee's amount

Guaranteed Issue: Employee: $175,000 Spouse: $30,000 Child: $10,000

Dependent Life Coverage: Optional dependent life coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren).

Accidental Death and Dismemberment (AD&D): Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Guaranteed Increase In Benefit: You may be eligible to increase your coverage annually until you reach your maximum amount without providing evidence of insurability.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of dependent life insurance and dependent AD&D principal sum will reduce according to the employee's reduction schedule.

Age:	70
Reduces To:	50%

Payroll Deduction Illustration: 2 Times Per Month
Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
$10,000	$.30	$.30	$.33	$.38	$.48	$.66	$.98	$1.48	$2.16	$2.90	$4.49	$7.52	$22.07
$20,000	$.59	$.59	$.64	$.74	$.95	$1.31	$1.94	$2.94	$4.31	$5.78	$8.96	$15.02	$44.12
$30,000	$.89	$.89	$.97	$1.12	$1.43	$1.97	$2.92	$4.42	$6.47	$8.68	$13.45	$22.54	$66.19
$40,000	$1.18	$1.18	$1.28	$1.48	$1.90	$2.62	$3.88	$5.88	$8.62	$11.56	$17.92	$30.04	$88.24
$50,000	$1.48	$1.48	$1.61	$1.86	$2.38	$3.28	$4.86	$7.36	$10.78	$14.46	$22.41	$37.56	$110.31
$75,000	$2.22	$2.22	$2.41	$2.78	$3.57	$4.92	$7.28	$11.03	$16.17	$21.68	$33.61	$56.33	$165.46
$100,000	$2.95	$2.95	$3.20	$3.70	$4.75	$6.55	$9.70	$14.70	$21.55	$28.90	$44.80	$75.10	$220.60
$125,000	$3.70	$3.70	$4.01	$4.64	$5.95	$8.20	$12.14	$18.39	$26.95	$36.14	$56.01	$93.89	$275.76
$150,000	$4.43	$4.43	$4.81	$5.56	$7.13	$9.83	$14.56	$22.06	$32.33	$43.36	$67.21	$112.66	$330.91
$175,000	$5.17	$5.17	$5.61	$6.48	$8.32	$11.47	$16.98	$25.73	$37.72	$50.58	$78.41	$131.43	$386.06

Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
$5,000	$.16	$.16	$.17	$.20	$.25	$.34	$.50	$.75	$1.09	$1.46	$2.25	$2.25	$2.25
$10,000	$.30	$.30	$.33	$.38	$.48	$.66	$.98	$1.48	$2.16	$2.90	$4.49	$4.49	$4.49
$15,000	$.45	$.45	$.49	$.56	$.72	$.99	$1.46	$2.21	$3.24	$4.34	$6.73	$6.73	$6.73
$25,000	$.75	$.75	$.81	$.94	$1.20	$1.65	$2.44	$3.69	$5.40	$7.24	$11.21	$11.21	$11.21
$30,000	$.89	$.89	$.97	$1.12	$1.43	$1.97	$2.92	$4.42	$6.47	$8.68	$13.45	$13.45	$13.45

Child Options

Life & AD&D	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	$2,500	$1,000	$0.32
Option 2:	$5,000	$1,000	$0.63
Option 3:	$7,500	$1,000	$0.95
Option 4:	$10,000	$1,000	$1.27

Note: Employee and Spouse premiums are based on your age as of 07/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

OneAmerica Financial® is the marketing name for the companies of OneAmerica Financial.

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Group Term Life and AD&D

Plan highlights for Aires, LLC

Life insurance provides essential financial protection for your loved ones in the event of your death. It helps cover expenses like funeral costs, outstanding debts and ongoing living expenses, helping to ensure your family can maintain financial stability during a difficult time.

Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Class description	All Eligible Full-Time Employees

Benefits

Group term life benefit	$20,000
Group accidental death and dismemberment (AD&D) benefit	Matches Term Life Benefit
Guarantee issue amount	$20,000
Cost	There is no cost to you
Reduction schedule	65% at age 65, 50% at age 70
Waiver of premium	Included
Accelerated life benefit	Included
Portability	Not Included
Conversion	Included

Other Group Term Life and AD&D features and services

- Seat belt
- Childcare
- Airbag
- Disappearance
- Repatriation
- Exposure
- Child higher education

OneAmerica Financial

Group Term Life and AD&D

Plan highlights for Aires, LLC

Life insurance provides essential financial protection for your loved ones in the event of your death. It helps cover expenses like funeral costs, outstanding debts and ongoing living expenses, helping to ensure your family can maintain financial stability during a difficult time.

Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Class description	All Eligible Variable Employees

Benefits

Group term life benefit	$20,000
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Guarantee issue amount	$20,000
Cost	There is no cost to you
Reduction schedule	65% at age 65, 50% at age 70
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Group Term Life and AD&D

Plan highlights for Aires, LLC

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Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Class description	All Eligible Reinstated Variable Hour Employees Who Have Been Continuously Employed & Have Previously Served The 14-Mo Waiting Period.

Benefits

Group term life benefit	$20,000
Group accidental death and dismemberment (AD&D) benefit	Matches Term Life Benefit
Guarantee issue amount	$20,000
Cost	There is no cost to you
Reduction schedule	65% at age 65, 50% at age 70
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Conversion	Included

Other Group Term Life and AD&D features and services

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OneAmerica Financial

Voluntary Term Life and AD&D

Plan highlights for Aires, LLC

Life insurance isn't just a policy — it's peace of mind. It helps ensure that your loved ones are financially protected if the unexpected happens. From covering funeral costs and settling outstanding debts to helping with everyday living expenses, life insurance provides a vital safety net. With it, your family can focus on healing instead of worrying about money. Help secure their future today — because protecting what matters most is always worth it.

Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Class description	All Eligible Full-Time Employees

Benefits

Employee group term life benefit	Increments of $1,000 from a minimum of $10,000 to a maximum of $500,000, not to exceed 5 times your annual salary
Group accidental death and dismemberment (AD&D) benefit	Matches Term Life Benefit
Employee guarantee issue amount	$175,000
Guaranteed increase in benefit1	Flat $10,000
Cost	100% employee-paid; premiums will be deducted from your payroll. Refer to Voluntary Life and AD&D rate grid for cost information.
Reduction schedule	50% at age 70
Waiver of premium	Included
Accelerated life benefit	Included
Portability	Included
Conversion	Included
Spouse term life benefit[2]	Increments of $500 from a minimum of $5,000 to a maximum of $250,000 limited to 50% of employee coverage amount
Spouse guarantee issue amount	$30,000
Child(ren) term life benefit[3]	$2,500, $5,000, $7,500 or $10,000

Note: 1. The amount of coverage after the increase cannot be greater than the maximum amount of coverage available. **2.** Employee's spouse under age 70. **3.** Age and definition of child(ren) may vary by state.

Other Voluntary Life and AD&D features and services

- Seat belt
- Airbag
- Repatriation
- Child higher education
- Child care
- Exposure
- Dependent Spouse Accelerated Life Benefit (ALB)

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Voluntary Term Life and AD&D

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Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Class description	All Eligible Variable Employees

Benefits

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Voluntary Term Life and AD&D

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Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Class description	All Eligible Reinstated Variable Hour Employees Who Have Been Continuously Employed & Have Previously Served The 14-Mo Waiting Period

Benefits

Employee group term life benefit	Increments of $1,000 from a minimum of $10,000 to a maximum of $500,000, not to exceed 5 times your annual salary
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Other Voluntary Life and AD&D features and services

- Seat belt
- Airbag
- Repatriation
- Child higher education
- Child care
- Exposure
- Dependent Spouse Accelerated Life Benefit (ALB)

Frequently asked questions

What's Voluntary Term Life?
Voluntary Term Life insurance is life insurance that you purchase for a set period. It can be used to help ensure your family is able to replace your earnings and potential future earnings if you die. Having Voluntary Term Life insurance is a way to have peace of mind that your family will be protected.

What's my Accidental Death and Dismemberment benefit?
We will pay your beneficiaries an Accidental Death insurance amount that matches your Basic Life insurance amount, if you die from a covered accident. Additional benefits are available for accidental injuries (i.e., dismemberment) such as loss of limbs, fingers or sight.

Why should I buy and buy now?
It's a flexible benefit designed to fit your budget. Buying term life insurance through work is more affordable than purchasing it on your own. You're able to take advantage of your company's group rate, which gives you the option to purchase more protection than you might otherwise.

The most important reason to purchase Voluntary Term Life insurance during this open enrollment period is because you qualify for coverage without having to answer medical questions or undergo a physical exam. If you choose not to purchase coverage now but decide to elect Voluntary Term Life later, medical questions and possibly an exam will be required.

Can I take my insurance with me if I leave my employer?
If you leave your employer and wish to take your coverage with you, other options may be available to continue your coverage. Contact your Human Resources department to learn more or visit: https://www.oneamerica.com/employers/keep-my-benefits.

What's a beneficiary?
Your beneficiary is the individual(s) you choose to leave your life insurance benefits to when you die. You can name one or more beneficiary(ies) and select if they are primary or secondary beneficiaries. If your primary beneficiary dies before you (or before other beneficiaries), your contingent or secondary beneficiary(ies) will receive your life insurance benefit.

Please note that claim payment to a minor child requires a legal custodian to be appointed. To choose or change your beneficiary(ies), visit the "Forms" section on www.oneamerica.com. Click the "Life" tab, download and complete the beneficiary designation form, and turn it in to your employer. Review your beneficiary information annually to help ensure your information is up-to-date.

All information is provided as a benefit outline. This document is not part of the insurance policy, and it does not change or extend liability under the group policy to American United Life Insurance Company®. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the Group Policy, the Policy will prevail.

OneAmerica Financial® is the marketing name for OneAmerica Financial. Policies issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica Financial company. Not available in all states or may vary by state. All guarantees are subject to the claims-paying ability of AUL.

Group Enrollment Form

American United Life Insurance Company®
a ONEAMERICA FINANCIAL® company
One American Square, P.O. Box 6123
Indianapolis, IN 46206-6123
(800) 553-5318
www.employeebenefits.aul.com

OneAmerica® Financial

Applicant's Full Legal Name:			Employment Status: ☐ Active ☐ Retired
Applicant's Social Security Number:	Date of Birth:	Marital Status: ☐Single ☐ Married	Gender: ☐ Male ☐ Female
Applicant's State of Residence:	Applicant's Residential Zip Code:	Employer: Aires, LLC	
Applicant's Telephone Number: (normal business hours): ( ) -	Applicant's E-mail Address:		Employed Full-Time: ☐ Yes ☐ No
		Are you authorized to work and reside in the US? ☐ Yes ☐ No	

COVERAGE BEING APPLIED FOR: Apply for or decline each coverage listed below. Not checking a box or boxes will be considered a declination of that coverage.

	Benefit Amount / Option Requested	
Basic Term Life & AD&D	☑ Elect	
Employee Voluntary Term Life & AD&D	☐ $_________	☐ Decline
Spouse Voluntary Term Life & AD&D	☐ $_________	☐ Decline
Child Voluntary Term Life & AD&D	Option_________ ☐ Elect	☐ Decline

*If spouse is included in dependent coverage: Name ____Date of birth _________________.

For AUL Term Life Coverages, identify your Beneficiary Designation to ensure proceeds can be paid according to your wishes.

Name of Primary Beneficiary:	Percentage:	Relationship:	SSN/Date of Birth:
Name of Contingent Beneficiary:	Percentage:	Relationship:	SSN/Date of Birth:

If you live in a community property state you will need to obtain the signature of your spouse if your spouse will not be named as a primary beneficiary. Community property states currently include: AZ, CA, ID, LA, NV, NM, TX, WA, and WI.

- I hereby apply for the requested group life and/or disability insurance coverage for which I and my dependents, if any, are eligible and available under AUL's policy. I understand receipt of any coverage greater than the guaranteed issue amount or application for coverage after the approved enrollment period first requires medical underwriting and written approval by AUL.
- I authorize my employer to deduct from my wages the amount of premium required for the amount of coverage approved by AUL, including any premium increases due to age bracket or salary changes when applicable. Premium payments greater than the amount of premium owed will not result in additional coverage under AUL's policy.
- The undersigned represents any information or documents provided to AUL by the undersigned prior to and after the date of the application for insurance and the facts and other matters contained in the foregoing are true and accurate to the best of the undersigned's knowledge and belief.

  The undersigned understands and agrees 1. any insurance coverage or benefit are contingent upon any statements made to AUL as being complete and correct and 2. benefits under any group life or disability insurance policy will be paid only if AUL or its third party administrator decides in its discretion the applicant is entitled to them. The undersigned have read, understand, and retained the notices, limitations, and exclusions for his/her records.
- Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

Signature of Applicant: ____ Date: _________________________

In Community Property States, Spouse Signature:____Date:______________________

MUST BE COMPLETED BY THE EMPLOYER	Group Policy #: 00621306-0000-000	Class # :	Employer: Aires, LLC	Occupation:	Employer's State: AZ
	Salary: Mode: [ ] Hourly [ ] Weekly [ ] Bi-Weekly [ ] Semi-Monthly [ ] Monthly [ ] Annually F/T Requirements (hours, days, weeks, etc.):			Date Hired Full Time:	

Online EOI Submission Guide

Policyholder name: Aires, LLC

Policyholder number: 00621306-0000-000 Client ID: U442936

Selecting the right amount of insurance is important to ensure you and your loved ones are financially protected. At OneAmerica® our enhanced Evidence of Insurability (EOI) digital solution streamlines the process with a secure step-by-step easy to comprehend application, available 24/7 on any smartphone, tablet or computer.

Login Process

Get started by going to **www.oneamerica.com/eoi**

- Choose your login type: Employee.
- Fill in your client ID, work email address, first and last name. Hit "Submit".
- You will receive an email containing your unique link and additional information on accessing the online EOI application.
- Click your unique email link to continue to our secure digital solution.

Application Process

Once your personal identification information is verified, click "Start Now" to begin the process.

- Select your chosen insurance coverage requiring EOI (i.e. Life only, Disability only or Life and Disability).
- Fill in personal demographic information
  — If you are requesting spouse/domestic partner coverage when EOI is required, please fill-in their name and unique email address so they can be prompted to complete the EOI process once you have submitted your application.
- Complete health questions.
- Review and sign via DocuSign.

Response Process

Receive immediate response.

- If approved, you and your employer will receive a confirmation email.
- If referred, you will receive an email or letter via United States Postal Service (USPS) outlining the additional information needed.
- If declined, you will receive a letter via USPS with more information.

Please visit **bit.ly/eoiDigitalSolutionFAQ** to view our frequently asked questions, or contact our Employee Benefits Customer Engagement Center at **800-553-5318**.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company.