



Interest rate update

Products and financial services provided by the companies of ONEAMERICA®

Following are the interest rates effective July 15, 2025:

Currently Marketed Products

▲ ▼ Indicates change in rate

Care Solutions by State Life:

				Guarantee
Asset Care Annuity Funding Whole Life (17 CSO)				2.25%
Annuity Care	LTC Fund: ▼	3.90%	Cash Fund: ▼	3.40%
				2.25%
Annuity Care	LTC Fund: ▼	3.90%	Cash Fund: ▼	3.40%
				2.65%
Annuity Care II	LTC Fund: ▼	3.60%	Cash Fund: ▼	3.55%
				2.25%

Indexed Dividend Option*:

Dividend Maximizer Rate:	13.00%
Maximum Multiplier:	2.00
IDO Illustration Multiplier:	1.17

*Rates will be effective 8/15/2025 - 9/14/2025

Indexed Annuity Care - Effective Date July 15, 2025 - August 14, 2025

	Point to Point		Monthly Average		Fixed Account
	Index Cap	Participation Rate	Index Cap	Participation Rate	
9-Year Surrender Charge ▼	5.05%	35.00%	▼ 5.95%	60.00%	▼ 3.00%
Guarantee	2.00%		2.00%		▼ 2.85%

Freedom Builder Indexed Annuity - Effective Date July 15, 2025 - August 14, 2025

	Point to Point		Monthly Average		Fixed Account
	Index Cap	Participation Rate	Index Cap	Participation Rate	
7-Year High - \$40,000+ ▼	6.55%	▼ 42.00%	▼ 7.65%	▼ 67.00%	▼ 3.70%
7-Year Low - <\$40,000 ▼	6.05%	▼ 37.00%	▼ 7.15%	▼ 62.00%	▼ 3.45%
9-Year High - \$75,000+ ▼	6.00%	▼ 37.00%	▼ 7.15%	▼ 62.00%	▼ 3.45%
Guarantee	2.00%		2.00%		▼ 2.85%

OneAmerica VUL - Effective Date July 15, 2025 - August 14, 2025

Fixed Account	
Current	2.50%
Guarantee	1.00%

Current Immediate Annuity Payout Amounts

(Based on \$100,000 Single Premium)

5 Year Fixed ▼	\$1,796.21
10 Year Fixed ▼	\$1,004.96
15 Year Fixed ▼	\$746.37
Life Contingent - Male 65 ▼	\$630.56
Life & 10 - Male 65 ▼	\$611.23
Life Contingent - Female 65 ▼	\$584.90
Life Contingent - Male 75 ▼	\$837.43

Current Secure Income Stream Payouts

(Based on \$100,000 Single Premium)

Life & 10 - Male 60 - Defer 5 ▼	\$756.82
Life Only - Male 60 - Defer 5 ▼	\$808.14
Life & 10 - Female 60 - Defer 5 ▼	\$723.53
Joint Life & 10 100% - Age 60 - Defer 5 ▼	\$656.60
Life & 10 - Male 55 - Defer 10 ▼	\$934.75
Life Only - Male 70 - Defer 15 ▼	\$4,208.39

Market Loan Rates (Interest Rate Charged on Policy Loans Payable in Advance)

WL Select / WL 95 / WL 121 (Post-7702 changes) ▲	5.62%	annual rate for policies with August anniversaries
Recent Whole Life	5.34%	annual rate for policies with August anniversaries
• WL Select / WL 95 / WL 121		
• Legacy 2007 / Legacy 121		
• All Liberty		
Legacy 2004	6.10%	annual rate for policies with August anniversaries
State Life (WL other than Asset Care)	5.34%	annual rate for policies with August anniversaries
Older Legacy	6.10%	quarterly rate for all policies
Advantage, Heritage (1700 Series)	5.66%	quarterly rate for all policies
All Other AUL Life	5.06%	quarterly rate for all policies
All Other AUL Life (SC & Tennessee)	6.10%	quarterly rate for all policies

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OneAmerica companies:

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Inforce Only Products: New Money Rates

▲ ▼ Indicates change in rate

Care Solutions by State Life:

Asset-Care Pre-2009 (20-Pay & Continuous Pay)	4.00%	Guarantee =	4.00%
Asset-Care Life Policy (California)	3.75%	Guarantee =	3.75%
Asset-Care II/III Annuity (California)	3.00%	Guarantee =	3.00%

Universal Life & Interest Sensitive Products:

AUL		Pioneer Mutual	
Life Cycle	5.00%	Optimum Accumulator	3.50%
Equity Builder & American Universal Life	4.00%	Optimum Plus	4.50%
State Life		Century	3.00%
Unimaster	4.00%	UL 1-4, Optimum UL (UL5), Premier UL (UL6)	4.50%
Universal Life & LifeStyle UL	4.00%	Payroll Deduction UL (UL8)	4.50%
Freedom UL	4.00%	CVL	4.50%

Fixed Annuities:

AUL		Pioneer Mutual	
ClientChoice AccumAnnuity II	3.00%	DA-1 / DA-2 / DA-3	4.50%
ClientChoice AccumAnnuity II+	3.00%	DA-2 with 3% guarantee	3.00%
Flex I	3.75%	DA-3 with 3% guarantee	3.00%
Flex II - IV	3.00%	State Life	
Secure 5	1.00%	All Individual and Group Flex Annuities	4.50%

Variable Products by American United Life:

Voyage Protector Fixed Fund	1.00%	Guarantee = 1.00%
Direct Point Fixed Fund (OR & PA Only)	1.00%	Guarantee = 1.00%
FPVUL \ American Accumulator Fixed Fund	3.00%	Guarantee = 3.00%

Market Value Adjusted Accounts by American United Life

	SecureChoice StarPoint	SelectPoint DirectPoint ***
1 Year Guarantee	N/A	N/A
3 Year Guarantee	N/A	N/A
5 Year Guarantee	N/A	N/A
7 Year Guarantee	N/A	N/A
10 Year Guarantee	3.00%	3.00%

*** The DirectPoint (No Surrender Charge IVA) MVA Funds are no longer available.

Sample Interest Out Factors based on 4.50% **

	Modal Factor	Payout Factor
Annual	1.00000	0.045000
Semi-Annual	0.49450	0.022252
Quarterly	0.24589	0.011065
Monthly	0.08166	0.003675

** For yields other than 4.50%, use the modal factor to determine the approximate payout factor & percentage.
(Modal Factor * Rate = Payout Factor)

Other Rates

Premium Deposit Fund	1.00%	Benefit Plus Account	1.00%
Dividend Accumulation Rate	3.00%		

NOTICE TO GENERAL AGENTS, AGENTS, AND BROKERS:

You are required to use the appropriate current interest rates on all sales illustrations. Please notify your agents of interest rate changes. Current rates, old pocket changes and history are available on Online Services.

Changes in rates for annuities may affect pending business since the crediting rate is determined by the date on which deposits are received in the Home Office, not by the date of the application. The deadline for premium deposits to receive the current month's interest rate is the last business day prior to the 15th of that month.

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Indexed Annuity Anniversary Rates

▲ ▼ Indicates change in rate

Rates for policies Issued August 14, 2024

	<u>Point to Point</u>		<u>Monthly Average</u>		<u>Fixed Account</u>
	Index Cap	Participation Rate	Index Cap	Participation Rate	
Freedom Builder					
7-Year High - \$40,000+	▼ 7.25%	▼ 46.00%	▼ 8.65%	▼ 81.00%	4.10%
7-Year Low - <\$40,000	▼ 6.75%	▼ 41.00%	▼ 8.15%	▼ 76.00%	3.85%
9-Year High - \$75,000+	▼ 6.70%	▼ 41.00%	▼ 8.15%	▼ 76.00%	3.85%
9-Year Low - <\$75,000	▼ 6.20%	▼ 38.00%	▼ 7.65%	▼ 66.00%	3.60%
Guarantee	2.00%		2.00%		3.00%
Indexed Annuity Care					
9-Year Surrender Charge	5.35%	40.00%	6.80%	70.00%	3.25%
Guarantee	2.00%		2.00%		3.00%

Rates for policies Issued August 14, 2023

	<u>Point to Point</u>		<u>Monthly Average</u>		<u>Fixed Account</u>
	Index Cap	Participation Rate	Index Cap	Participation Rate	
Freedom Builder					
7-Year High - \$40,000+	▼ 7.85%	▼ 49.00%	▼ 9.10%	▼ 74.00%	3.55%
7-Year Low - <\$40,000	▼ 7.35%	▼ 44.00%	▼ 8.60%	▼ 69.00%	3.30%
9-Year High - \$75,000+	▼ 7.30%	▼ 44.00%	▼ 8.60%	▼ 69.00%	3.30%
9-Year Low - <\$75,000	▼ 6.80%	▼ 41.00%	▼ 8.10%	▼ 59.00%	3.05%
Guarantee	2.00%		2.00%		2.55%
Indexed Annuity Care					
9-Year Surrender Charge	5.05%	40.00%	5.55%	60.00%	2.75%
Guarantee	2.00%	10.00%	2.00%	10.00%	2.55%

Rates for policies Issued August 14, 2022

	<u>Point to Point</u>		<u>Monthly Average</u>		<u>Fixed Account</u>
	Index Cap	Participation Rate	Index Cap	Participation Rate	
Freedom Builder					
7-Year High - \$40,000+	▼ 7.30%	43.00%	▼ 8.30%	68.00%	2.60%
7-Year Low - <\$40,000	▼ 6.80%	38.00%	▼ 7.80%	63.00%	2.35%
9-Year High - \$75,000+	▼ 6.75%	40.00%	▼ 7.80%	58.00%	2.35%
9-Year Low - <\$75,000	▼ 6.25%	35.00%	▼ 7.30%	53.00%	2.10%
Guarantee	2.00%		2.00%		1.00%
Indexed Annuity Care					
9-Year Surrender Charge	4.25%	30.00%	4.50%	45.00%	2.60%
Guarantee	2.00%	10.00%	2.00%	10.00%	1.00%

Rates for policies Issued August 14, 2021

	<u>Point to Point</u>		<u>Monthly Average</u>		<u>Fixed Account</u>
	Index Cap	Participation Rate	Index Cap	Participation Rate	
Freedom Builder					
7-Year High - \$40,000+	▲ 4.65%	▲ 30.00%	▲ 4.80%	▲ 55.00%	1.50%
7-Year Low - <\$40,000	▲ 4.15%	▲ 25.00%	▲ 4.30%	▲ 50.00%	1.25%
9-Year High - \$75,000+	▲ 4.10%	▲ 30.00%	▲ 4.30%	▲ 50.00%	1.25%
9-Year Low - <\$75,000	▲ 3.60%	▲ 25.00%	▲ 3.80%	▲ 45.00%	1.25%
Guarantee	2.00%		2.00%		1.00%
Indexed Annuity Care					
9-Year Surrender Charge	2.00%	10.00%	2.00%	10.00%	1.00%
Guarantee	2.00%	10.00%	2.00%	10.00%	1.00%

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Indexed Annuity Anniversary Rates

▲ ▼ Indicates change in rate

Freedom Builder Indexed Annuity - Rates for policies Issued August 14, 2020

	Point to Point		Monthly Average		Fixed Account
	Index Cap	Participation Rate	Index Cap	Participation Rate	
Freedom Builder					
7-Year High - \$40,000+	▲ 2.75%	▲ 15.00%	▲ 2.75%	▲ 15.00%	1.25%
7-Year Low - <\$40,000	▲ 2.50%	▲ 15.00%	▲ 2.50%	▲ 15.00%	1.00%
9-Year High - \$75,000+	▲ 2.50%	▲ 15.00%	▲ 2.50%	▲ 15.00%	1.00%
9-Year Low - <\$75,000	▲ 2.50%	▲ 15.00%	▲ 2.50%	▲ 15.00%	1.00%
Guarantee	2.00%		2.00%		1.00%
Indexed Annuity Care					
9-Year Surrender Charge	2.00%	10.00%	2.00%	10.00%	1.00%
Guarantee	2.00%	10.00%	2.00%	10.00%	1.00%

Freedom Builder Indexed Annuity - Rates for policies Issued August 14, 2019

	Point to Point		Monthly Average		Fixed Account
	Index Cap	Participation Rate	Index Cap	Participation Rate	
Freedom Builder					
7-Year High - \$40,000+	▲ 3.75%	▲ 15.00%	▲ 4.25%	▲ 30.00%	1.80%
7-Year Low - <\$40,000	▲ 3.40%	▲ 15.00%	▲ 3.90%	▲ 30.00%	1.50%
9-Year High - \$75,000+	▲ 3.25%	▲ 15.00%	▲ 3.75%	▲ 30.00%	1.50%
9-Year Low - <\$75,000	▲ 2.50%	▲ 15.00%	▲ 3.00%	▲ 30.00%	1.45%
Guarantee	2.00%		2.00%		1.15%
Indexed Annuity Care					
9-Year Surrender Charge	2.00%	10.00%	2.00%	10.00%	1.15%
Guarantee	2.00%	10.00%	2.00%	10.00%	1.15%

Freedom Builder Indexed Annuity - Rates for policies Issued August 14, 2018

	Point to Point		Monthly Average		Fixed Account
	Index Cap	Participation Rate	Index Cap	Participation Rate	
Freedom Builder					
7-Year High - \$75,000+	▼ 2.10%	▼ 17.00%	▼ 2.20%	▼ 30.00%	▼ 1.40%
7-Year Low - <\$75,000	▼ 2.00%	▼ 14.00%	▼ 2.00%	▼ 25.00%	▼ 1.40%
9-Year High - \$75,000+	▲ 4.65%	▲ 25.00%	▲ 4.80%	▲ 45.00%	2.00%
9-Year Low - <\$75,000	▲ 3.90%	▲ 25.00%	▲ 4.05%	▲ 45.00%	1.80%
Guarantee	2.00%		2.00%		1.40%
Indexed Annuity Care					
9-Year Surrender Charge	2.50%	20.00%	2.70%	35.00%	1.55%
Guarantee	2.00%	10.00%	2.00%	10.00%	1.40%

Freedom Builder Indexed Annuity - Rates for policies Issued August 14, 2017

	Point to Point		Monthly Average		Fixed Account
	Index Cap	Participation Rate	Index Cap	Participation Rate	
Freedom Builder					
7-Year High - \$75,000+	2.10%	17.00%	▼ 2.20%	▼ 30.00%	1.30%
7-Year Low - <\$75,000	2.00%	▼ 14.00%	2.00%	▼ 25.00%	1.10%
9-Year High - \$75,000+	3.00%	▲ 17.00%	3.00%	▲ 30.00%	1.45%
9-Year Low - <\$75,000	2.30%	▲ 17.00%	2.30%	▲ 30.00%	1.25%
Guarantee	2.00%		2.00%		1.00%
Indexed Annuity Care					
9-Year Surrender Charge	2.00%	10.00%	2.00%	10.00%	1.00%
Guarantee	2.00%	10.00%	2.00%	10.00%	1.00%

Freedom Builder Indexed Annuity - Rates for August Anniversaries for Issue Year 2016 and Prior

	Point to Point		Monthly Average		Fixed Account
	Index Cap	Participation Rate	Index Cap	Participation Rate	
Freedom Builder					
5-Year High - \$75,000+	2.10%	17.00%	▼ 2.20%	▼ 30.00%	1.30%
5-Year Low - <\$75,000	2.00%	▼ 14.00%	2.00%	▼ 25.00%	1.10%
7-Year High - \$75,000+	2.10%	17.00%	▼ 2.20%	▼ 30.00%	1.30%
7-Year Low - <\$75,000	2.00%	▼ 14.00%	2.00%	▼ 25.00%	1.10%
9-Year High - \$75,000+	▲ 2.10%	▲ 17.00%	▼ 2.20%	▲ 30.00%	1.30%
9-Year Low - <\$75,000	2.00%	14.00%	2.00%	▲ 25.00%	1.10%
Guarantee	2.00%		2.00%		1.00%
Indexed Annuity Care					
9-Year Surrender Charge	2.00%	▲ 13.00%	2.00%	▲ 23.00%	1.00%
Guarantee	2.00%	10.00%	2.00%	10.00%	1.00%

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S&P® 500 Representative Index Values for Freedom Builder Indexed Annuity and Indexed Annuity Care

<u>Policy Anniversary</u>	<u>Index Value</u>	<u>Monthly Average Index Value</u>	<u>Point to Point Return</u>	<u>Monthly Average Return</u>
06/14/2023	4372.59			
07/14/2023	4505.42			
08/14/2023	4489.72			
09/14/2023	4505.10			
10/14/2023	4373.63			
11/14/2023	4495.70			
12/14/2023	4719.55			
01/14/2024	4765.98			
02/14/2024	5000.62			
03/14/2024	5150.48			
04/14/2024	5061.82			
05/14/2024	5246.68			
06/14/2024	5431.60	4812.19	24.22%	10.05%
07/14/2024	5631.22	4906.01	24.99%	8.89%
08/14/2024	5455.21	4986.47	21.50%	11.06%
09/14/2024	5633.09	5080.46	25.04%	12.77%
10/14/2024	5859.85	5204.32	33.98%	18.99%
11/14/2024	5949.17	5325.44	32.33%	18.46%
12/14/2024	6074.08	5438.32	28.70%	15.23%
01/14/2025	5842.91	5528.06	22.60%	15.99%
02/14/2025	6114.63	5620.90	22.28%	12.40%
03/14/2025	5638.94	5661.60	9.48%	9.92%
04/14/2025	5405.97	5690.28	6.80%	12.42%
05/14/2025	5892.58	5744.11	12.31%	9.48%
06/14/2025	6033.11	5794.23	11.07%	6.68%

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Market Loan Rates (Interest Rate Charged on Policy Loans Payable in Advance)

Loan rate changes that occur on anniversary

Anniversary Month	WL Select / WL 95 / WL 121 (Post-7702 changes) ¹	Recent WL ^{2, 3}	Legacy 2004	State Life (WL other than Asset Care)
Aug 2024	5.02%	5.34%	6.10%	5.34%
Sep 2024	5.02%	4.76%	6.10%	5.22%
Oct 2024	5.02%	4.76%	6.10%	5.24%
Nov 2024	5.28%	5.28%	6.10%	5.02%
Dec 2024	4.85%	4.85%	6.10%	4.41%
Jan 2025	5.06%	5.06%	6.10%	5.06%
Feb 2025	5.55%	5.28%	6.10%	5.55%
Mar 2025	4.85%	4.76%	6.10%	5.00%
Apr 2025	5.48%	5.48%	6.10%	5.06%
May 2025	4.89%	5.36%	6.10%	5.16%
Jun 2025	4.97%	5.35%	6.10%	5.15%
Jul 2025	5.37%	5.37%	6.10%	5.37%
Aug 2025	5.62%	5.34%	6.10%	5.34%

¹Post-7702 changes: Issue dates generally 1/1/2022 and later.

²Pre-7702 changes: Issue dates generally 12/31/2021 and earlier.

Note: some policies issued Oct-Dec 2021 will fall into either category above (call Policy Service for assistance).

³Includes: 1) WL Select / WL 95 / WL 121
2) Legacy 2007 / Legacy 121
3) All Liberty

Loan rate changes that occur on calendar quarter

Effective date	Older Legacy	Advantage, Heritage (1700 Series)	All Other AUL Life	All Other AUL Life (SC & TN)
07/01/24	6.10%	5.66%	5.06%	6.10%
10/01/24	6.10%	5.66%	5.06%	6.10%
01/01/25	6.10%	5.66%	5.06%	6.10%
04/01/25	6.10%	5.66%	5.06%	6.10%
07/01/25	6.10%	5.66%	5.06%	6.10%



New business rates

Rates effective
July 15, 2025

Asset Care®

Version	Current interest rate
Asset Care	Policy values guaranteed. Current rate n/a.
Annuity Funded Whole Life Annuity	2.25%

Annuity Care®

Fund	Current interest rate
LTC fund	3.90%
Cash fund	3.40%

Annuity Care® II

Fund	Current interest rate
LTC accumulated value single/joint annuitant	3.60%
Accumulated value single/joint annuitant	3.55%

Indexed Annuity Care®

Strategy	Current rate
Point-to-point Cap	5.05%
Point-to-point Par	35.00%
Monthly average Cap	5.95%
Monthly average Par	60.00%
Fixed account	3.00%

For additional information, contact your internal sales partner or call **1-844-833-5520**.

Note: All products may not be available in all states or may vary by state. Policies are issued by The State Life Insurance Company®, Indianapolis, Indiana. Asset-Care and Annuity Care are medically underwritten. Policy Forms: Asset-Care: L301, L302, SA31, SA39; Annuity Care: SA34 and SA35; Indexed Annuity Care: SA36; Legacy Care: SA32.

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