



New requirements for CA, SD, and WA

OneAmerica is implementing a new minimum premium/maximum age requirement for Annuity Care II® in California, South Dakota, and Washington.

New minimum premiums

Annuity Care II – New Minimum Premiums for Washington						
	Single Insured			Joint Insureds		
	3 year COB	6 year COB	9 year COB	3 year COB	6 year COB	9 year COB
Base only	\$19,000	\$26,000	\$26,000	\$24,000	\$40,000	\$40,000
With Inflation	\$21,000	\$30,000	\$30,000	\$28,000	\$50,000	\$55,000
With nonforfeiture	\$20,000	\$27,000	\$27,000	\$24,000	\$42,000	\$42,000
With inflation and nonforfeiture	\$22,000	\$32,000	\$32,000	\$29,000	\$55,000	\$60,000

Annuity Care II – New Minimum Premiums for California						
	Single Insured			Joint Insureds		
	3 year COB	6 year COB	9 year COB	3 year COB	6 year COB	9 year COB
Base only	\$38,000	\$52,000	\$52,000	\$47,000	\$80,000	\$80,000
With Inflation	\$42,000	\$60,000	\$60,000	\$55,000	\$100,000	\$110,000
With nonforfeiture	\$39,000	\$55,000	\$55,000	\$48,000	\$85,000	\$85,000
With inflation and nonforfeiture	\$43,000	\$65,000	\$65,000	\$57,000	\$110,000	\$115,000

Annuity Care II – New Minimum Premiums for South Dakota						
	Single Insured			Joint Insureds		
	3 year COB	6 year COB	9 year COB	3 year COB	6 year COB	9 year COB
Base only	\$75,000	\$105,000	\$105,000	\$93,000	\$160,000	\$160,000
With Inflation	\$82,000	\$120,000	\$120,000	\$110,000	\$200,000	\$215,000
With nonforfeiture	\$76,000	\$110,000	\$105,000	\$95,000	\$165,000	\$165,000
With inflation and nonforfeiture	\$84,000	\$125,000	\$125,000	\$113,000	\$215,000	\$230,000

WHAT YOU NEED TO KNOW

To the left are three tables that illustrate the new minimum premium parameters for the three states.

In addition to the new premium requirements, the maximum age has been changed as follows:

- 6 year COB for CA, SD, & WA: maximum age is now 70 (reduced from 75)
- 9 year COB for CA, SD, & WA: maximum age is now 65 (reduced from 70)
- 3 year COB remains at a maximum age of 80

These new requirements will be implemented with the version 6/2 (12.15.2015) illustration system.

If you have any questions, please contact your Regional Marketing Director.

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