

One America Policy – Frequently Asked Questions

The "Welcome Email" from FiscalBridge has attached step-by-step instructions on how to take a loan, submit an online payment etc. as well as the Loan and Bank Draft form.

HOW DO I TAKE A LOAN FROM MY POLICY?

If your policy permits a loan and you have funds available, you can request the loan several ways:

- ◆ **If your tech savvy:** Go **online** to OneAmerica.com and complete the Individual Policy Service Request.
- ◆ **If your old school:** Complete the Service & Loan form and email, fax or snail mail it to FiscalBridge for processing.
- ◆ **If it's less than \$5,000:** **Call** One America and request the loan over the phone. Fast and efficient way!

HOW DO I KNOW MY LOAN AVAILABILITY?

Loan details, as well as loan availability are displayed **online** in your One America account. Or you can **call** One America or contact FiscalBridge.

HOW CAN I PAY BACK MY LOAN?

Call One America to get your loan payoff amount. If you plan to **pay your loan in full** :

- ◆ **Most efficient:** **Call** One America and provide them with your routing number & account number and they can draft the payment right over the phone.
- ◆ **If your tech savvy:** Go **online** to OneAmerica.com and complete the Individual Policy Service Request.

An **automatic loan repayment** can also be set up on a monthly basis by completing and submitting the Bank Draft Authorization form.

You will receive a loan interest statement prior to your policy anniversary date and you can pay the annual interest off that statement.

HOW CAN I TRACK MY LOAN INTEREST?

Call or **email** One America and ask them for a 'Loan History' Report.

How can I add money (cash value) to my PUA rider (PUAR)?

If your policy is able to hold additional funds (meaning you haven't maxed out the cash value rider), the amount you can add to the policy will need to be calculated by the company. You can **call** or **email** One America and request this calculation or contact our office and we can submit the calculation request. Once you know the total amount that your policy can hold, you can submit your payment one of the following ways;

- ◆ **Most Efficient:** Grab your check book and **Call** One America. They will draft the payment over the phone. *There is no charge to do this!*
- ◆ **If your tech savvy:** Go online to OneAmerica.com and complete the Individual Policy Service Request.
- ◆ **If your old school:** The 'Echeck' form can be printed off, completed and sent back to FiscalBridge for processing.

Methods of Contacting One America	
 Snail Mail	One America PO Box 6002 Indianapolis, IN 46206-6002
 Online	www.oneamerica.com
 Email	policy@oneamerica.com
 Dial	800-537-6442

HOW DO I CHANGE MY ADDRESS?

- ◆ **Most efficient:** **Call** One America and provide them with your new address. FiscalBridge will be notified of this change and update our records accordingly.
- ◆ **If your tech savvy:** Go **online** to OneAmerica.com and complete the Individual Policy Service Request.

HOW DO I CHANGE MY BENEFICIARY?

Same as above.

HOW DO I CREATE MY ONLINE ACCOUNT? Go to oneamerica.com

1. Click "Login"

2. Click "Register for a new account"





3. Click "Account Services"

HOW DO I SET UP MY ONLINE ACCOUNT WHEN I AM THE OWNER OF THE POLICY BUT NOT I'M NOT THE INSURED?

When creating the account, use the Owner's social security number (or TIN if it's a business) and the Insured's date of birth.

TIP: With any correspondence you are sending One America, always **include your policy number!**

TIP: Always specify payment instructions when sending funds to One America or speaking with them over the phone. If you want to add money to your cash value, make sure they know the money needs to be "added to your cash value."

Methods of Contacting FiscalBridge	
 Mail	FiscalBridge 2000 Schafer St Suite E Bismarck, ND 58501
 Online	www.maryjoirmen.com
 Email	Mindy@fiscalbridge.com <i>(email policy service questions, loan handling, etc.)</i> Maryjo@fiscalbridge.com <i>(strategy related questions only)</i>
 Dial	Phone: 701-751-3917 Fax: 701-751-3918