



February 18, 2010

Dear Field Professional:

The National Association of Insurance and Financial Advisors (NAIFA) protects and promotes the critical role of insurance in a sound financial plan, as well as the essential role provided by professional representatives and advisors. That is why I strongly advocate membership in NAIFA and encourage your personal participation in the organization.

OneAmerica's support of NAIFA extends to all levels. At the corporate level, we are committed to building membership among our financial representatives and key home office staff. I have been a member for more than 30 years.

If you are a current member of NAIFA, I applaud your commitment to our industry and your career. Your NAIFA membership provides you with career-enhancing benefits and growth opportunities, including state and national lobbying, industry information and professional development opportunities. I urge those of you who are not NAIFA members to call toll-free at 877-TO-NAIFA (866-2432) and join today!

Benefits of Membership

Did you know that the income tax exemption enjoyed by life insurance death benefits and cash value accumulations are the direct result of lobbying efforts by NAIFA in 1913? The advantages of NAIFA membership extend beyond the obvious. Remaining vigilant to tax law changes that might adversely impact our business interests and maintaining a staff of experienced lobbyists that protect those interests are just two examples of these important benefits.

Other benefits of membership include:

Sales Ideas and Education

Results-oriented programming is specifically tailored to provide you with the tools necessary to compete and succeed in our changing industry.

Advisor Today

Distributed to all members monthly, *Advisor Today* is NAIFA's award-winning national magazine, recognized across our industry for its timely sales ideas and industry news.

Networking

By attending and participating at your local association meetings, as well as state and national meetings, you have the opportunity to network and share ideas with respected and successful professionals from all facets of our industry.

ONEAMERICA companies:

AMERICAN UNITED LIFE
INSURANCE COMPANY**

AUL REINSURANCE
MANAGEMENT SERVICES, LLC

ONEAMERICA SECURITIES, INC.

PIONEER MUTUAL LIFE
INSURANCE COMPANY*

THE STATE LIFE
INSURANCE COMPANY*

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NAIFA letter
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The NAIFA works tirelessly to ensure the future and integrity of our profession, and I encourage you to make an investment by joining the nation's oldest and most influential association serving the insurance and financial services industry. I am confident that you will find that the benefits of NAIFA membership will make your career more personally, professionally and financially rewarding.

Sincerely,

A handwritten signature in black ink, appearing to read "Dayton H. Molendorp". The signature is fluid and cursive, with a large initial 'D'.

Dayton H. Molendorp, CLU
DHM:kap