Accessible, Flexible, Dependable

Access to funds at any time

Asset Care with Return of Premium ensures your clients can always access their funds. They can be used for LTC expenses, passed on as a death benefit, or returned minus any prior distributions upon surrender of the policy.

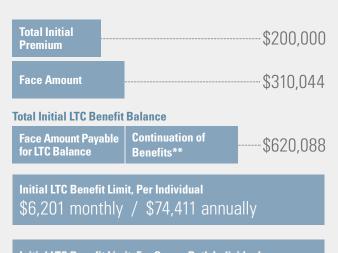
Product positioning

- Desirable to individuals that want access to all of their money (minus any prior distributions taken) if their situation changes.
- Leverage for qualifying care as well as death benefit if care isn't needed.
- Attractive to clients who may currently have CDs, money markets, savings accounts, have a low risk tolerance or choose to self fund.
- Provides tax advantages

Hypothetical example:

John, 62 and Susan, 61; married couple, non-smokers, in good health Since the last recession, John and Susan have become more conservative and dislike any strategy that would limit access to their funds. They have several accounts which provide low returns, but they're comfortable knowing that they offer guarantees and flexibility. Asset Care with Return of Premium not only allows John and Susan access to 100% of their money, it also leverages those dollars into a tax-free pool which can be used for any qualifying care. Repositioning \$200,000 of their existing assets into a single premium Asset Care policy would immediately provide a total of \$620,088 for care.

The initial premium, minus any prior distributions taken,* is available to them at any point should they change their minds, need access to their funds, or never need care.



Initial LTC Benefit Limit, For One or Both Individuals \$12,402 monthly / \$6,201 per person \$148,821 annually / \$74,411 per person

*The initial premium, minus any non-LTC face amount reduction proportionately. **Continuation of Benefits begins once the benefits of the base policy are exhausted. Any individuals used in scenarios are fictitious and all numeric examples are hypothetical and were used for explanatory purposes only.

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Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Asset Care Form number series: ICC18 L302, ICC18 L302 JT, ICC18 R537, ICC18 R538, ICC18 R532, ICC18 R533, ICC18 R539 and ICC18 R540. Not available in all states or may vary by state. All factors should be weighed before replacing an existing life insurance or annuity.

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