

Care Solutions Product Review

Asset-Care®

Features	<ul style="list-style-type: none"> • 100% of death benefit available for qualifying long-term care (LTC benefits paid monthly)¹ • Patented joint-life insurance options provides benefits for both insureds with a second-to-die death benefit • Optional noncancellable lifetime LTC coverage • Guaranteed return of premium (Asset-Care I, II, and III) 	
Policy structure	<ul style="list-style-type: none"> • Asset-Care I: Single-premium whole life insurance • Asset-Care II: Non-qualified annuity and 20-pay whole life insurance • Asset-Care III: Individual retirement annuity (IRA) and 20-pay whole life insurance • Asset-Care IV: Limited (10–20 pay) and continuous premium whole life insurance 	
Available options	Asset-Care Plus rider can provide lifetime extension of LTC benefits with guaranteed premiums	
Issue ages	Ages 35–80 single and joint life (single premium); Ages 20–80 (ongoing premium)	
Primary market	Ages 60–75	
Premium	Minimum <ul style="list-style-type: none"> • Asset-Care I: \$10,000 • Asset-Care II and III: \$20,000 • Asset-Care IV minimum death benefit: <ul style="list-style-type: none"> — Ages 20–50: \$100,000 — Ages 51–80: \$50,000 	Maximum <ul style="list-style-type: none"> • Asset-Care I and IV: \$1,500,000 death benefit • Asset-Care II and III: \$1,500,000 total initial benefits
Funds accepted	CDs, Mutual funds and IRAs	Annuities, savings & money markets, and other qualified funds

Annuity Care®

Features	<ul style="list-style-type: none"> • Higher interest rate credited to funds withdrawn for qualifying LTC expenses (paid monthly)¹ • Underwriting generally completed within 72 business hours of receipt of application 	
Policy structure	Single-premium deferred annuity	
Available options	<ul style="list-style-type: none"> • Annuity Care: Optional Continuation of Benefits can extend LTC benefits beyond annuity value • Annuity Care II: Built-in Continuation of Benefits extends LTC benefits beyond the annuity value and is purchased through an insurance charge deducted monthly from annuity values • Eligible person option allows spouse to utilize long-term care provisions 	
Issue ages	Annuity Care: 50–85	Annuity Care II: 40–80
Premium	Minimum \$10,000 (may vary by state)	Maximum <ul style="list-style-type: none"> • Annuity Care: \$500,000 • Annuity Care II: \$300,000 if inflation protection selected, \$500,000 if inflation protection not selected
Funds accepted	CDs, Mutual funds and IRAs (only non-qualified accepted in CA)	Annuities, savings & money markets

1. See outlines of coverage and illustrations for complete long-term care coverage details.

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Indexed Annuity Care®

Features	<ul style="list-style-type: none"> • Unique tax advantages afforded by the Pension Protection Act of 2006 • Links your client's account value growth to the S&P 500® index 	
Policy structure	Single premium fixed-indexed annuity with LTC benefits	
Available options	<ul style="list-style-type: none"> • 5 crediting strategies to grow your client's account value • Optional Continuation of Benefit riders to continue benefits once base value has been depleted 	
Issue ages	Ages 40–85 (age last birthday); Single or joint annuitant, single with eligible person	
Primary market	Ages 55–80 (age last birthday)	
Premium	Minimum \$50,000	Maximum \$500,000 (single premium only)
Funds accepted	IRA, non-qualified (only nonqualified accepted in CA)	

Legacy Care®

Features	<ul style="list-style-type: none"> • Deferred annuity designed for the senior market • Interest Rate Bailout provision offers protection from significant decreases in future renewal rates • A no-cost benefit increase provision can transform Legacy Care into a funding source for ImmediateCare, should LTC become a need (check state availability) 	
Policy structure	Single-premium deferred annuity	
Issue ages	Ages 0–99	
Primary market	Ages 70–95	
Premium	Minimum \$10,000	Maximum \$500,000
Funds accepted	CDs, mutual funds, and IRAs	Annuities, savings & money markets, and other qualified funds

ImmediateCare Plus®

Features	<ul style="list-style-type: none"> • Designed for individuals currently receiving LTC • Provides lifetime monthly income to help pay for the unknown cost of LTC • Helps to limit losses to an estate 	
Policy structure	Single-premium immediate annuity	
Available options	<ul style="list-style-type: none"> • Annuity Payment Increase option • Refund of premium options 	
Issue ages	Ages 75–99	
Primary market	Ages 80–95	
Premium	Minimum: \$25,000 or the premium required to produce \$1,000 in monthly income payments	
Funds accepted	CDs, mutual funds, and IRAs	Annuities, savings & money markets, and other qualified funds

Note: All products underwritten (except Legacy Care) and issued by **The State Life Insurance Company®** (State Life), Indianapolis, IN, a OneAmerica company. Asset-Care Form number series: L301, R501 and SA31; Annuity Care Form number series: SA34 and R508; Annuity Care II Form number series: SA35; Legacy Care Form number series: SA32, R502 and R503; ImmediateCare Form number series: SA33; Indexed Annuity Care Form number series: SA36, R529 PPA, R529, R530 PPA, R530. Not available in all states or may vary by state.

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