

# Long-term care protection at your fingertips

Care Solutions can provide products to suit your client's long-term care (LTC) protection needs, regardless of the funding source — almost any asset may be used as premium.

## Funding options

	Life insurance-based LTC traditional or expedited underwriting (telephone interview)				Annuity-based LTC expedited underwriting (telephone interview)		
	Asset-Care® I	Asset-Care® II	Asset-Care® III	Asset-Care® IV	Annuity Care®	Annuity Care® II	Indexed Annuity Care®
Cash, CDs, Savings	✓			✓	✓	✓	✓
IRA, 401(k), 403(b)			✓		✓		✓
Existing nonqualified annuities		✓			✓	✓	✓
Cash value life insurance	✓	✓			✓	✓	✓
Annual premiums				✓			

## Asset-Care® versions

### Asset-Care I

- Single premium whole life funded with cash and cash equivalents
- Market: Clients with certificates of deposit (CDs), money market accounts or cash value life insurance

### Asset-Care II

- Single premium funded with existing nonqualified annuities or life insurance
- Market: Clients with nonqualified annuities or single life case value seeking joint protection

### Asset-Care III

- Single premium funded with qualifying money
- Market: Clients age 59½ and older with Individual retirement account (IRA), 401(k) or 403(b) monies not needed for retirement income

### Asset-Care IV

- Ongoing premium whole life insurance with LTC benefits
- Market: Clients seeking an asset-based LTC policy who are unable to do a single premium policy

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## Annuity Care® versions

### Annuity Care

- Single premium deferred annuity with optional continuation of benefits (COB)
- Market: Clients with nonqualified annuities, CDs, money markets, or cash value life insurance

### Annuity Care II

- Single premium deferred annuity with built-in COB
- Market: Clients with nonqualified annuities, CDs, money markets or cash value life insurance

**Note:** Qualified funds are not accepted with this product solution.

### Indexed Annuity Care

- Single premium fixed indexed annuity with guaranteed LTC benefits
- Market: Clients with nonqualified annuities, CDs, money markets, or cash value life insurance

**Note:** 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 Policy Form number series: L301, SA31, R501, Annuity Care Policy Form number series: SA34, R508; Annuity Care II Policy Form number series: SA35. Not available in all states or may vary by state. Please review the Outline of Coverage for each product before presenting to the client. This information is not designed to promote nor endorse 1035 exchanges. Please review the 1035 exchange it is important that you carefully weigh all the benefits, costs and implications your client would face if a replacement policy is issued. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice. **NOT A DEPOSIT • NOT FDIC OR NCUA INSURED • NOT BANK OR CREDIT UNION GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE**