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THE STATE LIFE INSURANCE COMPANY®

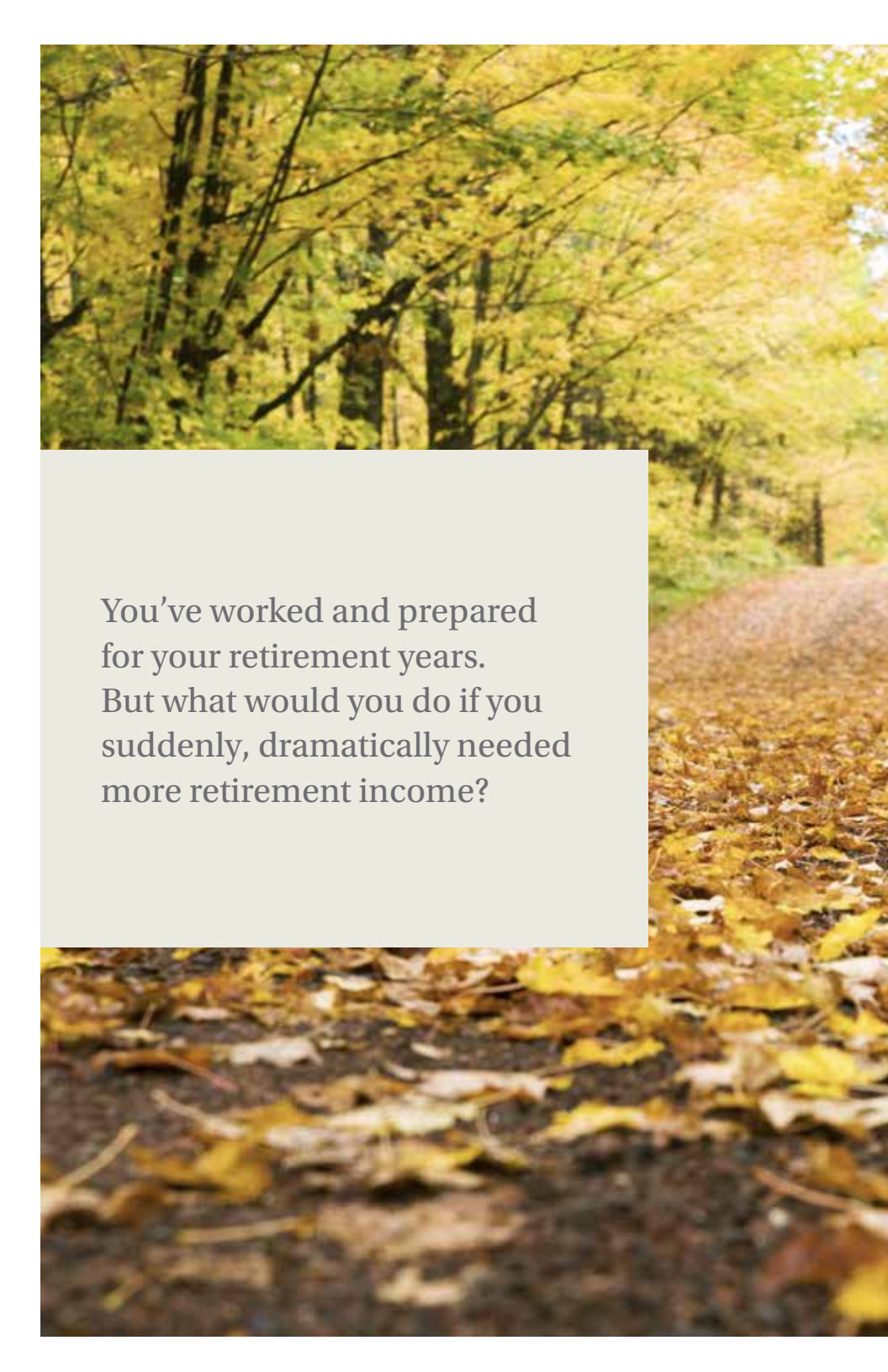
# Is there a gap in your strategy?

*Overcome your great retirement income gap*



**ONEAMERICA®**

*OneAmerica® is the marketing name for the companies of OneAmerica*

A photograph of a forest path covered in fallen yellow and brown leaves, with trees in the background. The path is made of dark soil and is heavily covered with fallen leaves in shades of yellow, orange, and brown. The trees in the background have green and yellow leaves, suggesting an autumn setting. The overall scene is a peaceful, natural landscape.

You've worked and prepared  
for your retirement years.  
But what would you do if you  
suddenly, dramatically needed  
more retirement income?



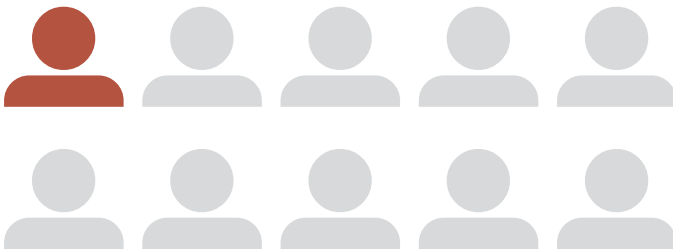


# Do you have a gap in your retirement income strategy?

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A majority of Americans age 65+ (70%) will need some form of long-term care in their lifetimes.<sup>1</sup> Of that 70%, 1-in-5 of them will require it for more than 5 years.

When planning for the future, older adults should take time to understand their risk of experiencing a serious cognitive disorder or physical disability, and how these conditions could impact their finances.



## 1 out of 10 people

age 65 and older has Alzheimer's disease today — about 5.3 million in all. By the middle part of this century, a new case of Alzheimer's will develop every 33 seconds.<sup>2</sup>

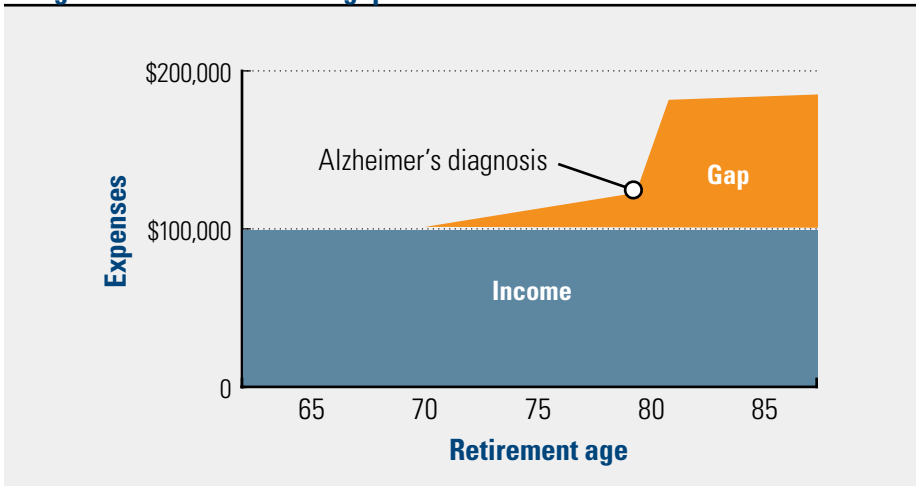
**1.** "How Much Care Will You Need?" LongTermCare.gov. U.S. Department of Health and Human Services. <https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>. Web. 21 February 2017. **2.** 2017 Alzheimer's Disease Facts and Figures. Alzheimer's Association. [http://www.alz.org/documents\\_custom/2017-facts-and-figures.pdf](http://www.alz.org/documents_custom/2017-facts-and-figures.pdf). Web. 2017.

### Consider this scenario...

You've reached retirement at last and you're comfortably living on an annual income of \$100,000. Suddenly, you experience a chronic illness or a physical disability and require long-term care at home, in an assisted living facility or in a nursing home. From this point on, you'll need another \$75,000 each year to fully cover your expenses. If you were prepared to live on \$100,000 through your retirement years, could you manage to come up with an annual budget of \$175,000?

A scenario like this one — called **the great retirement income gap** — can be triggered by common conditions like diabetes, heart disease and Alzheimer's. The gap also can occur simply when someone needs daily assistance as a normal part of aging.

### The great retirement income gap



*Can you earn an extra \$75,000 per year in interest on your current assets to cover your long-term care costs, which could extend for 5, 10 or 15 years — or longer?*

# Resolve your concerns

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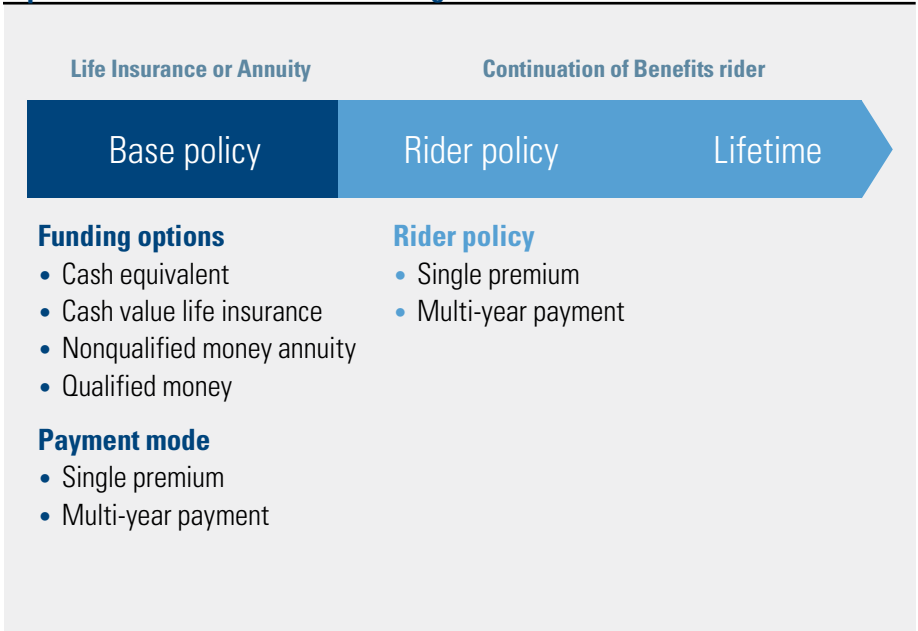
## Closing the retirement income gap

If you should need long-term care in retirement and your living expenses skyrocket as a result, what would you do? Do you have the resources today to close the retirement income gap? Your first thoughts might be to liquidate investments in managed accounts, annuities and cash equivalents. Yet the ongoing costs of long-term care are resolved with income, not assets.

## Long-term care can impact your retirement plans

Nobody hopes, wants or plans to have health concerns in retirement. Even so, the risk is real and present. A solution is to create a financial strategy for retirement that includes benefits for long-term care.

## A possible solution: Asset-based long-term care



# Next Steps

1.

Start the conversation with your loved ones about your potential exposure to long-term care costs — and the impact on your retirement savings.

2.

Schedule a meeting with your trusted financial professional.

3.

Explore the options available for you.

4.

Design and complete a financial strategy that meets your objectives

5.

Tell your loved ones about your strategy.

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