

You may not need care, but what if you did?



What is your family's plan to deal
with an extended-care event?



FAMILY IMPACTS

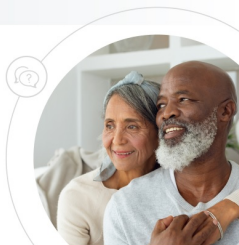
3 important considerations when a loved one needs care

Spouses

Caring for a chronically-ill loved one may have physical and mental impacts on the caregiver.

HAVE YOU CONSIDERED

Do you know anyone
who provided care?

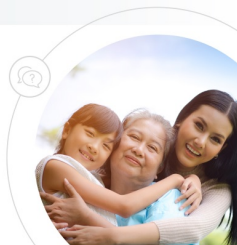


Adult children

Loving children may have to make career or relocation choices to take care of their loved one.

HAVE YOU CONSIDERED

Who would take
care of you?

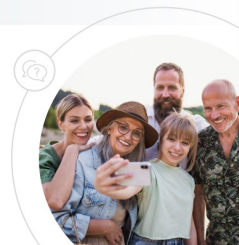


Family dynamics

Informal care usually is not shared equally among adult children. One sibling may bear a larger burden, which can harm relationships.

HAVE YOU CONSIDERED

Would the care be
shared equally?



What is your family's plan to deal with an extended-care event?

Planning for possible care needs now allows your family and friends to care about you — instead of having to care for you later.

IF YOU NEED CARE

2 financial impacts to consider



IMPACT 1

Retirement income

If your annual expenses increased significantly due to a long-term care need, how would your lifestyle be impacted?

Do you have the income to cover expenses from common conditions like diabetes, heart disease, Alzheimer's disease, or even daily assistance that comes with normal aging?



IMPACT 2

Length of care

No one plans on needing care. But if you do, how long might you require it? Will it be 12 months or 12 years? You may find yourself worrying about running out of money to pay for care, or having to guess when or how long you'll need it.

LIFE EXPECTANCY

2x

Average life expectancy between 1800 and 2017¹

LIKELIHOOD OF NEEDING CARE

Up to 70%

Chance someone turning age 65 today has of needing long-term care (LTC) in their remaining years²

COGNITIVE ISSUES

More than

6 million

Americans are living with Alzheimer's disease. By 2050, that number is expected to nearly triple³

¹<https://www.mckinsey.com/mhi/our-insights/adding-years-to-life-and-life-to-years>; March 29, 2022.

²<https://acl.gov/ltc/basic-needs/how-much-care-will-you-need#>; Feb. 18, 2020.

³<https://www.alz.org/alzheimers-dementia/facts-figures>; 2022.

WILL YOUR INCOME BE

Impacted by care expenses?

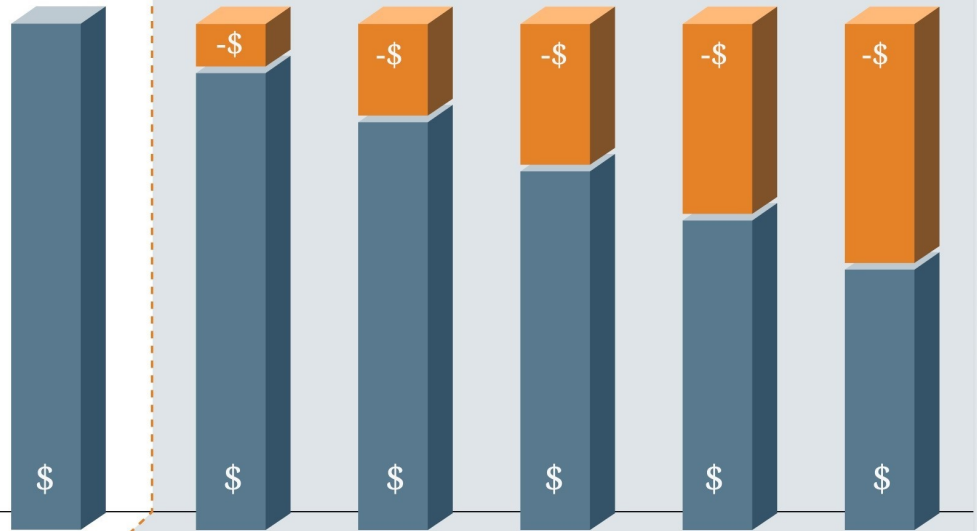
Your current retirement income plan may not be able to fully cover the expenses of long-term care (LTC) without reducing your standard of living in retirement.

-  Your retirement income
-  Lost income due to care expenses

Your retirement income you have ready for the future



Chronic illness or physical disability event



Care expenses over time may negatively impact your retirement income annually

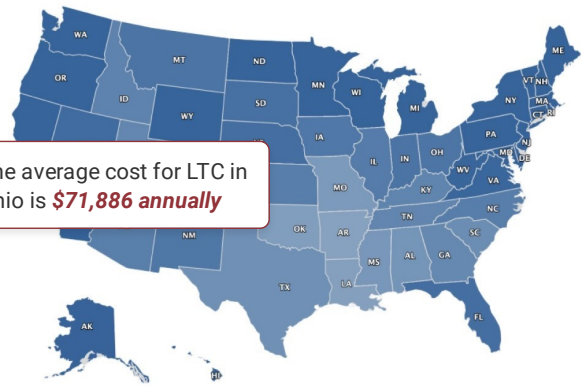
IF YOU NEED CARE

See the average costs for long-term care in your state

[SEE MORE DETAILS](#)



The average cost for LTC in Ohio is **\$71,886 annually**



Source: HealthView Services; Jan. 1, 2023. Annual numbers calculated based on actual medical claims data and income data from the U.S. Dept. of Commerce Bureau of Economic Analysis.

If you need care, how will you pay for it?

There are many options you can use to help pay for long-term care expenses. Depending on the asset type, there are different tax burdens that could reduce your dollar strength.



EXAMPLE SCENARIO

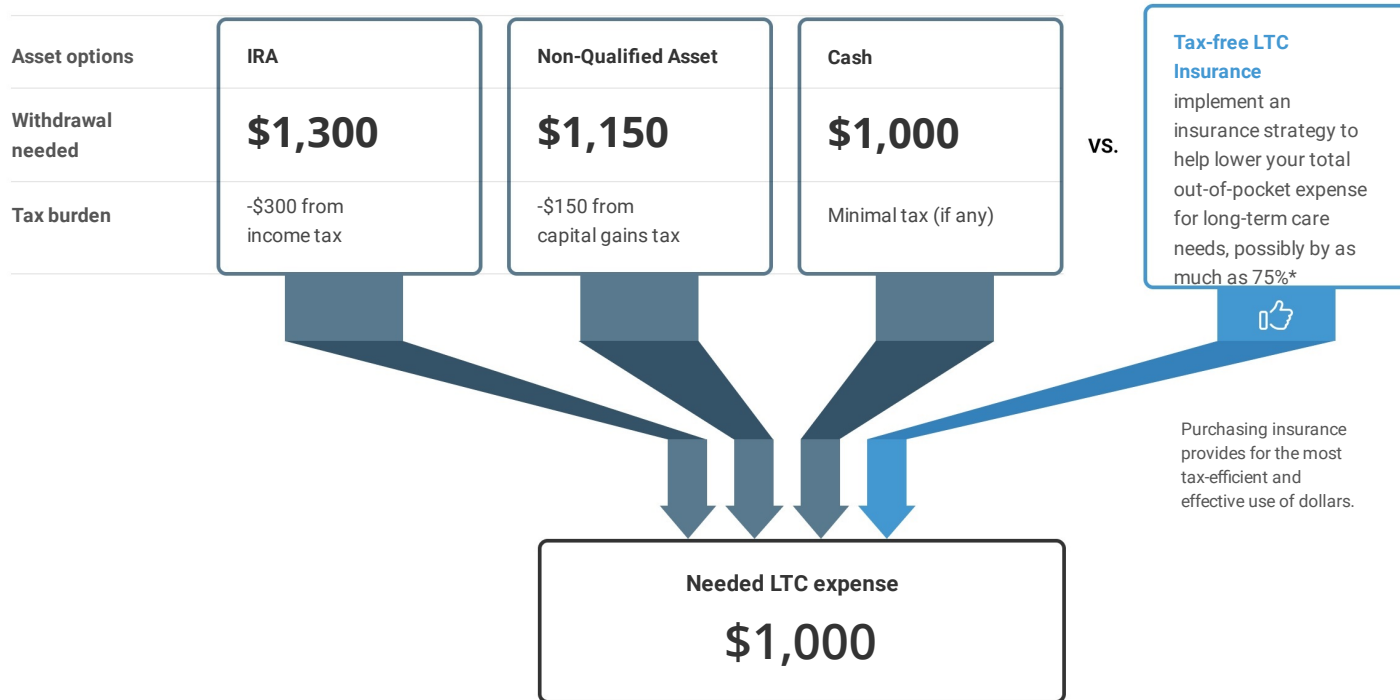
You need \$1,000 for a care expense

QUESTION 1

Which asset will you use to pay for the expense?

QUESTION 2

How much will you need to withdraw?



*May vary based on individual age, gender and health.

All numeric examples are hypothetical and were used for explanatory purposes only.



Asset Care[®]

Asset Care can help protect your financial strategy.

Access your LTC benefits tax-free

Your premium payment provides a guaranteed amount of life insurance that can be accessed, tax-free, to help pay for qualifying LTC services.

Help protect your retirement income

Asset Care uses the security and guarantees provided by whole life insurance.

How Asset Care helps you

Coverage for long-term care

Asset Care provides the option to accelerate your death benefit to help pay for care. And there's no need to worry about unexpected premium increases.

Leave a legacy

Asset Care helps you keep your financial strategy on track if care is needed. And if you don't need care during your lifetime, your assets pass to your beneficiary tax-free.

Access to cash value

Policy cash value generally grows tax-deferred. In case of emergency, you can access cash value through a policy loan.

Taking a policy loan will decrease policy values including the amount available for long-term care.

WE ARE

ONEAMERICA[®]

Since 1877, the companies of OneAmerica have focused on a responsibility to maintain exceptional financial strength and we have the experience required to help you achieve your financial goals.



We are dedicated to our customers' long-term financial security

OneAmerica is a mutual organization that works to benefit our policy holders — not our shareholders.

35+ years in LTC

Customers have and continue to place their trust in the companies of OneAmerica to help protect against the impact of long-term care needs.

A.M. Best Agency Rating of

A+

(Superior)

A+ is the second highest of A.M. Best's 15 rating categories*

*State Life was rated A+ by A.M. Best on August 17, 2022. <http://ratings.ambest.com/CompanyProfile.aspx?amb=6109&AltNum=7376109>. This rating refers only to the overall financial status and is not a recommendation of the company.

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LTC claim start age

The age you start your LTC claims determines how much LTC benefits you will receive.

Click age value to edit start age

First Insured
LTC start at age **80**

LTC start will be in 20 years

Second Insured
LTC start at age **82**

LTC start will be in 22 years

Asset Care Benefits

See the three ways you can use your policy when you fund Asset Care.



Fund Asset Care
with a single premium of
\$149,999

LTC benefits received at year **22** [Click to edit year shown](#)

ONE OF YOU COULD RECEIVE

A monthly LTC payout* of **\$6,501**

That totals annually to **\$78,012**

TOGETHER YOU COULD RECEIVE

A monthly LTC payout* of **\$13,002**

That totals annually to **\$156,024**



Your LTC benefits will continue your entire life up to the monthly maximum limit of LTC coverage.

*Benefits will be paid up to the monthly benefit limit based on the actual number of days the insured is confined or receiving qualified LTC services.

If both insured have passed at age **85** [Click to edit age](#)

YOU WILL PASS ON

\$216,687 of tax-free death benefit to your heirs if you do not use your LTC benefits, reduce the face amount and/or have a policy loan.

If you need emergency funds at age **70** [Click to edit age](#)

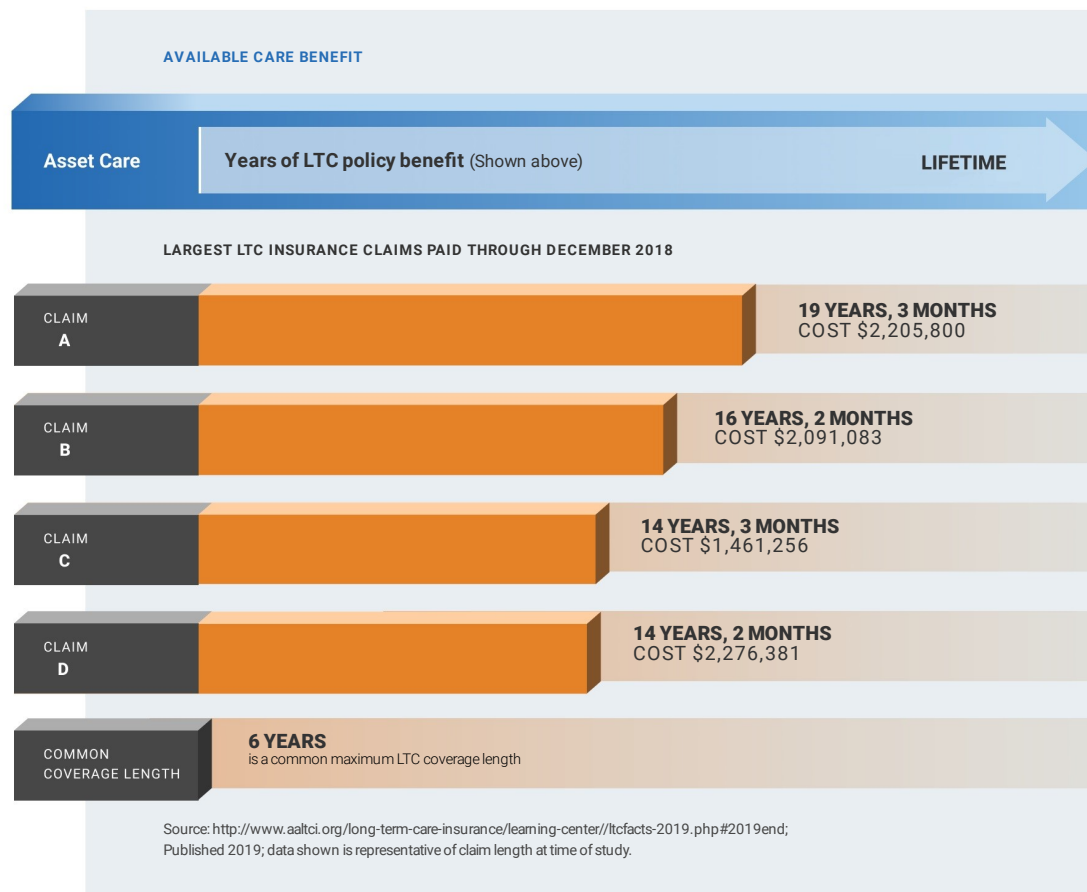
YOU WILL HAVE ACCUMULATED

A guaranteed cash value of **\$102,023** accumulated, if you don't use your LTC benefits, reduce the face amount and/or have a policy loan.

SECURE YOUR CARE

Your LTC benefits will continue your entire life up to the monthly maximum limit of LTC coverage.

Asset Care can help cover your long-term care costs for events that may extend for 5, 10, 15 years, or longer.



Total Care Benefit

See your cumulative LTC amount over time

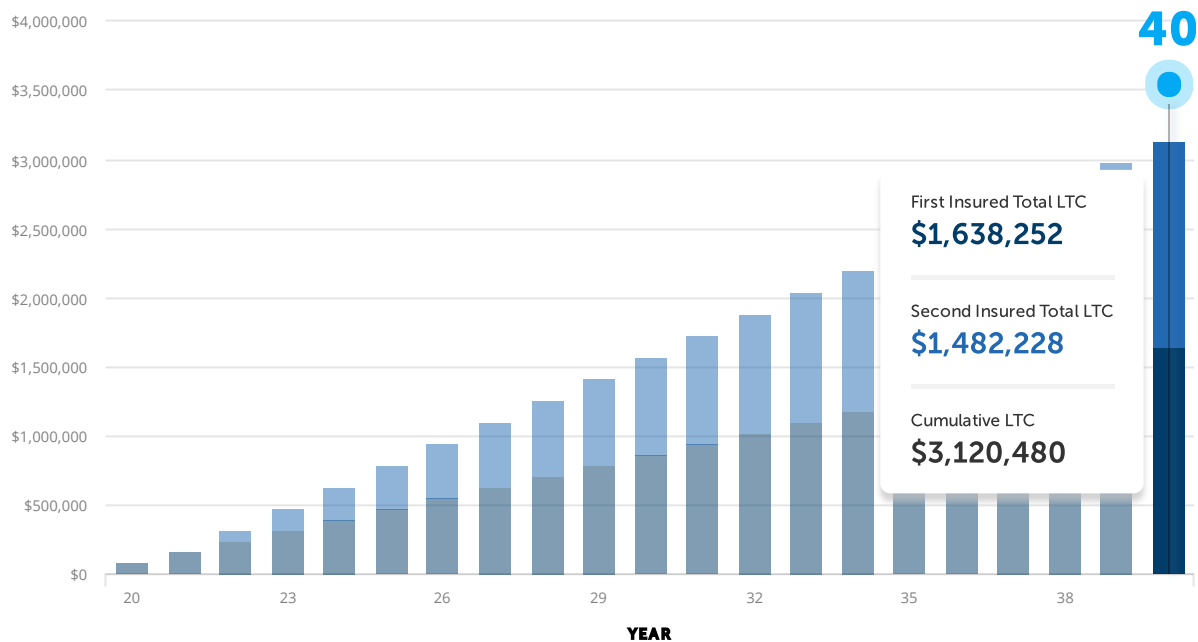
At what age might you first need coverage?

 Valued's LTC starts in 20 years at
Age 80 
Click age value to edit LTC start time

 Valued's LTC starts in 22 years at
Age 82 
Click age value to edit LTC start time

Cumulative LTC benefits per person if claims start in 20 years

Drag the pin to see the values change over time



Good for you for thinking about the future

Let's see the possible ways to use your LTC benefits



What is long-term care?

Long-term care is intended to provide support to those qualified as chronically ill who may need assistance due to a severe cognitive impairment or who may require substantial assistance with Activities of Daily Living (ADLs) like dressing or bathing. Our LTC solutions can help you pay for almost any type of care, ranging from home-based care during the day to more specialized, full-time support.

Ways to use your LTC Benefits

CARE METHOD

Home health care

In-home care includes a wide variety of medical and non-medical services that allow you or a loved one to continue living safely and comfortably in the privacy of their own home. Such services may include homemaker services, such as cooking, household cleaning, laundry and other household chores and assistance with ADLs, all administered by a representative of a licensed home care agency.

CARE METHOD

Assisted living

Assisted living is for people who need help with daily care, but not as much help as a nursing home would provide. Residents usually live in their own apartments or rooms and share common areas. They have access to many services, including up to three meals a day; assistance with personal care; help with medications, housekeeping, and laundry; 24-hour supervision, security, and on-site staff; and social and recreational activities.



CARE METHOD

Adult day care

Adult day care centers are designed to provide care and companionship for older adults who need assistance or supervision during the day. Programs offer relief to family members and caregivers, allowing them to go to work, handle personal business, or just relax while knowing their relative is well cared for and safe.



CARE METHOD

Nursing home

Nursing homes, also called skilled nursing facilities, provide a wide range of health and personal care services. Their services focus on medical care more than most assisted living facilities. These services typically include nursing care, 24-hour supervision, three meals a day, and assistance with everyday activities.

Help is one phone call away

When you need to start receiving your LTC benefits, follow these steps to help begin your claims process.



Step 1

Call OneAmerica before care services are arranged or begin. The claimant or power of attorney will need the policy number to get started.

Call 1-800-352-6608



Step 2

We'll assign you a designated Care Benefit Concierge who will handle the claim from Day One.



Step 3

Sign and submit the forms online, via email, fax or physical mail.

Access forms and resource guides at www.OneAmerica.com/claims



Step 4

The Care Benefit Concierge will be available to answer any questions related to the forms and other documentation needed.

Our Care Benefit Concierge

Our Care Benefit Concierge will treat you like family, ready to take as much off your plate as possible. We're here for you, so you can focus on you or providing the love and attention only a loved one can give.

The Care Benefit Concierge will

- ☐ Help you determine the best plan for care.
- ☐ Contact doctors and care providers on your behalf.
- ☐ Review your policy and determine coverage eligibility.
- ☐ Contact the care provider to iron out the details.
- ☐ Handle direct payment to care providers on your behalf.



YOUR PROPOSAL SUMMARY

Asset Care®

A life insurance policy that
can be used for long-term care.

First Insured Profile

Valued Client

Age 60 | Male | OH | Non-Tobacco

Second Insured Profile

Valued Client

Age 60 | Female | OH | Non-Tobacco

Premium

\$149,999 for 1 year

LTC claim start age

The age you start your LTC claims determines how much LTC benefits you will receive.

Click age value to edit start age

First Insured
LTC start at age **80****Second Insured**
LTC start at age **82**

LTC benefits

Your LTC amount should generally be the same throughout the duration of your policy.
See the LTC amounts at different policy years.

Based off LTC start age:

First insured starts LTC benefits in **20** yearsSecond insured starts LTC benefits in **22** yearsShow LTC amounts at policy year **22**

	Monthly LTC	Annual LTC
 Single amount	\$6,501 per person	\$78,012 per person
 Joint amount	\$13,002 for both	\$156,024 for both



Your LTC benefits will continue your entire life up to the
monthly maximum limit of LTC coverage.

Life Insurance Benefits

Guaranteed Death Benefit at age **85** Click to edit age **\$216,687**Guaranteed Cash Value at age **70** Click to edit age **\$102,023**

NEXT STEPS

Let's Get Started

If you're considering LTC protection to help safeguard your income during retirement, you'll want to consider buying it well before that time. That's because LTC premiums are very dependent on your age and your health.



Reasons to start sooner than later

Lower Premiums

You'll pay less for coverage when you're younger and in better health.

Secure your coverage

Protect yourself against the possibility of not being able to obtain coverage if you develop a chronic illness or disability later in life.

Peace of mind

Be prepared against a long-term care event and have peace of mind that your loved ones would be protected if you were to pass away.



PRESENTATION BY

OneAmerica Care Solutions

800-275-5101

Please refer to quote for all complete details of policy. OneAmerica® is the marketing name for the companies of OneAmerica. 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: ICC18 L302, ICC18 L302 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 R537, ICC18 R535, ICC18 R532, ICC18 R539, ICC18 R538, ICC18 R533, ICC18 SA39 and ICC18 R540; L302, L302 JT, L302 SP, L302 SP JT, R537, R538, SA39 and R540. Not available in all states or may vary by state.

Asset Care is a whole life insurance or whole life and annuity combination that allows access to 100% of the life policy death benefit for qualifying LTC expenses (paid monthly). • Asset Care is issued and medically underwritten by State Life. Asset Care may require a medical exam depending upon age and face amount. • To be eligible for benefits, the insured must be a chronically ill individual with qualified long-term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner. • All guarantees are subject to the claims-paying ability of State Life. Premiums are not guaranteed until the policy is issued. • This is a non-cancellable policy. This means you have the right, subject to the terms of the rider(s) and the policy to which they are attached, to continue the rider(s) as long as premiums are paid on time. It also means the scheduled premiums can never increase. • Provided content is for overview and informational purposes only and is not intended as and should not be relied upon as individualized tax, legal, fiduciary, or investment advice. • The rates shown for Asset Care are based on several factors including health factors of the proposed insured and optional riders chosen. Quoted rates may vary based on changes in the proposed insured's health status. • A minimum premium amount is required. Care Solutions premiums may be funded with a single premium or, depending on the funding option, paid annually, semi-annually, quarterly, or monthly. There are charges for all modes except annual. • Some optional riders, such as the Continuation of Benefits (COB) Rider for Long-Term Care, are available with this product for additional premium. • Not all ages and/or options are available on this quote. • For additional options, please see your policy or financial services professional. • Exclusions are as follows: A) Care or services: 1. provided by an immediate family member or partner of an insured or owner or for which no charge is normally made in the absence of insurance, unless: (a) Family member is a regular employee of the service or care provider furnishing the service or care; (b) The service or care provider receives the payment for the service or care; and (c) Family member receives no compensation other than the normal compensation for an employee in his or her job category. 2. for which no charge is made in the absence of insurance. 3. That result from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury. 4. Is provided outside of the United States, its territories, and Canada except as specified in the International Facility Benefit provision. (The Continuation of Benefits Rider does not include an International Facility Benefit provision). B) Treatment provided in a governmental facility (unless we are otherwise required by law to pay the benefit); C) Participation in a felony, riot or insurrection or involvement in an illegal occupation; D) Services or supplies for which benefits are available under Medicare or other governmental program (except Medicaid), any State or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; E) Services received while Rider is not in force except as provided in the Extension of Benefits provision. • 90 days is the elimination period to access LTC benefits once you have a benefit trigger. However, Home Health Care is available after 0 days. • A Pre-Existing Condition means a condition for which medical treatment was recommended by, or received from, a provider of health care services within six (6) months preceding the Issue Date. Any loss occurring within six (6) months after the Issue Date with respect to a Pre-Existing Condition not disclosed on the application will not be covered. • The total period of time for making a late payment is 65 days. • The Acceleration of Benefits and Continuation of Benefits Riders are intended to be federally tax-qualified. This is a solicitation of insurance. An insurance agent or insurance company will contact you.

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