

Care Solutions Product Overview

Asset Care®		
Features	• 100% of death benefit available for qualifying long-term care (LTC benefits paid monthly) • Joint life insurance option provides benefits for both insureds with a second-to-die death benefit • Optional continuation of LTC benefits for a limited period or lifetime • A return of premium option • Optional Inflation Protection Riders can help protect against rising costs of qualifying LTC expenses	
Funding options	• Asset Care Single Premium Whole Life • Asset Care with Return of Premium • Asset Care Annuity Funding Whole Life • Asset Care Recurring Premium Whole Life	
Issue ages	• Asset Care Single Premium Whole Life: 35–80 • Asset Care with Return of Premium: 35–80 • Asset Care Annuity Funding Whole Life: 59½–80 • Asset Care Recurring Premium: 35–80 (5-pay, 10-pay and pay-to-95); 35–74 (20-pay)	
Primary market	Ages 50–70	
Minimum face amount	\$50,000 (differs in CA, SD, VT, WA and WI)	
Funds accepted	CDs, mutual funds, savings, cash, qualified and non-qualified funds	

Annuity Care®		
Features	• Higher interest rate credited to funds withdrawn for qualifying LTC expenses (paid monthly) • Underwriting generally completed within 72 business hours of receipt of application	
Policy structure	Single-premium deferred annuity	
Available options	• Annuity Care: Optional Continuation of Benefits can extend LTC benefits beyond annuity value can be limited or lifetime • 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, no lifetime option • Eligible person provision allows spouse to utilize long-term care benefits	
Issue ages	Annuity Care: 50–85	Annuity Care II: 40–80
Premium	Minimum \$10,000 (may vary by state)	Maximum • Annuity Care: \$500,000; \$1,000,000, if base only, no COB • 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

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Indexed Annuity Care[®]

Features	• 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	• 5 crediting strategies to grow your client's account value • Optional Continuation of Benefit rider 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) \$1,000,000 (base only, no continuation of benefits)
Funds accepted	IRA, non-qualified (only nonqualified accepted in CA)	

Note: OneAmerica Financial is the marketing name of the companies of OneAmerica Financial. Policies and long-term care insurance riders are underwritten by The State Life Insurance Company[®] (State Life), Indianapolis, IN, a OneAmerica Financial[®] company that offers the Care Solutions product suite. Asset Care Form numbers: ICC18 L302, ICC18 L302 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 R532, ICC18 R533, ICC18 R539, ICC18 SA39, ICC18 R540, ICC24 R545, ICC24 R546 and ICC24 R547. Annuity Care Form numbers: SA34 and R508; Annuity Care II Form numbers: SA35, ICC SA35, ICC15 R521 PPA ND, ICC15 R521 PPA and R522 PPA; Indexed Annuity Care Form numbers: ICC21 SA36-R, ICC14 R529 PPA, ICC14 R529, ICC14 R530 PPA, ICC14 R530, SA36, R529 PPA, R529, R530 PPA and R530; Not available in all states or may vary by state.