

Care Solutions Product Overview

Asset Care®

Features	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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
Funds accepted	CDs, mutual funds, savings, cash, qualified and non-qualified funds

Annuity Care®

Features	<ul style="list-style-type: none"> • Higher interest rate credited to funds withdrawn for qualifying LTC expenses (paid monthly) • Underwriting generally completed within 72 business hours of receipt of application 	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	<ul style="list-style-type: none"> • 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 <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

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 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)
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 	
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 SPIA

Features	<ul style="list-style-type: none"> • Designed to provide a guaranteed stream of income • Helps to limit losses to an estate 	
Policy structure	Single-premium immediate annuity	
Available options	Annuity payment increase option	
Issue ages	Ages 50–90 (age last birthday)	
Primary market	Ages 80–90	
Premium	Minimum \$10,000	Maximum \$1,000,000
Funds accepted	CDs, mutual funds, and IRAs	Annuities, savings & money markets, and other qualified funds

Note: Policies and long-term care insurance riders are 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 series: ICC18 L302 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 SA39, ICC18 R540, ICC18 L302, ICC18 R537, ICC18 R538, ICC18 R532, ICC18 R533, L302, L302 JT, L302 SP, L302 SP JT, R537, R538, R532, R533, SA39, and R540. Annuity Care Form number series: SA34 and R508; Annuity Care II Form number series: SA35, ICC SA35, ICC15 R521 PPA ND, ICC15 R521 PPA and R522 PPA; Legacy Care Form number series: SA32, R502 and R503; Indexed Annuity Care Form number series: ICC14 SA36, ICC14 R529 PPA, ICC14 R529, ICC14 R530 PPA, ICC14 R530, SA36, R529 PPA, R529, R530 PPA and R530; ImmediateCare SPIA Form number series: SA33. Not available in all states or may vary by state.