



# How asset-based long-term care works

The Care Solutions® product suite offers asset-based long-term care (LTC) products that may provide individuals and couples with options to help them protect against the threat of LTC expenses — and still provide value if care is never needed.

By using the time-tested concepts of life insurance and annuities as their foundation, the Care Solutions products may help you prepare for these retirement concerns:

- Living a long life
- Covering LTC costs
- Helping with asset accumulation
- Assisting with wealth transfer

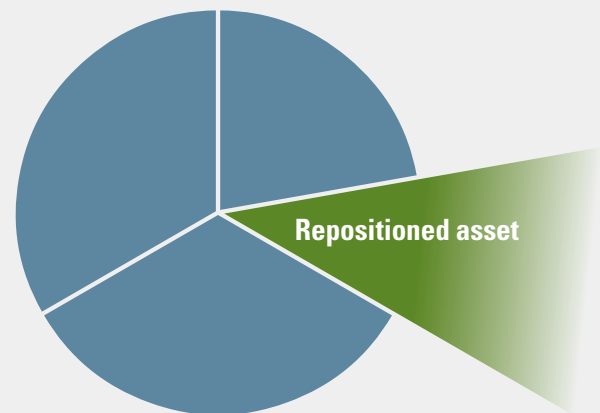
## An asset-based LTC policies offers you

- Premiums that never increase
- Benefits even if LTC is never needed
- Flexibility of either a single or two-person contract

<sup>1</sup> Continuation of Benefits for long-term care insurance rider is available for an additional cost

## Your assets

Asset-based LTC policies work by leveraging existing assets to help pay for LTC expenses only if they are needed. And, if LTC expenses aren't incurred, then the assets pass on to your beneficiary — your family or favorite charity.



## Repositioned asset can provide:

- Death benefit
- Cash value
- Long-term care
- Continuation of Benefits for long-term care insurance rider<sup>1</sup>

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### The win-win LTC solution

Asset-based long-term care policies may provide you with LTC benefits if you need it, but also allows you to keep your assets as a legacy if you never need LTC. Consider it a part of your overall estate preservation plan.

Contact your financial representative to learn about OneAmerica Care Solutions.

**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 numbers: ICC18 L302, ICC18 L302 JT, ICC18 L302 SP JT, R532, R533, ICC18 SA39, ICC18 R540, ICC18 L302 SP, ICC18 R537, ICC18 R538, ICC18 R532, ICC18 R533, L302, L302 JT, L302 SP, L302 SP JT, SA39 and R540. Indexed Annuity Form numbers: ICC14 SA36, ICC14 R529 PPA, ICC14 R529, ICC14 R530 PPA, ICC14 R530, SA36, R529 PPA, R529, R530 PPA and R530. Annuity Care Form numbers: SA34, R508. Annuity Care II Form numbers: ICC15 SA35, ICC15 R521 PPA ND, ICC15 R521 PPA, ICC15 R522 PPA and SA35. • **This is a solicitation of insurance and an insurance agent or company may contact you.** The policies and long-term care insurance riders have exclusions and limitations. Details about the cost, benefits, limitations and exclusions of this policy and long-term care riders will be provided by a licensed insurance agent. • The insurance company may do limited medical underwriting to determine if an applicant(s) is/are eligible for coverage. Asset Care may require a medical exam depending upon age and face amount. No medical exams are required for the Annuity Care Products. 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. • Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.

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