

# Asset Care<sup>®</sup>

**Prepared for:**

Nathan  
Suzy

**Presented by:**

Please fill in name

**Contact Information:**

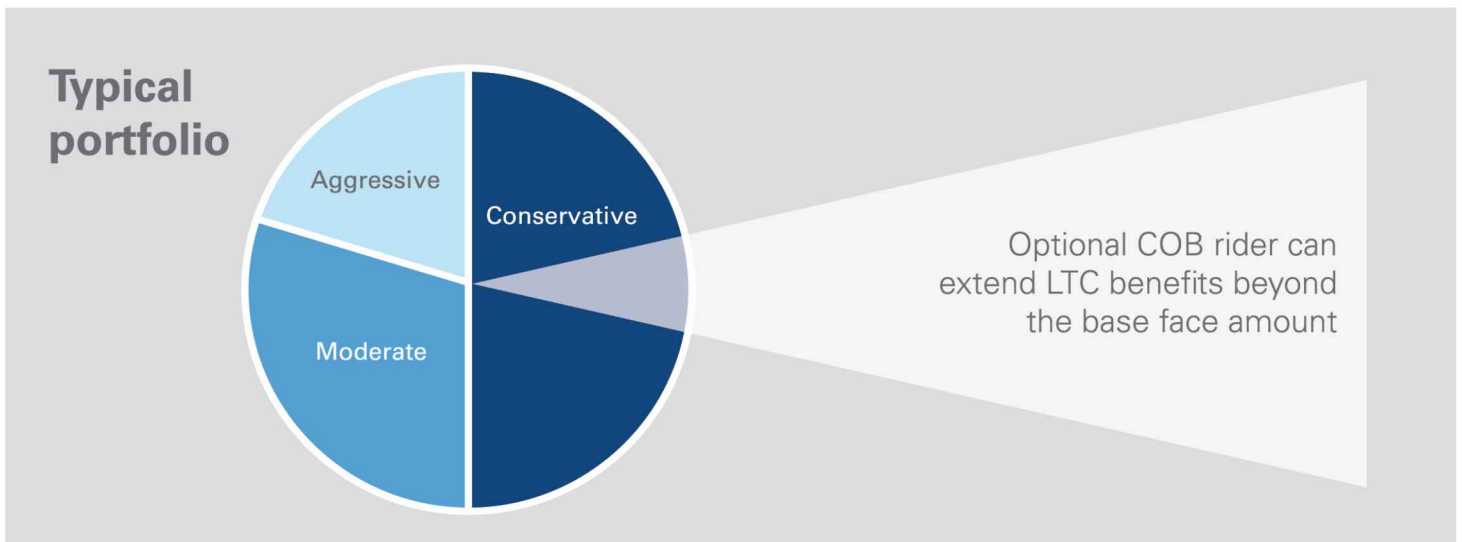
July 29, 2022

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**THE STATE LIFE INSURANCE COMPANY<sup>®</sup>** | a **ONEAMERICA<sup>®</sup>** company  
*One American Square, P.O. Box 406 | Indianapolis, IN 46206-0406*

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# How does Asset Care work?



## More than just nursing home care

Long-term care (LTC) is intended to provide support to those who need assistance due to severe cognitive impairment, or help completing Activities of Daily Living (ADLs) like eating or bathing. Our LTC solutions can help you pay for almost any level of care, ranging from local care during the day to more specialized support:

- Home health care
- Assisted living
- Nursing home
- Adult day care
- Hospice

**Note:** Benefits will be paid monthly up to the monthly benefit limit based on the actual number of days the insured is confined or receiving qualified long-term care services.

## Benefits beyond traditional LTC

This suite of whole life-based products can help you retain your independence, preserve your dignity and leave a legacy for your loved ones by offering:

- Tax-free LTC benefits
- A death benefit

## Benefit triggers\*



You cannot perform at least two of six Activities of Daily Living (ADLs), which include bathing, maintaining continence, dressing yourself, eating/feeding yourself, toileting (including getting on and off a toilet) and transferring (for example, from a bed to a chair).



You require care as a result of a severe cognitive impairment (such as Alzheimer's disease).

\*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.

## Elimination Period

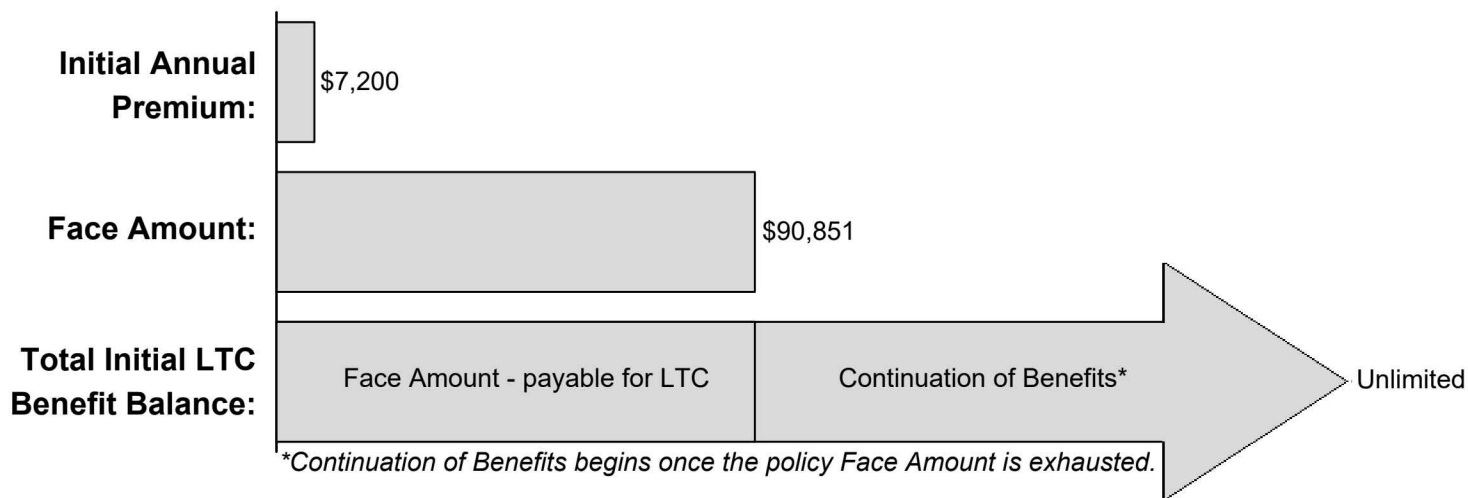
90 days is the elimination period to access LTC benefits once you have a benefit trigger. However, Home Health Care is available after 0 days.

**Note:** Not all features and benefits of the policy are shown here. For additional details of all features and benefits, please see the policy.

**State:** MN

**Prepared for:** Nathan  
Male, 53  
Class: Non-Tobacco

Suzy  
Female, 51  
Class: Non-Tobacco



**Initial LTC Benefit Limit, Per Individual:**

\$2,726 Monthly  
\$32,706 Annually

**Initial LTC Benefit Limit, For One or Both Individuals:**

\$5,451 Monthly (\$2,726 per person)  
\$65,413 Annually (\$32,706 per person)

### Premiums:

Annual Life Premium - \$1,658  
Annual LTC Premium - \$5,542  
Total Initial Premium - \$7,200

### Features and Benefits:

Benefit Period - 33 Months AOB<sup>1</sup> / Lifetime COB<sup>2</sup>  
Inflation Option - 3% AOB<sup>1</sup> / 3% COB<sup>2</sup>  
Inflation Duration - Lifetime  
Premium guaranteed to never increase  
Guaranteed Cash Value  
Waiver of Premium

<sup>1</sup> Acceleration of Benefits

<sup>2</sup> Continuation of Benefits

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End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$7,199.94	\$0	\$90,851	Unlimited	\$2,726	\$2,726
2	\$7,199.94	\$84	\$90,851	Unlimited	\$2,807	\$2,807
3	\$7,199.94	\$1,319	\$90,851	Unlimited	\$2,892	\$2,892
4	\$7,199.94	\$2,601	\$90,851	Unlimited	\$2,978	\$2,978
5	\$7,199.94	\$3,928	\$90,851	Unlimited	\$3,068	\$3,068
6	\$7,199.94	\$5,303	\$90,851	Unlimited	\$3,160	\$3,160
7	\$7,199.94	\$6,727	\$90,851	Unlimited	\$3,254	\$3,254
8	\$7,199.94	\$8,201	\$90,851	Unlimited	\$3,352	\$3,352
9	\$7,199.94	\$9,727	\$90,851	Unlimited	\$3,453	\$3,453
10	\$7,199.94	\$11,305	\$90,851	Unlimited	\$3,556	\$3,556
11	\$7,199.94	\$12,937	\$90,851	Unlimited	\$3,663	\$3,663
12	\$7,199.94	\$14,623	\$90,851	Unlimited	\$3,773	\$3,773
13	\$7,199.94	\$16,366	\$90,851	Unlimited	\$3,886	\$3,886
14	\$7,199.94	\$18,164	\$90,851	Unlimited	\$4,003	\$4,003
15	\$7,199.94	\$20,018	\$90,851	Unlimited	\$4,123	\$4,123
16	\$7,199.94	\$21,931	\$90,851	Unlimited	\$4,246	\$4,246
17	\$7,199.94	\$23,900	\$90,851	Unlimited	\$4,374	\$4,374
18	\$7,199.94	\$25,926	\$90,851	Unlimited	\$4,505	\$4,505
19	\$7,199.94	\$28,008	\$90,851	Unlimited	\$4,640	\$4,640
20	\$7,199.94	\$30,142	\$90,851	Unlimited	\$4,779	\$4,779
21	\$7,199.94	\$32,328	\$90,851	Unlimited	\$4,923	\$4,923
22	\$7,199.94	\$34,560	\$90,851	Unlimited	\$5,070	\$5,070
23	\$7,199.94	\$36,835	\$90,851	Unlimited	\$5,222	\$5,222
24	\$7,199.94	\$39,148	\$90,851	Unlimited	\$5,379	\$5,379
25	\$7,199.94	\$41,493	\$90,851	Unlimited	\$5,540	\$5,540
26	\$7,199.94	\$43,866	\$90,851	Unlimited	\$5,707	\$5,707
27	\$7,199.94	\$46,256	\$90,851	Unlimited	\$5,878	\$5,878
28	\$7,199.94	\$48,653	\$90,851	Unlimited	\$6,054	\$6,054
29	\$7,199.94	\$51,044	\$90,851	Unlimited	\$6,236	\$6,236
30	\$7,199.94	\$53,416	\$90,851	Unlimited	\$6,423	\$6,423
31	\$7,199.94	\$55,760	\$90,851	Unlimited	\$6,616	\$6,616



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End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
32	\$7,199.94	\$58,069	\$90,851	Unlimited	\$6,814	\$6,814
33	\$7,199.94	\$60,333	\$90,851	Unlimited	\$7,019	\$7,019
34	\$7,199.94	\$62,524	\$90,851	Unlimited	\$7,229	\$7,229
35	\$7,199.94	\$64,628	\$90,851	Unlimited	\$7,446	\$7,446
36	\$7,199.94	\$66,655	\$90,851	Unlimited	\$7,669	\$7,669
37	\$7,199.94	\$68,607	\$90,851	Unlimited	\$7,899	\$7,899
38	\$7,199.94	\$70,495	\$90,851	Unlimited	\$8,136	\$8,136
39	\$7,199.94	\$72,343	\$90,851	Unlimited	\$8,380	\$8,380
40	\$7,199.94	\$74,193	\$90,851	Unlimited	\$8,632	\$8,632
41	\$7,199.94	\$76,103	\$90,851	Unlimited	\$8,891	\$8,891
42	\$7,199.94	\$78,157	\$90,851	Unlimited	\$9,158	\$9,158
43	\$0.00	\$78,969	\$90,851	Unlimited	\$9,432	\$9,432
44	\$0.00	\$79,736	\$90,851	Unlimited	\$9,715	\$9,715
45	\$0.00	\$80,458	\$90,851	Unlimited	\$10,007	\$10,007
46	\$0.00	\$81,120	\$90,851	Unlimited	\$10,307	\$10,307
47	\$0.00	\$81,720	\$90,851	Unlimited	\$10,616	\$10,616
48	\$0.00	\$82,254	\$90,851	Unlimited	\$10,935	\$10,935
49	\$0.00	\$82,714	\$90,851	Unlimited	\$11,263	\$11,263
50	\$0.00	\$83,110	\$90,851	Unlimited	\$11,601	\$11,601
51	\$0.00	\$83,466	\$90,851	Unlimited	\$11,949	\$11,949
52	\$0.00	\$83,784	\$90,851	Unlimited	\$12,307	\$12,307
53	\$0.00	\$84,073	\$90,851	Unlimited	\$12,676	\$12,676
54	\$0.00	\$84,343	\$90,851	Unlimited	\$13,057	\$13,057
55	\$0.00	\$84,610	\$90,851	Unlimited	\$13,448	\$13,448
56	\$0.00	\$84,881	\$90,851	Unlimited	\$13,852	\$13,852
57	\$0.00	\$85,143	\$90,851	Unlimited	\$14,267	\$14,267
58	\$0.00	\$85,394	\$90,851	Unlimited	\$14,695	\$14,695
59	\$0.00	\$85,636	\$90,851	Unlimited	\$15,136	\$15,136
60	\$0.00	\$85,868	\$90,851	Unlimited	\$15,590	\$15,590
61	\$0.00	\$86,090	\$90,851	Unlimited	\$16,058	\$16,058
62	\$0.00	\$86,304	\$90,851	Unlimited	\$16,540	\$16,540

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End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
63	\$0.00	\$86,509	\$90,851	Unlimited	\$17,036	\$17,036
64	\$0.00	\$86,705	\$90,851	Unlimited	\$17,547	\$17,547
65	\$0.00	\$86,894	\$90,851	Unlimited	\$18,073	\$18,073
66	\$0.00	\$87,073	\$90,851	Unlimited	\$18,615	\$18,615
67	\$0.00	\$87,246	\$90,851	Unlimited	\$19,174	\$19,174
68	\$0.00	\$87,410	\$90,851	Unlimited	\$19,749	\$19,749
69	\$0.00	\$87,568	\$90,851	Unlimited	\$20,342	\$20,342
70	\$0.00	\$90,851	\$90,851	Unlimited	\$20,952	\$20,952

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.

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### Long-Term Care (LTC) and Inflation Protection Rider (IPR) Options

AOB Duration	AOB IPR	COB Duration	COB IPR	Total Initial Premium (No Inflation)	Total Initial Premium (20 Year IPR)	Total Initial Premium (Lifetime IPR)	
33 Months	None	No COB	No COB	\$1,936	N/A	N/A	
		33 Months	None	\$2,354	N/A	N/A	
			3%	N/A	\$2,747	\$3,257	
			5%	N/A	\$3,119	\$4,692	
		Lifetime	None	\$2,998	N/A	N/A	
			3%	N/A	\$3,958	\$5,329	
			5%	N/A	\$4,901	\$9,220	
		3%	No COB	No COB	N/A	\$2,791	\$3,807
			33 Months	3%	N/A	\$3,602	\$5,128
	Lifetime		N/A		\$4,813	\$7,200	
	5%	No COB	No COB	N/A	\$3,689	\$6,698	
		33 Months	5%	N/A	\$4,872	\$9,453	
		Lifetime		N/A	\$6,655	\$13,981	

The values shown in this table represent LTC premium options and include life premium.

<b>Different ways to pay your Total Premium:</b>	
• Annually .....	\$7,199.94 per year
• Semi-Annually .....	\$3,708.97 twice per year
• Quarterly .....	\$1,872.98 four times per year
• Monthly Bank Draft .....	\$626.39 per month



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Policy Number:	N/A	Acceleration of Benefits Duration:	<b>33 Months</b>
Product Funding Option:	<b>Recurring Premium</b>	AOB Inflation:	<b>3%</b>
Payment Period:	<b>Pay to 95</b>	Continuation of Benefits:	<b>Yes</b>
Return of Premium:	N/A	COB Duration:	<b>Lifetime</b>
Tax Qualification:	N/A	COB Payment Option:	<b>Pay to 95</b>
Input Method:	<b>Premium Amount</b>	COB Inflation:	<b>3%</b>
Premium Amount:	<b>\$7,200.00</b>	Include COB Rider in Premium:	<b>Yes</b>
Face Amount:	<b>\$90,851.00</b>	Inflation Protection Duration:	<b>Lifetime</b>
Monthly LTC Benefit:	N/A	Premium Drop-In Rider:	<b>No</b>
Annuity Premium Amount:	N/A	Total Premium Drop-In Amount:	<b>N/A</b>
Life Premium Amount:	N/A	Nonforfeiture Rider:	<b>No</b>
Policyholder pays Life premium directly:	N/A	Quote Date:	<b>07/29/2022</b>
Starting year 1 through year:	N/A		

### Client Disclosures:

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