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What would we do without you?

YOU:

- Keep everything and everyone on time, on track and moving forward.
- Fill many significant roles.
- Provide for others financially, emotionally, physically and spiritually.
- May need to become a caregiver for family or other loved ones.





Women care for others

- Unpaid caregivers provide 20 hours of help each week on average.¹
- 80 percent of care at home is provided by unpaid caregivers.²
- About two-thirds are women.²
- Women who leave their employment to care for a parent lose on average, nearly \$324,004 in wages and benefits over their lifetime.¹

² "Who Will Provide Your Care?" https://acl.gov/ltc/basic-needs/who-will-provide-your-care. Last modified 2/18/2020.



¹ "The State of Women and Caregiving." https://www.caregiving.com/posts/women-and-caregiving-2021. March 25, 2021.

Caregiving = long-term care

 Caregivers typically provide long-term care (LTC) for someone after an illness or injury.

 Almost 70% of people 65 and older require some type of

LTC services at some point.¹

 LTC is considered necessary when someone needs help with "activities of daily living" like eating, dressing and bathing.



¹ "How Much Care Will You Need?" https://acl.gov/ltc/basic-needs/how-much-care-will-you-need. Last modified 2/18/20.

Did you know?

- The average unpaid caregiver is female, 49, married and employed.¹
- Women caregivers are more likely to experience adverse effects to their mental health.¹
- Fifty-four percent of women caregivers are managing one or more chronic health conditions compared to 41% of non-caregiving women.



¹ "The State of Women and Caregiving." https://www.caregiving.com/posts/women-and-caregiving-2021. March 25, 2021.

Every number represents lives impacted by LTC ...

Without LTC protection	With LTC protection
A wife puts a thriving career on hold to care for a spouse.	LTC benefits can help pay for a home aide or care at an adult day center.
A daughter visits her aging parents daily to cook and clean.	LTC benefits can help pay for home care, assisted living or other services to meet everyone's needs.
A mother helps her son recover from a car accident.	LTC benefits can help pay for professional care in a rehab facility or in-home care.



Paying for LTC

Professional LTC is available from:

- Home care agencies
- Assisted living facilities
- Nursing homes
- Adult day centers
- And more

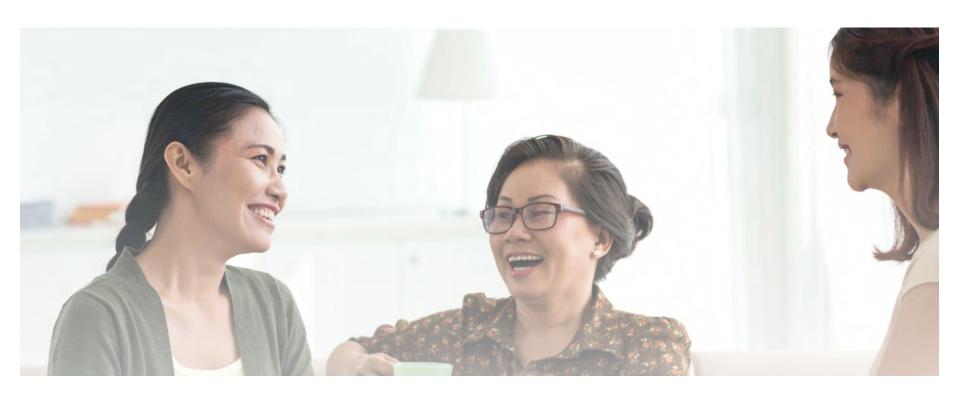


The high costs of LTC

- Median in-home healthcare costs:¹
 - \$27 per hour
 - \$169 per day
 - \$5,148 per month
- A private nursing home room costs \$9,034 per month or \$108,405 per year on average.¹



¹ "Cost of Care Survey." https://www.seniorliving.org/nursing-homes/costs/. 2022.



What can you do?



Protecting yourself

- Protect yourself from LTC costs
- Access more LTC options
- Choose where, how and when you receive necessary LTC services
- Maintain your independence
- Avoid having to ask loved ones to care for you
- Help others protect themselves, too



Protecting the ones you love

- Protection for your parents, spouse, siblings, children and others in your life
- LTC on their terms
- Proactive way to secure their choices and independence
- Protect important relationships



OneAmerica® Care Solutions

Asset-based LTC products help protect you, your loved ones, your retirement and your legacy!

- Control your care.
- Maintain your independence.
- Protect your family.
- Preserve your assets.



Care Solutions advantages

Funding options

IRA

401(k)

Mutual funds

Cash

Existing annuity

Annual premiums

Existing life insurance

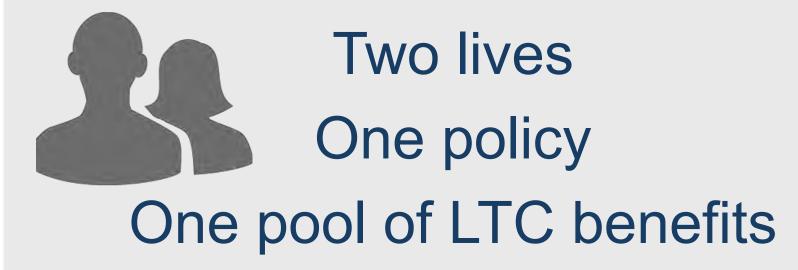




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Care Solutions advantages





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