

THE STATE LIFE INSURANCE COMPANY



WHEN EVERYONE IS COUNTING
ON YOU, YOU CAN COUNT ON US.

Check long-term care (LTC) off of your list of concerns.

**NOT A DEPOSIT • NOT FDIC OR NCUSIF INSURED • NOT GUARANTEED BY THE INSTITUTION •
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY GO DOWN IN VALUE**

ICC22 I-35995B
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OneAmerica® is the marketing name for the companies of OneAmerica

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

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

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



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

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



➔ **Lifetime**

OneAmerica Claims concierge service is a company practice and may be subject to change.



Care Solutions advantages



Two lives

One policy

One pool of LTC benefits



Learn more

[To schedule an appointment, contact:]

[First Name Last Name]

[Company Name]

[Insurance License # [XXX]]

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[Email]

[Website]

[Third party securities disclosure]

[[Company name] is not an affiliate of the companies of OneAmerica]



Disclosures

Note: Products are issued and 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, ICC18 L302 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 R537, ICC18 R538, ICC18 R532, and ICC18 R533; Annuity Care and Annuity Care II form numbers: SA34, R508; SA35, ICC15 SA35, ICC15 R521 PPA ND, ICC15 R521 PPA, ICC15 R522 PPA; Indexed Annuity Care form numbers: ICC14 SA36, ICC14 R529 PPA, ICC14 R529, ICC14 R530 PPA, ICC14 R530. In ID: SA34, R508 and SA35 (ID). Not available in all states or may vary by state. **This is a solicitation of insurance. An insurance agent or insurance company will contact you.** To be eligible for benefits, the covered person 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. The insurance company will do limited medical underwriting to determine if an applicant is (are) eligible for coverage. No medical exams are required for the Annuity Care Products. Asset Care may require a medical exam depending upon age and face amount. The policies and long-term care insurance riders have exclusions and limitations. For cost and complete details of coverage, contact your insurance agent or company. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

