

Is your client's nonqualified annuity where it needs to be?

Sales Idea

Make sure your clients' nonqualified annuities are aligned with their intentions

The Pension Protection Act (PPA) allows for income tax-free withdrawals from specially designed nonqualified annuities to fund long-term care (LTC) expenses, regardless of cost basis. This allows clients to protect their retirement by guaranteeing funds are available for qualifying LTC expenses. By exchanging a current annuity for an annuity that qualifies for the PPA advantages, your clients can be matched with a vehicle that can meet their needs while providing a tax advantage. Of course, before any annuity exchange is made, all factors should be weighed to verify that the product is appropriate for the client.

Indexed Annuity Care is such an annuity, and it goes a step further by offering available lifetime LTC benefits — with guaranteed premiums.

Benefit your clients by learning more about Indexed Annuity Care and the Pension Protection Act. Contact the Sales Desk today at **800-275-5101**.

Indexed Annuity Care Tax Advantages

Existing Nonqualified Annuity

(with gain + cost basis)

Gain
Taxable

Cost basis
Non-taxable



Indexed Annuity Care

(for long-term care expenses only)

Income
Tax-free



Optional Continuation
of Benefits Rider

Note: Indexed Annuity Care is a fixed-indexed annuity issued by The State Life Insurance Company® (State Life), Indianapolis, Indiana, a OneAmerica company that offers the Care Solutions product suite. Form numbers SA36, R529 PPA, and R530 PPA are not available in all states and may vary by state. Guarantees are subject to the claims-paying ability of State Life. • Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice. • **NOT A DEPOSIT** • **NOT FDIC OR NCUA INSURED** • **NOT BANK OR CREDIT UNION GUARANTEED** • **NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY** • **MAY LOSE VALUE**

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