

# Indexed Annuity Care® Producer Sales and Marketing Guide



**ONEAMERICA®**

*OneAmerica® is the marketing name for the companies of OneAmerica*  
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**Indexed Annuity Care product specs**

<b>Contract structure</b>	Single-premium fixed indexed annuity with LTC benefits
<b>Issue ages</b>	40–85 (age last birthday) Single or joint annuitant, single with eligible
<b>Minimum premium</b>	\$50,000
<b>Maximum premium</b>	\$500,000 (single premium only)
<b>Premium accepted from:</b>	Nonqualified, Qualified with limit
<b>Surrender charges</b>	9-year surrender period only; year 1 = 9%, declining 1% per year to 0% in years 10+ (may vary by state)
<b>Surrender charge waivers</b>	Death of owner or annuitant
<b>Partial withdrawals</b>	There are no surrender charges assessed on any qualifying LTC benefit withdrawal. For non-LTC withdrawals, up to 10% of the account value after year 1 may be taken free of a surrender charge. Minimum withdrawal amount is \$500. Full surrenders within 12 months of a partial surrender result in recapture of the waived surrender charges, subject to state variations.
<b>Crediting strategies</b>	<ul style="list-style-type: none"> <li>• Fixed account</li> <li>• Point-to-point (PTP) with cap</li> <li>• Point-to-point (PTP) with a participation rate</li> <li>• Monthly average (MA) with cap</li> <li>• Monthly average (MA) with a participation rate</li> </ul>
<b>LTC payout</b>	All are reimbursement contracts. Qualification is based on receiving care because of either: <ul style="list-style-type: none"> <li>• Being unable to perform two of six activities of daily living (ADLs)</li> <li>• Being cognitively impaired</li> </ul>
<b>LTC waiting period</b>	After 60 days of qualifying LTC received, Indexed Annuity Care begins paying benefits.
<b>LTC coverage</b>	LTC withdrawals may be taken for qualifying care of the following types: <ul style="list-style-type: none"> <li>• Nursing home facility</li> <li>• Assisted living facility</li> <li>• Home health care</li> <li>• Adult day care</li> <li>• Hospice care</li> <li>• Respite care</li> <li>• Bed reservation</li> </ul> <p>Producers must provide applicants with the outline of coverage, which details coverage information, contract exclusions and limitations.</p>
<b>COB rider</b>	This optional rider can extend LTC benefits if the LTC benefit balance is totally used for qualifying LTC expenses. Rider premiums are guaranteed to never increase and can be paid annually or with a one-time (single) premium. Inflation and nonforfeiture options are also available.

# Help your clients protect and grow their legacy

Your clients have worked hard to accumulate assets for retirement and to leave a legacy for their loved ones or favorite charities. But those assets could be placed in jeopardy if your clients need long-term care (LTC).

LTC has a financial price tag — but that’s not all. The entire family often must pay a high price to care for a loved one. For instance, family members can be negatively impacted by the stress of providing care, and relationships can be strained when the burden often falls on one individual. But it doesn’t have to be that way — thanks to Indexed Annuity Care.

A fixed indexed annuity with benefits for qualifying LTC expenses, Indexed Annuity Care can help your clients grow their assets and also protect them from downside risks. At the same time, the product helps create a barrier between clients and the risks associated with LTC.

## How Indexed Annuity Care works

- Your client(s) pay a single premium for their Indexed Annuity Care contract.
- Indexed Annuity Care is available to single annuitants or jointly to spouses — with LTC benefits for both.
- Indexed Annuity Care is medically underwritten, so your clients must qualify for coverage.

- Your clients can link their contract’s growth to several crediting strategies tied to the S&P 500® index — allowing them to enjoy growth during years of positive gain and protection from losses in down years. Crediting strategies include:
  - Point-to-point (PTP) with cap
  - Point-to-point (PTP) with a participation rate
  - Monthly average (MA) with cap
  - Monthly average (MA) with a participation rate
  - Fixed account

See page 6 for details.

- As your clients’ account value grows, so does the amount available for qualifying LTC expenses. This amount, also known as the LTC benefit balance, is increased by a certain percentage determined by the value and year of the contract — providing guaranteed leverage for LTC expenses.
  - Indexed Annuity Care’s base contract provides 24 months of benefits to single annuitants and 30 months of coverage to joint annuitants.

In Connecticut, the LTC benefit balance and account value are the same. See page 13 for details.

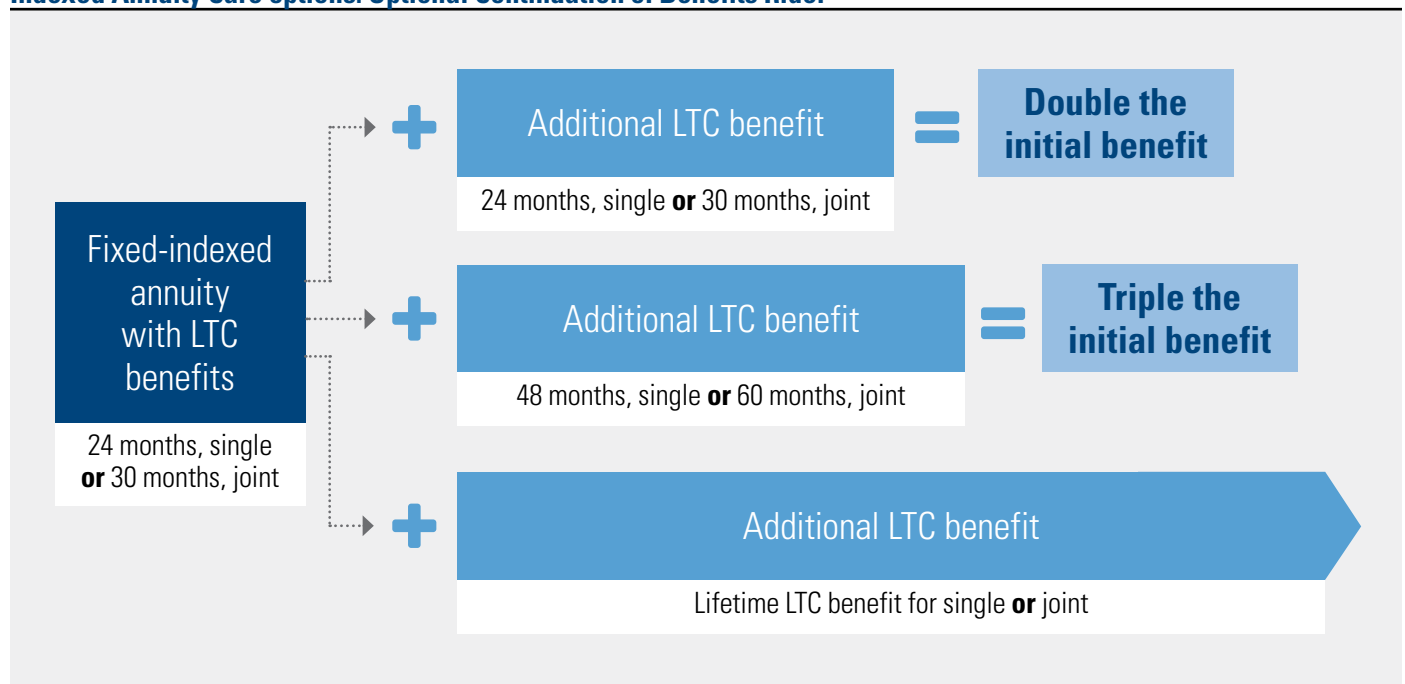
- At application, clients can purchase extended LTC benefits through the optional Continuation of Benefits (COB) Rider (required in CT when annuity is purchased with non-qualified funds). This rider can continue LTC benefits after the base contract's LTC benefit balance is depleted by qualifying LTC withdrawals. The additional premium for this benefit is guaranteed never to increase, providing extra peace of mind.
- Benefits are available for qualifying LTC expenses, including care in a nursing facility, assisted living facility, home care, adult day care, hospice and more.
- Clients gain tax advantages afforded by the Pension Protection Act of 2006. Indexed Annuity Care meets the legislation's criteria, which makes the base annuity benefits free of federal income tax (as a reduction of cost basis). COB rider benefits are likewise federal income-tax free.

**Note:** This applies to contracts funded from after-tax non-qualified premium sources. LTC benefits received from contracts funded from qualifying sources may be taxable.

### Obtaining illustrations and COB rider premium rates

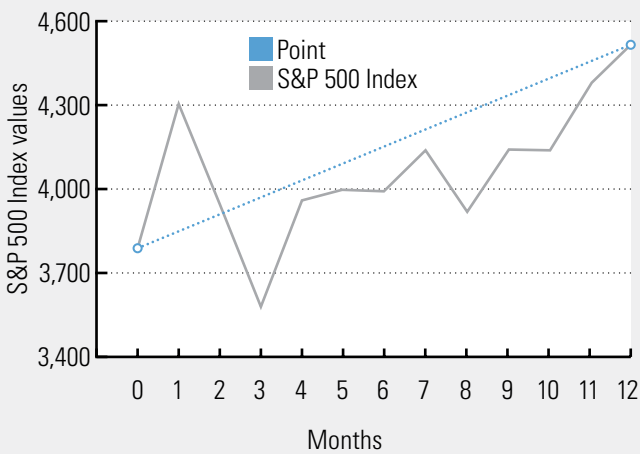
Full product illustrations are available on Sales Connection (iPipeline) or by contacting the Sales Desk at **800-275-5101**. Obtain COB rider premium rates online at **indexedannuitycare.com**. Here you will find an easy-to-use tool to calculate premium based upon your client's age, gender and selected benefits.

### Indexed Annuity Care options: Optional Continuation of Benefits Rider

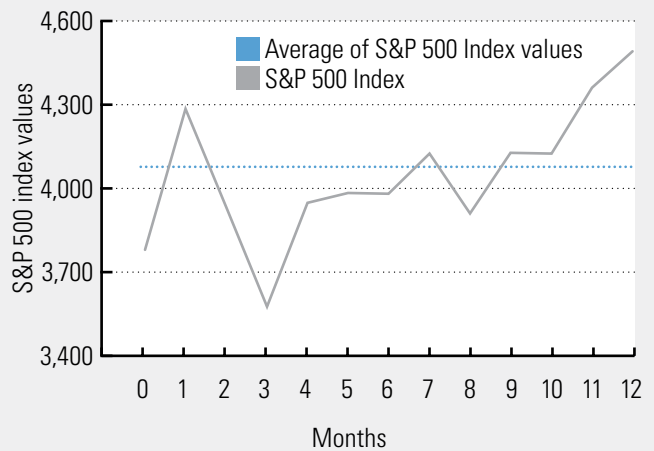


# Options for linking to the S&P 500<sup>®</sup> Index

**Annual PTP strategy**



**MA strategy**



## Annual PTP strategy with a cap or participation rate

A PTP strategy credits interest to the contract annually based on the starting and ending points of the S&P 500 Index. Your clients can take advantage of positive market returns in some years while knowing their account value is protected from declines due to market performance in other years.

Any percentage gain is credited to the indexed account value, subject to the cap rate or participation rate declared annually.

## MA strategy with a cap or participation rate

With the MA strategy, your client's contract can earn annual interest based on the monthly average value of the S&P 500 Index. The value of the S&P 500 at market close on the fourteenth day of every month will be tracked throughout the year to determine the average for the year. The chart shows the values taken throughout the year. This average is compared to the beginning index value, and any percentage gain is credited to the indexed account value at the end of the contract year, subject to the cap rate or participation rate declared annually.

**Note:** If the 14th day falls on a weekend or holiday, the value is taken the next business day.

# Understanding cap and participation rates

## What is a cap?

The cap is a “ceiling” on how much interest can be earned in any given period. It represents the maximum amount of interest credited to the indexed strategy. The cap rate resets annually at the beginning of each new interest period, is determined by the contract and is based on current market conditions. The company sets a minimum cap for the indexed strategy.

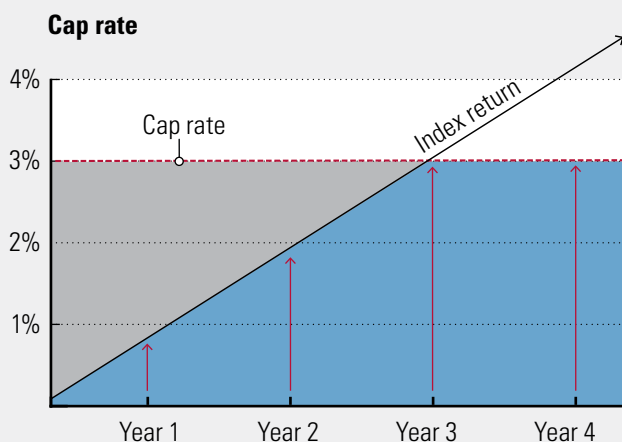
If the growth of the index is positive, your clients can receive interest for that annual period up to the stated cap. If it's negative, your clients are protected by the floor.

Interest is credited annually to the indexed account value, which means any withdrawals from an indexed account before the end of the term will not receive interest for that period.

## What is a participation rate?

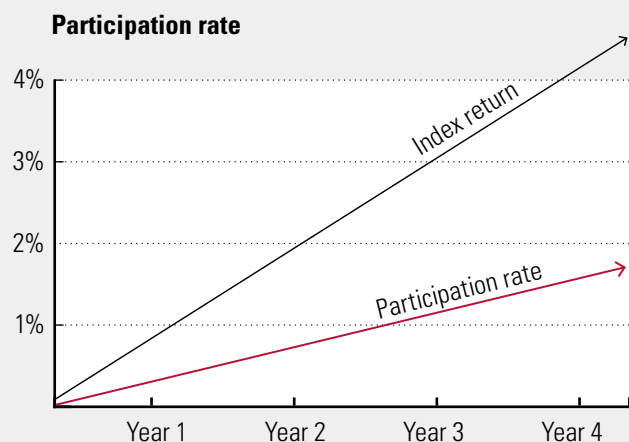
A participation rate lets your clients earn a percentage or portion of the index increase during the annual period of their contract.

## How cap and participation rates work



### Using a cap rate

A cap allows your clients to earn 100% of the index return up to the cap limit.



### Using a participation rate

A participation rate lets your clients earn a percentage, or portion, of the index increase during the annual term of their contract.



For more information about the crediting strategies and associated interest rates, contact our Sales Desk at **800-275-5101**.



# How gains are credited to your client's contract

**Q: Will your client's account value go down if the S&P 500 Index goes down?**

**A:** No. If the S&P 500 Index goes down, your client's account value doesn't decrease. It also does not increase.

**Q: Does your client earn interest if the S&P 500 goes up?**

**A:** If the S&P 500 Index goes up, your clients have the opportunity to receive interest. The amount of interest depends on several factors, including the change in index value, the crediting strategies selected and the participation or cap rate declared by the company.

**Q: Is interest credited monthly or annually?**

**A:** That depends on the crediting strategy selected. Index-linked interest is credited annually, and fixed account interest is credited monthly.

**Q: Can your client change the strategy allocation?**

**A:** Your client will receive a reallocation notice 30 days before the contract anniversary. He or she then has until five business days before the contract anniversary to modify the allocation strategy.

**A:** If no changes are requested, the contract account value will automatically rebalance every year based upon the most current percentages chosen by the client.

**Q: Once the interest is credited, does your client get to keep it?**

**A:** Yes, once credited, additions to your client's account value cannot be lost. The gains may still be subject to surrender charges.

## **Fixed interest rate option**

Your clients can choose to allocate all or a portion of their contract value to the fixed interest rate option. This option credits interest each month to your client's account value based on the fixed interest rate declared annually by the contract. This interest rate, communicated annually before the contract anniversary, is in effect for the coming contract year.

# Crediting strategies in action

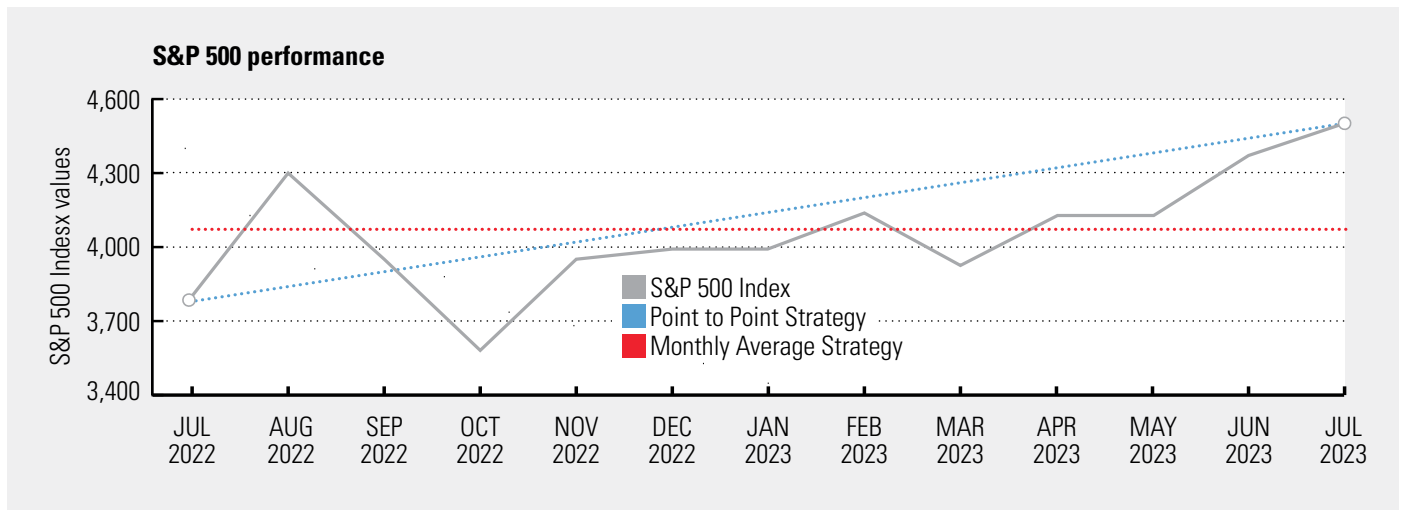
Let's take a look at how the different crediting strategies would perform in a hypothetical scenario using actual S&P 500 returns. The first scenario shows how the annual PTP strategy would credit interest, and the second scenario details the MA crediting method. Each scenario looks at actual S&P 500 returns from July 2022 through July 2023. Remember that the 14th of the month is the index date. If this date falls on a weekend or holiday, the value from the next business day is used.

## Both scenarios assume:

Strategy	Cap	Participation rate
Point-to-point cap	3%	N/A
Point-to-point participation	N/A	20%
Monthly average cap	3.25%	N/A
Monthly average participation	N/A	30%
Fixed account	2%	

## Monthly average values

S&P 500 Index date	S&P 500 Index value
7/14/22	3,790.38
8/14/22	4,297.14
9/14/22	3,946.01
10/14/22	3,583.07
11/14/22	3,957.25
12/14/22	3,995.32
1/14/23	3,990.97
2/14/23	4,136.13
3/14/23	3,919.29
4/14/23	4,137.64
5/14/23	4,136.28
6/14/23	4,372.59
7/14/23	4,505.42
<b>Total of values</b>	<b>48,977.12</b>
<b>Monthly average</b>	<b>4,081.43</b>



## How point-to-point and monthly average strategies work

### Point-to-point (PTP)

#### Measuring PTP

This is the value of the S&P 500 index on the ending date of 7/14/2023 (4,505.42) minus the index value on the beginning date of 7/14/2022 (3,790.38). The index increased 715.04 points during the year.

#### PTP gain

This is the percentage increase in the index over the year, calculated by dividing the index increase of 715.04 points by the starting index value of 3,790.38. The index increased 18.86% for the year.

#### PTP with cap strategy

With this strategy, the client would receive the lesser of the cap limit (3.00%) or the index increase (18.86%). Therefore, the client would receive 3.00% interest credited to the account value allocated to this strategy.

#### PTP with participation rate strategy

The index increase of 18.86% is multiplied by the participation rate of 20% to determine the gain. In this example, the client would receive 3.77% in interest credited to the account value allocated to this strategy (18.86% x 20%).

### Monthly average (MA)

#### Measuring MA

This is the sum of the monthly S&P 500 values (48,977.12) divided by the number of months in the year (12). The monthly average in this example is 4,081.43.

#### MA gain

The MA (4,081.43) is compared to the starting point of the index on 7/14/2022 (3,790.38) to determine if there was a gain. In this example, there is a gain of 291.05 points.

#### MA return

This is calculated by dividing the point increase for the index during the year (291.05) by the starting point of the index on 7/14/2022 (3,790.38). The monthly average return for the year was 7.68%.

#### MA with cap strategy

With this strategy, the client would receive the lesser of the cap limit (3.25) or the index average return (7.68%). Therefore, the client would receive 3.25% interest credited to the account value allocated to this strategy.

#### MA with participation rate strategy

With this strategy, the client would receive the lesser of the cap limit (3.25) or the index average return (7.68%). Therefore, the client would receive 2.30% interest credited to the account value allocated to this strategy.

# Long-term care benefits and tax advantages

Help your clients reduce the financial risks associated with LTC — such as home care or stays in a nursing home or assisted living facility — with Indexed Annuity Care. Show your clients how the assets they spent a lifetime building can last a lifetime.

Actual LTC expenses are paid from the contract's LTC benefit balance, up to the monthly benefit limit. Indexed Annuity Care's base contract provides 24 months of LTC benefits to a single annuitant and 30 shared months to joint annuitants.

The LTC benefit balance is the amount of your clients contract's account value, increased by a certain percentage determined by the contract year. This gives an amount larger than your clients' accumulated value available for LTC expenses, and guaranteed leverage.

In the first 10 contract years, the account value is increased by the multiplier.

After contract year 10 the LTC benefit balance is the greater of:

- The account value multiplied by the account value multiplier
- The net single premium multiplied by the adjusted net single premium factor (net single premium is the premium paid minus any partial withdrawals)

## **Types of care covered**

Indexed Annuity Care provides qualifying LTC benefits for:

- Care in their home
- Care in an assisted living facility
- Nursing home care
- Adult day care
- Hospice care
- Respite care
- Bed reservation

## **Optional Continuation of Benefits (COB) rider**

The COB rider takes effect after the LTC benefit balance is depleted by qualifying LTC benefit payments. It can continue benefits for a predetermined period or for the lifetime of the annuitant. The additional premium for this extended coverage is noncancellable and can never increase in the future — for additional peace of mind for clients.

Your clients can choose inflation protection and nonforfeiture options, available with a recurring (lifetime) or single premium.

## ***Extended benefit options***

- 24 months — single, or 30 months — joint
- 48 months — single, or 60 months — joint
- Lifetime

**Contract years and LTC multipliers**

Contract year	Account value multiplier	Adjusted net single premium factor
1	1.01	1.00
2	1.02	1.00
3	1.03	1.00
4	1.04	1.00
5	1.05	1.00
6	1.06	1.00
7	1.07	1.00
8	1.08	1.00
9	1.09	1.00
10	1.10	1.00
11	1.11	1.15
12	1.12	1.20
13	1.13	1.25
14	1.14	1.30
<b>15</b>	<b>1.15</b>	<b>1.35</b>
16	1.15	1.40
17	1.15	1.45
18	1.15	1.50
19	1.15	1.50
20+	1.15	1.50

**How the LTC benefit balance of Indexed Annuity Care works**

Mr. and Mrs. Smith purchase an Indexed Annuity Care contract with a \$100,000 single premium. In contract year 15 the account value has grown to \$153,832.

$$\begin{array}{ccc}
 \$153,832 & \times & 115\% & = & \$176,907 \\
 \text{Account value} & & \text{Account value multiplier} & & 
 \end{array}$$

..... or .....

$$\begin{array}{ccc}
 \$100,000 & \times & 135\% & = & \$135,000 \\
 \text{Single premium*} & & \text{Single premium multiplier} & & 
 \end{array}$$

$$\begin{array}{c}
 \$176,907 \\
 \text{LTC benefit balance}
 \end{array}$$

**Note:** In Connecticut, there is no account value multiplier. The LTC benefit balance is the same as the account value. If the COB rider lapses for contract in CT, LTC benefits will not be income-tax free. All individuals used in all scenarios are fictitious, and all numeric examples are hypothetical and used for explanatory purposes only.

\*Assuming no withdrawals

**Tax advantages**

Indexed Annuity Care is an effective way to protect your client's assets from the potential expenses associated with end-of-life care. It does so in very tax-efficient ways thanks to provisions in the Pension Protection Act of 2006. If your clients fund the contract with after-tax dollars:

- LTC benefit payments from the LTC benefit balance are income-tax free as a reduction of basis
- LTC benefit payments from the optional COB rider are income-tax free

Obtain COB premium rates for your case at [indexedannuitycare.com](http://indexedannuitycare.com).

# Selling Indexed Annuity Care

## Target market

Aged 55–80 (age last birthday)

## Appropriate for clients who:

- Are concerned about LTC expenses
- Want to protect assets
- Desire to leave a financial legacy to their family and/or favorite charity

## Annuity suitability training

When offering an annuity product, you must consider if it is appropriate for the individual — how it works and benefits the client.

If your state (or client’s state of residence) has adopted the NAIC Annuity Suitability model legislation, it’s mandatory that you complete the NAIC model regulation course requirements. There are two components required: general and product-specific training. Both courses are available online through OneAmerica’s NAIC Annuity Suitability training modules. Contact us at **800-275-5101** if you have questions about accessing this training.

## Current cap and participation rates

For the most current cap and participation rates, please check the monthly interest rate announcement at Online Services — **ols.oneamerica.com** under the interest rates tab of quicklinks — or contact our Sales Desk at **800-275-5101**.



Help your clients find the freedom to build their financial future with Indexed Annuity Care.

# What happens after the sale?

## The contract

The issued contract will be sent to you for presentation to the client. Please take time to walk your client through the contract to ensure all information is correct.

## Annual statement

Your clients will receive an annual statement every year for the life of the contract highlighting the following:

- Contract value as of the end of the period (one year)
- Current crediting strategies elected by the client
- Details the interest credited from each strategy
- Annual reallocation notice

Your clients will receive an Indexed Annuity Care reallocation notice 30 days prior to their contract anniversary. They have up to five business days before the contract anniversary to modify their allocation strategies. Your clients can elect their next 12-month strategy selections by:

- Emailing a reallocation form to us
  - Email: [contractservice@oneamerica.com](mailto:contractservice@oneamerica.com)
  - Fax: **317-285-2380**
- Calling us at **800-275-5101**, option 3

## Ongoing support

Your clients are our focus, and we make sure we're there when they need us most. Our team of professionals is ready to help care for and support clients and reinforce the decision to choose the companies of OneAmerica and you — their trusted financial professional.

## Your clients can receive support to find out:

- What is my current contract value?
- How much can be used for LTC expenses?
- What are my cap and participation rates?
- When will I receive my annual statement?
- How do I reallocate my crediting strategies?

## We also assist with account processing, such as:

- Completion of forms
- Reallocation questions and requests
- Address changes
- Beneficiary changes
- LTC claim filing



Full product illustrations are available on Sales Connection (iPipeline) or by contacting the Sales Desk at **800-275-5101**. Obtain COB rider premium rates at **[indexedannuitycare.com](http://indexedannuitycare.com)**.



# Frequently asked questions

These questions and answers provide additional details about Indexed Annuity Care.

**Q: What if my clients want to make changes to their crediting strategies?**

**A:** Your clients can make changes to their strategies at any time during the contract year — for the next year of their contract. At that time, they can elect to renew or reallocate their crediting strategy. This process repeats itself annually for the life of the contract. Your clients will be notified to revisit their crediting strategies.

**Q: How does my client qualify for LTC benefits?**

**A:** Your client qualifies for LTC benefits when he or she is not able to perform two of six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) or has a cognitive impairment (for example, Alzheimer’s disease), after satisfying the 60-day waiting period.

**Q: What happens if my client dies?**

**A:** The designated beneficiary will receive the account value free of surrender charges.

**Q: Does clients have a period of time to review their new contract?**

**A:** Yes. Indexed Annuity Care offers a 30-day free look period, which may vary by state and may not be available in all states.

**Q: What are the surrender charges?**

**A:** The surrender charge period is the number of years the contract is subject to a charge.

**Surrender charges\***

Contract year	Surrender charge
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10+	0%

\*The surrender charge schedule applies to most states.

# Additional resources: Fixed indexed annuity basics

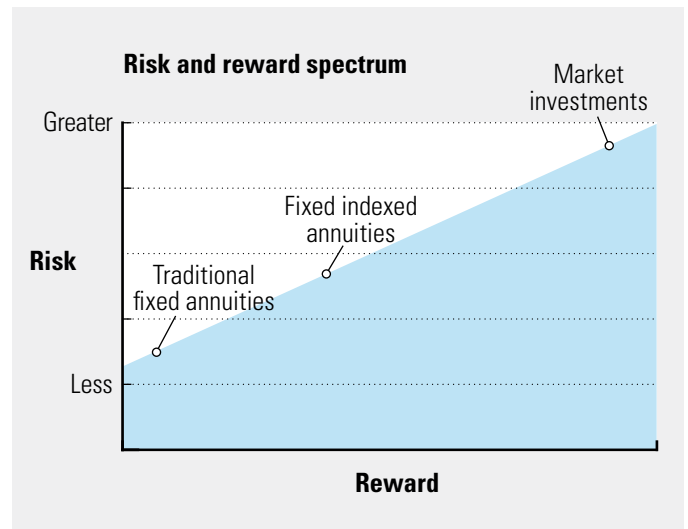
## What is a fixed indexed annuity?

Fixed indexed annuities enable your clients to receive interest that is linked to the performance of a market index, such as the S&P 500® Index. Your client's contract has the protection of a "floor," which ensures their account will not lose value due to market performance, and they have the potential to earn a return that could outpace other fixed interest products.

Interest is credited to the account, either based on a fixed interest rate or linked to returns from the S&P 500 Index, enabling clients to participate in a portion of the index returns in years with positive returns with downside protection.

## The balance of risk and reward

It's important when your clients choose from retirement product options that they understand the balance between risk and reward.



Fixed indexed annuities allow clients the opportunity to receive interest linked to the performance of the market index.

**Explaining the risk and rewards of annuities**

By helping clients understand the risk and rewards of different types of annuities, you take an important step in revealing a fixed indexed annuity's most appealing features.

**Explanations to use**

Let's talk about the risk and reward spectrum associated with options available to you. Traditional fixed annuities offer a fixed interest rate that is credited annually to your account. This type of annuity is often for conservative investors who are more concerned with principal protection. The tradeoff for this security is that it offers a relatively modest interest rate.

Market investments might be money that is invested in stocks or mutual funds. These investments carry a greater amount of risk — and the potential for reward — by offering you the ability to fully participate in the ups and downs of the market. This can result in wide fluctuations in account value due to market performance.

Fixed indexed annuities fall in between, allowing you the ability to receive benefits from being linked to a market index, including some of the upside potential without the fear of losing any of your account value due to market performance. This Indexed Annuity Care product has the potential to credit a greater amount of interest than a traditional fixed annuity in years when the S&P 500 Index has positive returns. Since your account will never lose value due to market performance, you also have the confidence of knowing you have protection in years when the market is down.

Indexed Annuity Care offers your clients the ability to make choices that suit their long-term retirement income objectives and risk/reward tolerance. There are two ways your clients can earn interest — and several strategies provide degrees of access to the index's upside potential.

***Indexed Annuity Care***

*Indexed Annuity Care offers your clients the ability to make choices that suit their long-term retirement income objectives and risk/reward tolerance. There are two ways your clients can earn interest — and several strategies provide degrees of access to the index's upside potential.*

# Explaining crediting strategies and cap and participation rates to your clients

By helping clients understand the risk and rewards of different types of annuities, you take an important step in revealing the best features of a fixed indexed annuity.

## Explanations to use

With Indexed Annuity Care, you can choose how your account value earns interest. You can allocate assets among a variety of strategies to help you feel confident and comfortable. A fixed interest rate offers you a stable interest rate credited monthly to your account. The interest rate is declared annually by The State Life Insurance Company® (State Life). The other option is to link potential growth to the S&P 500 Index. It's important to understand you don't actually invest directly in the market with an index.

How do you think the market will perform over the next year? Do you think it will have a slow and steady increase — or I have increases and decreases throughout the year?

## Key points to explain

- Clients should understand the difference between a fixed interest rate and the index-linked returns of the market.
- The indexing strategies are linked to the S&P 500 Index but are not invested directly in the market.
- Clients can choose point-to-point or monthly average links to the index.
- Clients should select the strategy that makes sense for their unique situation.
- If the market goes up, interest can be credited annually based on the cap or participation rate declared by State Life.
- The interest rate for the fixed account is set annually by State Life.
- Caps and participation rates are set annually by State Life.



Use the client brochure to show the crediting strategies available.

### Explanations to use

When you elect a cap rate on the annual point-to-point or monthly average strategy, your contract is credited interest up to the cap declared. If the index declines during the interest term, your account value is protected by a floor of 0%, which means that your contract is guaranteed to lose nothing due to market performance. To benefit from a floor, the tradeoff is that you are not able to receive the full gains of a market upswing. To provide this protection, the contract limits how much interest you can earn each year. The tradeoff provides the benefit of capturing some of the market's upswing, while protecting you when the market is on a downturn.

When you elect a participation rate with the annual point-to-point or monthly average strategy, you can receive a percentage of the index's growth. If the index declines during the interest period, your account value is protected by a floor of 0%, which means your contract is guaranteed to lose nothing due to market performance. To benefit from a floor, the tradeoff is that you are not able to receive the full gains of the market upswing.

Let's now talk a bit about how you want to link to the market index. Would you prefer to capture 100% of gains up to a cap or a portion of potentially larger returns? For example, would you prefer to know you could possibly receive up to 3% interest every year with a cap, or have the potential to receive interest credited based on 25% of larger returns in the S&P 500 Index with a participation rate?

**Note:** The numbers in these examples are hypothetical and may not reflect the current caps and participation rates.

### Key points to explain

- It's important for clients to understand the differences between a cap and participation rate.
- Clients should understand the value of having a "floor" and the tradeoff assumed as a result of the protection provided to the indexed account value.
- If the market goes up, interest can be credited annually based on the cap or participation rate declared by
- The State Life Insurance Company®.

Call the Sales Desk at **800-275-5101** or visit **[indexedannuitycare.com](http://indexedannuitycare.com)** for current caps and rates.



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