**Long-Term Care**
Asset Care

OneAmerica® Financial

# Qualified money. 3 planning paths.

## Create more opportunities to help clients transform qualified assets into long-term care protection.



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# Your qualified money headquarters

Many of your clients hold a significant portion of their wealth in traditional IRAs, recently inherited IRAs, qualified annuities and retirement accounts. Yet, most of those same clients struggle with future long-term care concerns, tax-efficient distribution planning, leaving a meaningful legacy and making retirement assets work harder.

We're here to help. Think of us as your go-to carrier for repositioning qualified money into tax-advantaged, long-term care solutions from which your clients will gain some peace of mind. We offer a unique way to use qualified money to help fund long-term care protection.

## Which path fits your clients?

| Product Design | Annuity Income Rider | Income Base Bonus | Counts Toward RMDs | Traditional IRA | Inherited IRA |
|---|---|---|---|---|---|
| 5-pay Asset Care | 5-year | 10% | ✓ | ✓ | ✓ |
| 10-pay Asset Care | 10-year | 25% | ✓ | ✓ | ✓ |
| 20-pay Asset Care | 20-year | 50% | ✓ | ✓ | |

*With our three payment duration options, you can better match solutions to your clients' goals.*



**Americans have more than $19 trillion sitting in IRAs and nearly $50 trillion earmarked for retirement overall. Many of these assets remain exposed to one of retirement's largest financial risks: a long-term care event.[1]**

1. https://www.investmentnews.com/retirement-planning/ici-us-retirement-assets-hit-491t-record-in-2025/265883

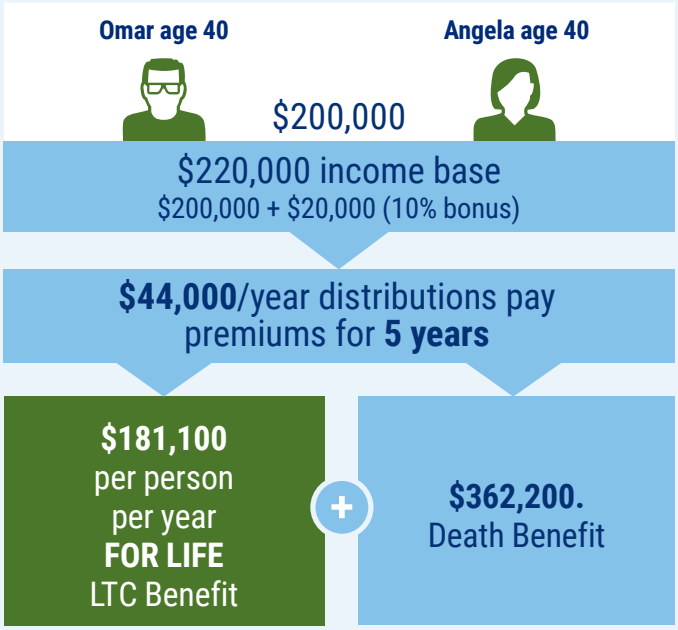
# 5-pay Asset Care

Many people who inherit qualified assets have good intentions but no clear plan. They understand they will eventually need to distribute those funds, yet they're unsure how to use them in a way that supports their long-term financial goals.

Our 5-pay Asset Care design was created for clients who may be several years into an inherited IRA distribution period and are looking for more than simply moving dollars from one account to another.

By leveraging qualified assets to help fund long-term care protection, clients can potentially convert a required distribution event into a broader retirement and protection strategy.

**5-year Annuity Income Rider with 5-Pay Asset Care**




**Omar, 40 and Angela, 40;**
**Married couple, non-smokers in good health**

Omar inherited a $200,000 IRA from his father three years ago. He and his wife Angela are concerned about the tax implications of taking withdrawals and would like to begin preparing to cover a potential long-term care event in the future. Omar and Angela can reposition the $200,000 in qualified funds into the 5-pay Asset Care solution. They receive a 10% income base bonus, resulting in $220,000 to purchase a whole life face amount of $362,200. Then, using the 5-year income rider, the annuity disburses $44,000 per year for five years.

Not only does this scenario provide Omar and Angela with guaranteed $181,100 per person to help pay for qualifying LTC expenses FOR LIFE, but it also provides for a tax-free life insurance benefit for their beneficiary(ies) should they not need extended care.

Note: All numeric examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary.

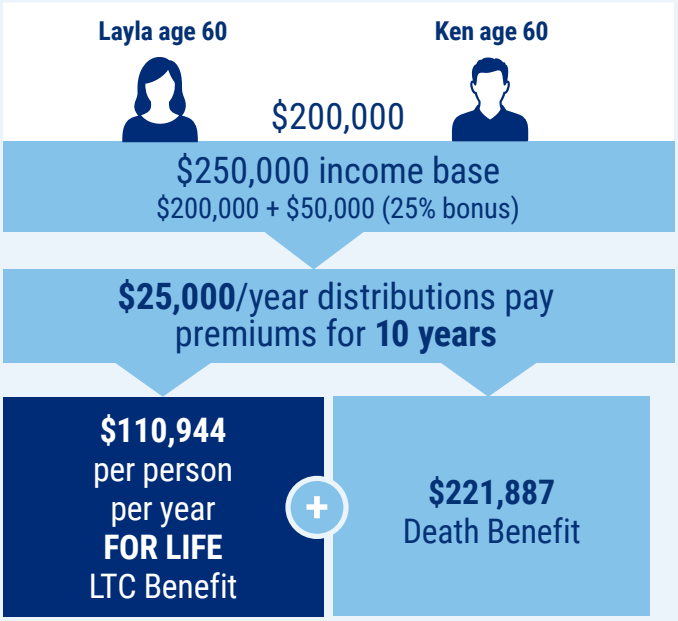
# 10-pay Asset Care

For many clients, retirement planning is about balance. They want to protect their assets from the potential impact of a long-term care event, but they also want a strategy that fits comfortably within their overall financial plan.

Our 10-pay Asset Care design provides a practical middle ground. By using qualified assets to fund long-term care protection over a defined period, your clients can reposition a portion of their retirement savings toward a risk that could otherwise place significant pressure on their portfolio.

Whether your clients are approaching retirement or already enjoying it, our 10-year option can help transform retirement assets into long-term care protection while maintaining flexibility within their broader retirement strategy.

**10-year Annuity Income Rider with 10-Pay Asset Care**




**Layla, 60 and Ken, 60;**
**Married couple, non-smokers in good health**

Layla's mother recently passed away after needing years of informal caregiving services from her daughter, to whom she left a $200,000 IRA. Layla and her husband, Ken, would like to use that money to protect themselves from a similar long-term care event. After speaking to their financial professional, they decided to reposition the $200,000 inherited IRA into the 10-pay Asset Care solution. They receive a 25% income base bonus, resulting in $250,000 to purchase a whole life face amount of $221,887. Then, using the 10-year income rider, the annuity disburses $25,000 per year for 10 years.

Not only does this scenario provide Layla and Ken with guaranteed $110,944 per person to help pay for qualifying LTC expenses FOR LIFE, but it also provides for a tax-free life insurance benefit for their beneficiary(ies) should they not need extended care.

Note: All numeric examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary.

# 20-pay Asset Care

Not every client wants to accelerate distributions from qualified accounts. For clients with substantial retirement assets, the timing of those distributions may be just as important as the amount.

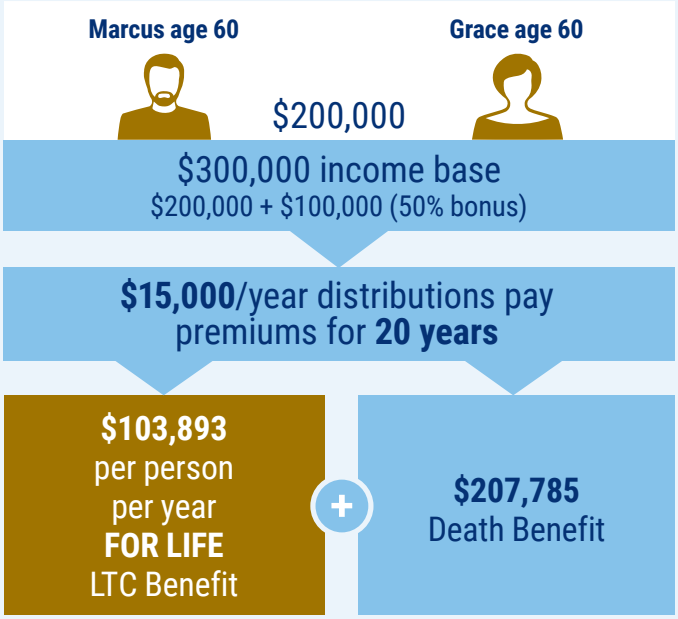
Our 20-pay Asset Care design provides an opportunity to spread distributions over a longer period, creating additional planning flexibility for clients who are focused on managing retirement income and tax exposure.

By extending the funding timeline, you can now explore long-term care protection solutions with clients who may have previously been reluctant to pursue strategies requiring larger annual distributions.

*A long-term care event can impact much more than health care expenses. It can affect:*

- *Retirement income*
- *Investment portfolios*
- *Lifestyle goals*
- *Legacy plans*
- *Family resources*

**20-year Annuity Income Rider with 20-Pay Asset Care**




**Marcus, 60 and Grace, 60;**
**Married couple, non-smokers in good health**

Marcus and Grace have recently retired and have a substantial sum saved between them in their 401(k) accounts. After speaking with their financial professional, they decide to use a portion of their 401(k) savings to protect the remainder from a potential long-term care event. Marcus and Grace want to reposition $200,000 of their qualified funds into the 20-pay Asset Care solution. This option includes a 50% income base bonus, which provides a total of $300,000 to purchase a whole life face amount of $207,785. Then, using the income rider, the annuity disburses $15,000 per year for 20 years.

Not only does this scenario provide Marcus and Grace with guaranteed $103,893 per person to help pay for qualifying LTC expenses FOR LIFE, but it also provides for a tax-free life insurance benefit for their beneficiary(ies) should they not need extended care.

Note: All numeric examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary.

# Put qualified money to work

No two clients approach retirement planning the same way, and no two qualified money conversations should look alike. Whether your clients are navigating an inherited IRA, seeking a balanced retirement strategy or looking for greater tax-planning flexibility, OneAmerica Financial offers three distinct options specifically designed to help align qualified assets with long-term care protection goals.

By transforming a portion of qualified retirement assets into an Asset Care solution, your clients can help address one of retirement's most significant financial risks while preserving the assets they've worked years to accumulate. With our 5-year, 10-year and 20-year funding options, you have more flexibility than ever to tailor strategies to each client's unique situation.





## Ready to Learn More?

Contact your OneAmerica Financial® representative to discuss case opportunities, review client scenarios and see how Asset Care may fit into your next qualified money conversation.

**Note:** OneAmerica Financial is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by the State Life Insurance Company® (State Life) Indianapolis, IN, a OneAmerica Financial company that offers the Care Solutions product suite. Asset Care form numbers: ICC18 L302, ICC18 L302 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 R532, ICC18 R533, ICC18 R539, ICC18 SA39, ICC18 R540, ICC24 R545, ICC24 R546 and ICC24 R547. Not available in all states or may vary by state. All 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. • All numeric examples and any individuals shown are hypothetical and were used for explanatory purposes only. • State tax withholdings can affect the annuity values and may affect the ability of the annuity to pay the premiums on the whole life policy. • **NOT A DEPOSIT • NOT FDIC INSURED • NOT BANK OR CREDIT UNION GUARANTED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE**

OneAmerica® Financial

**Life Insurance Retirement Employee Benefits Long-Term Care**

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