

# Indexed Annuity Care®



## Indexed Annuity Care® Illustration

Individual Single Premium Deferred Fixed Indexed Annuity  
with Index-Linked Interest and a Long-Term Care Insurance Rider

**Presented on:**  
June 06, 2023

**Prepared for:**  
Mrs. Ianc

**Prepared by:**  
One America Care Solutions .  
250 West North Street  
Indianapolis, IN 46206  
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# Indexed Annuity Care®

Individual Single Premium Deferred Fixed Indexed Annuity with Index-Linked Interest and a Long-Term Care Insurance Rider - Illustration

Prepared for:

Mrs. Ianc

Gender: Female

Age: 79

State: RI

Premium: \$230,000.00

Annuity Type: Non-Qualified

It is assumed the single premium will be paid no later than upon issuance of the contract.

Presented by: One America Care Solutions .

## **Individual Single Premium Deferred Fixed Indexed Annuity with Index-Linked Interest and a Long-Term Care Insurance Rider**

**Indexed Annuity Care** is a single premium deferred fixed indexed annuity that combines long-term asset growth and long-term care (LTC) benefits. This annuity includes a Long-Term Care Insurance Rider that provides you with a combination of annuity value and long-term care benefits should you need them. This annuity features the ability to link the contract's growth through several crediting strategies linked to the S&P 500® Index or to a traditional fixed interest rate option.

### **Individual Single Premium Deferred Fixed Indexed Annuity with Index-Linked Interest, ICC14 SA36**

This indexed annuity contract has both a fixed account and indexed accounts. The fixed account provides a fixed rate of interest which is set at the beginning of each contract year. The fixed interest rate will be declared monthly for new business and renewal anniversaries. Once your contract is issued, this rate will never be less than your guaranteed minimum interest rate.

Each indexed account credits interest based on the performance of the S&P 500® Index, subject to a formula known as an Indexed Account Strategy crediting method, which may include a cap or a participation rate. In addition, any interest earned in a given interest crediting period will be locked-in so that future declines in the S&P 500® Index will not take away previously credited interest.

**Interest:** The amount and method of determining and crediting interest under this annuity contract depends on how you choose to allocate the Premium between the Fixed Account and the Indexed Account Strategies. You may change your allocation at any time throughout the year, but it is not effective until the next Contract Anniversary date.

**Fixed Account:** For the amounts in the Fixed Account, the interest rate credited is determined by the Company at the beginning of each Contract Year and will not change for that year. Interest is compounded daily, but credited monthly, to the Fixed Account. The Company may change the fixed account interest rate for subsequent Contract Years, but it will never be less than the Guaranteed Minimum Interest Rate.

**Guaranteed Minimum Interest Rate:** 2.55%. This rate is subject to change prior to delivery of the annuity and may be higher or lower than the rate stated here.

**Indexed Account Strategy:** For the amounts in an Indexed Account Strategy, the interest will vary depending, in part, on the measured change of an external index. The interest rate for an Indexed Account Strategy will never be less than zero. The interest will be credited to amounts held in an Indexed Account Strategy at the end of the Contract Year. No interest will be credited to the amounts in an Indexed Account Strategy if the amounts are not held in the Indexed Account Strategy until the end of the Contract Year.

**S&P 500® Index:** Any portion of the account value allocated to an Indexed Account Strategy will earn interest based on the movement of the S&P 500® Index. Each Indexed Account Strategy has its own crediting method.

The S&P 500® Index interest crediting options are linked to the performance of the S&P 500® Index; however they do not participate directly in the Index. These options are protected by a 0.00% floor which guarantees that the interest credited to your contract will never be lower than 0.00% as a result of declines in the S&P 500® Index. If no price is available on a specific day, we use the price on the next business day.

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**Indexed Account Strategy Options:** Indexed Annuity Care offers four distinct Indexed Account Strategy crediting methods.

**Point-to-Point with Cap:** The interest that is earned is based on the movement of the Index over a twelve month period, beginning on the Index Date through the anniversary of that date. The amount of interest credited is “capped”. The Company may set a new cap each year. The cap is guaranteed never to be less than 2.00% for this annuity contract.

**Point-to-Point with Participation Rate:** The interest that is earned is based on the movement of the Index over a twelve month period, beginning on the Index Date through the anniversary of that date. The amount of interest credited is limited to the amount of the participation rate. The Company may set a new participation rate each year, but will never be less than 10%.

**Monthly Average with Cap:** The interest that is earned is based on a monthly average of the Index each month over a twelve month period, beginning on the Index Date through the anniversary of that date. The amount of interest credited is “capped”. The Company may set a new cap each year. The cap is guaranteed never to be less than 2.00% for this annuity contract.

**Monthly Average with Participation Rate:** The interest that is earned is based on a monthly average of the Index each month over a twelve month period, beginning on the Index Date through the anniversary of that date. The amount of interest credited is limited to the amount of the participation rate. The Company may set a new participation rate each year, but will never be less than 10%.

## Hypothetical Scenarios

The following pages display hypothetical scenarios of your contract based on the specified inputs of this illustration under both guaranteed and non-guaranteed assumptions. All values assume initial premium of \$230,000 allocated among the available interest crediting options as follows:

## Premium Allocation and Current Rate Assumptions

Account Strategies Chosen	First Contract Year	
	Index Cap/ Participation Rate	Initial Allocation
Point-to-Point with Cap	4.55%	0%
Point-to-Point with Participation Rate	30.00%	0%
Monthly Average with Cap	5.05%	0%
Monthly Average with Participation Rate	50.00%	0%
Fixed Account	2.75%	100%

The declared index credit caps and rates shown above are for the first year and are subject to change.

## Interest Crediting Assumptions - Guaranteed Rates

The Hypothetical Scenarios based on Guaranteed Rates assume the guaranteed minimum 0.00% interest credit in all years for premium allocated to an Index-Linked Interest Crediting Option. Premium allocated to the Fixed Account Option is credited with the declared interest rate above for the first contract year and the Guaranteed Minimum Interest Rate thereafter. In this illustration, only those values clearly labeled as guaranteed are guaranteed.

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## Interest Crediting Assumptions - Current Rates (Projected Non-Guaranteed Interest Rate)

The Hypothetical Scenarios based on Current Rates assume that the Index-Linked Interest Crediting Options listed in the previous chart will perform in 10 year cycles exactly as it has over the past 10 calendar years. It also assumes that the current declared rates listed in the previous chart for both the Index-Linked Interest Crediting Options and the Fixed Account Option will remain the same for all contract years.

It is likely that the Index will not repeat historical performance, the non-guaranteed elements - such as caps, participation rates, and other interest crediting adjustments - will change, and actual values will be higher or lower than those in this illustration, but they will not be less than the minimum guarantees. The benefits and values in this illustration are not guarantees or even estimates of the amounts you can expect from your annuity. The assumptions on which they are based are subject to change by the Company.

**Surrender Charges:** A surrender charge is the amount that will be assessed on withdrawals from your contract, when applicable. Surrender charges will be waived on withdrawals up to the penalty free withdrawal amount. You can withdraw up to 10% of the account value, each contract year after the first year, free of a surrender charge. Surrender charges will also be waived upon payment of the proceeds at the time of death.

The surrender charge is a percentage of the amount of the Account Value withdrawn. The surrender charges will be deducted in the first nine years as follows:

Contract Year	1	2	3	4	5	6	7	8	9	10+
Surrender Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

**Guaranteed Minimum Surrender Value:** The Guaranteed Minimum Surrender Value is equal to the greater of the Account Value less any applicable surrender charges or 90% of the Net Single Premium accumulated at the Fixed Account Guaranteed Minimum Interest Rate, less any withdrawals. The Fixed Account Guaranteed Minimum Interest Rate will not change for the duration of your annuity contract.

**Tax Information:** This contract is intended to be treated as an annuity contract for federal income tax purposes. The annuity may be issued with one or more riders or endorsements that add provisions for use with a qualified retirement arrangement. In any case, distributions from the annuity will generally be subject to income tax to the extent they represent earnings on the contract or contributions to a qualified retirement arrangement. Taxable distributions made before you reach age 59 ½ may be subject to a 10% penalty. As with all tax matters, you should consult your personal tax advisor.

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## Long-Term Care (LTC) Provisions:

**Long-Term Care Insurance Rider, ICC14 R529 PPA** - This is a LTC insurance rider that covers qualified LTC services, including facility services, assisted living facility services, home health and community care services, or alternative care services.

The LTC Benefit Balance can be used to pay for qualified LTC expenses incurred by an annuitant, joint annuitants, or an annuitant and eligible person (hereafter, referred to as “covered person”) after a 60 day elimination period is met. The LTC Benefit Balance will no longer be available if you elect either a full surrender or once annuity payments begin. When LTC withdrawals are being paid from the LTC Benefit Balance, the Account Value is reduced on a proportional basis.

This rider is intended to be a federally tax qualified long-term care insurance rider under Section 7702B(b) of the Internal Revenue code of 1986, as amended.

**Please refer to the Annuity Disclosure and the Annuity Buyer’s Guide, available from your insurance producer or the Company at your request.**

## Optional LTC Provisions:

**Continuation of Benefits for Long-Term Care Insurance Rider, ICC14 R530 PPA** - This is an optional rider that continues the long-term care benefits payable under the base contract LTC rider up to the amount of the Continuation of Benefit Balance. The COB Benefit becomes eligible after benefit payments under the base contract LTC rider have reduced the long-term care benefit balance to zero. No death benefit is payable under this rider.

This rider is intended to be a federally tax qualified long-term care insurance rider under Section 7702B(b) of the Internal Revenue code of 1986, as amended.

### **Optional Inflation Protection for Continuation of Benefits for Long-Term Care Insurance Rider**

The optional inflation protection increases the benefit amount under this rider. At the beginning of each contract year, except the first, the COB Benefits Balance and the monthly continuation of benefit limit for this rider will increase by the inflation rate chosen.

### **Optional Nonforfeiture Benefit for Continuation of Benefits for Long-Term Care Insurance Rider**

If the nonforfeiture benefit is selected and this rider lapses due to nonpayment of COB Premium, you will receive a shortened benefit period where the COB Balance will be the total COB premium paid for this rider.

**Options and riders are not available in all states and may vary by state.**

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## Column Descriptions:

**End of Contract Year:** This is measured from the date of contract issue.

**Age:** This represents the annuitant's (or joint equal age) at the end of the contract year.

**Premium:** This is the single premium paid to us for the contract, less any applicable premium taxes (not all states require the payment of a premium tax), and less the premium for any additional benefits or riders, if applicable.

**Account Value:** This is the total value of the contract at the end of the year, reflecting interest credits. This does not reflect any partial withdrawals or long-term care (LTC) withdrawals.

**Cash Surrender Value:** This is the amount available upon full surrender of the contract, which will be the greater of the Account Value less any applicable surrender charges or the Guaranteed Minimum Surrender Value.

**LTC Monthly Withdrawal Limit:** This is the maximum amount of long-term care withdrawals payable.

**LTC Benefit Balance:** This is the amount available for long-term care withdrawals. Each year, the LTCBB is the greater of the Account Value multiplied by the Account Value Multiplier or the net single premium multiplied by the Adjusted Net Single Premium Factor. This is reflected in the following table:

## 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
15	1.15	1.35
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

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## Account Value Summary Based on Guaranteed Rates

End of Contract Year	Age of Annuitant	Premium	Account Value	Cash Surrender Value	LTC Benefit Balance	LTC Monthly Withdrawal Limit
1	80	\$230,000.00	\$236,325	\$215,056	\$238,688	\$9,945
2	81	\$0.00	\$242,351	\$222,963	\$247,198	\$10,300
3	82	\$0.00	\$248,531	\$231,134	\$255,987	\$10,666
4	83	\$0.00	\$254,869	\$239,577	\$265,064	\$11,044
5	84	\$0.00	\$261,368	\$248,300	\$274,436	\$11,435
6	85	\$0.00	\$268,033	\$257,312	\$284,115	\$11,838
7	86	\$0.00	\$274,868	\$266,622	\$294,108	\$12,255
8	87	\$0.00	\$281,877	\$276,239	\$304,427	\$12,684
9	88	\$0.00	\$289,065	\$286,174	\$315,080	\$13,128
10	89	\$0.00	\$296,436	\$296,436	\$326,079	\$13,587
15	94	\$0.00	\$336,209	\$336,209	\$386,640	\$16,110
20	99	\$0.00	\$381,318	\$381,318	\$438,516	\$18,271
25	104	\$0.00	\$432,480	\$432,480	\$497,352	\$20,723
30	109	\$0.00	\$490,506	\$490,506	\$564,081	\$23,503
35	114	\$0.00	\$556,317	\$556,317	\$639,764	\$26,657

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## Account Value Summary Based on Current (Non-Guaranteed) Rates

End of Contract Year	Age of Annuitant	Premium	Account Value	Cash Surrender Value	LTC Benefit Balance	LTC Monthly Withdrawal Limit
1	80	\$230,000.00	\$236,325	\$215,056	\$238,688	\$9,945
2	81	\$0.00	\$242,824	\$223,398	\$247,680	\$10,320
3	82	\$0.00	\$249,502	\$232,036	\$256,987	\$10,708
4	83	\$0.00	\$256,363	\$240,981	\$266,617	\$11,109
5	84	\$0.00	\$263,413	\$250,242	\$276,584	\$11,524
6	85	\$0.00	\$270,657	\$259,830	\$286,896	\$11,954
7	86	\$0.00	\$278,100	\$269,757	\$297,567	\$12,399
8	87	\$0.00	\$285,748	\$280,033	\$308,607	\$12,859
9	88	\$0.00	\$293,606	\$290,670	\$320,030	\$13,335
10	89	\$0.00	\$301,680	\$301,680	\$331,848	\$13,827
15	94	\$0.00	\$345,506	\$345,506	\$397,332	\$16,555
20	99	\$0.00	\$395,699	\$395,699	\$455,053	\$18,961
25	104	\$0.00	\$453,183	\$453,183	\$521,160	\$21,715
30	109	\$0.00	\$519,018	\$519,018	\$596,871	\$24,870
35	114	\$0.00	\$594,418	\$594,418	\$683,581	\$28,483

See Account Value Summary Based on Guaranteed Rates Table for Guaranteed Rates. Benefits and values are not guaranteed. Assumptions upon which values are based are subject to change by the insurer. Results may vary.

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## **Annuity Payment Options:**

This single premium indexed annuity contract is a deferred annuity contract. This annuity contract guarantees an annuity income stream of payments upon the Maturity Date. Since payouts begin at a future date, you don't pay taxes on the interest the annuity earns until the contract value is paid to you. The contract provides a choice of settlement options, shown below, so you can choose an income stream that is appropriate for your needs. The automatic annuity option is Life Annuity with Guaranteed Period of 10 years.

The annuity payment options available are:

Income for a Fixed Period

Life Annuity

Life Annuity with a Guaranteed Period

Joint and Survivor Life Annuity

Joint and Survivor Life Annuity with a Guaranteed Period

This annuity payment estimation is based on annuitization occurring in contract year 10:

	Guaranteed Monthly Payment	Non-Guaranteed Monthly Payment
Annuitized Value	\$296,436	\$301,680
Income Rate per \$1,000	\$7.68	\$7.68
Life Annuity with 120 Guaranteed Payments	\$2,276.63	\$2,316.90

The amount of the monthly payment will be based on the cash surrender value. The LTCBB is no longer available if either a full contract surrender or annuitization is elected.

## **Hypothetical Scenarios:**

Indexed Annuity Care contains Index-Linked Interest Crediting Options that are tied to the performance of the S&P 500® Index. The following illustrations demonstrate how the contract would perform over a 10-year period under three hypothetical

### **Scenario 1 - 'Most Recent' Scenario**

This scenario uses values from the S&P 500® Index over the past 10 calendar years, ending December 31, 2022.

### **Scenario 2 - The 'Low' Scenario**

This scenario uses values from the S&P 500® Index from the 10-year period out of the last 20 calendar years in which the Index experienced the lowest average annual growth.

### **Scenario 3 - The 'High' Scenario**

This scenario uses values from the S&P 500® Index from the 10-year period out of the last 20 calendar years in which the Index experienced the highest average annual growth.

Note: The 'High' Scenario represents the 10-year period during the last 20 years resulting in the most growth in the S&P 500® Index. This is not necessarily the 10-year period during the last 20 years when the largest amount of indexed interest would have been credited to the strategy. The 'Low' Scenario represents the 10-year period during the last 20 years resulting in the least growth in the S&P 500® Index. Again, this is not necessarily the 10-year period during the last 20 years when the smallest amount of indexed interest would have been credited to the strategy.

Tabular and graphical results of the three scenarios are provided.

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	Base Annuity
Initial LTC Benefit Balance	<b>\$232,300</b>
Total LTC Benefit Balance	<b>\$232,300</b>
Total LTC Benefit Period	<b>24 Months</b>
Initial Monthly Benefit <i>Home Health Care, LTC Facility, Assisted Living Facility, Adult Day Care, (see Outline of Coverage)</i>	<b>\$9,679</b>
LTC Benefit Balance Account Value Multiplier	<b>Factor Increases from 1.01 in Year 1 to 1.15 in Years 15 and Beyond</b>
Rider Inflation Option	<b>N/A</b>
<b><i>Total Initial Premium</i></b>	<b>\$230,000</b>
<b><i>Subsequent Annual Premium</i></b>	<b>\$0.00</b>

Benefits and values are based on Current (Non-Guaranteed) rates, assume no withdrawals, and are based on the premium shown.

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## LTC Benefit Withdrawals

LTC withdrawals can be taken from the Long-Term Care Benefit Balance (LTCBB) for the actual monthly expenses for qualified LTC services up to the monthly LTC limit. The numbers below are based on the LTCBB values used previously in this illustration.

The basic withdrawal period is 24 Months.

### Maximum Monthly LTC Withdrawals for One Covered Person - 24 Month Option

Withdrawals Beginning at End of Year	Age	Monthly Maximum Amount from LTCBB at Guaranteed Interest	Monthly Maximum Amount from LTCBB at Projected Interest
5	84	\$11,435	\$11,524
10	89	\$13,587	\$13,827
15	94	\$16,110	\$16,555
20	99	\$18,271	\$18,961
25	104	\$20,723	\$21,715
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35	114	\$26,657	\$28,483

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### Individual Single Premium Deferred Fixed Indexed Annuity with Index-Linked Interest and a Long-Term Care Insurance Rider

**Disclaimer:** This is a solicitation of insurance. An insurance producer will contact you. This contract with the riders may not cover all of the costs associated with long-term care incurred by a covered person during the period of coverage. The long-term care insurance riders have exclusions, limitations and reductions. Please review the accompanying outlines of coverage for a description of benefits, eligibility, limitations and exclusions. **The State Life Insurance Company, Indianapolis, Indiana,** will do limited medical underwriting to determine if an applicant is (are) eligible for coverage.

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