

# Asset Care<sup>®</sup>

**Prepared for:**

Sam Sample  
Sally Sample

**Presented by:**

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THE STATE LIFE INSURANCE COMPANY<sup>®</sup> | a ONEAMERICA<sup>®</sup> company  
One American Square, P.O. Box 406 | Indianapolis, IN 46206-0406*

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# How does Asset Care work?

## Funding your LTC



- Funding: 401k, IRA, 403b
- Guaranteed cash value growth
- Optional COB rider can extend LTC benefits beyond the base face amount



\$149,999

401k, IRA, 403b



\$18,750

10-Pay Whole Life Premium (Annually)



\$142,120

Whole Life Face Amount

## More than just nursing home care

Long-term care (LTC) is intended to provide support to those who need assistance due to severe cognitive impairment, or help completing Activities of Daily Living (ADLs) like eating or bathing. Our LTC solutions can help you pay for almost any level of care, ranging from local care during the day to more specialized support:

- Home health care
- Assisted living
- Nursing home
- Adult day care
- Hospice

**Note:** Benefits will be paid monthly up to the monthly benefit limit based on the actual number of days the insured is confined or receiving qualified long-term care services.

## Benefits beyond traditional LTC

This suite of whole life-based products can help you retain your independence, preserve your dignity and leave a legacy for your loved ones by offering:

- Tax-free LTC benefits
- A death benefit

## Benefit triggers\*



You cannot perform at least two of six Activities of Daily Living (ADLs), which include bathing, maintaining continence, dressing yourself, eating/feeding yourself, toileting (including getting on and off a toilet) and transferring (for example, from a bed to a chair).



You require care as a result of a severe cognitive impairment (such as Alzheimer's disease).

\*To be eligible for benefits, the insured 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.

## Elimination Period

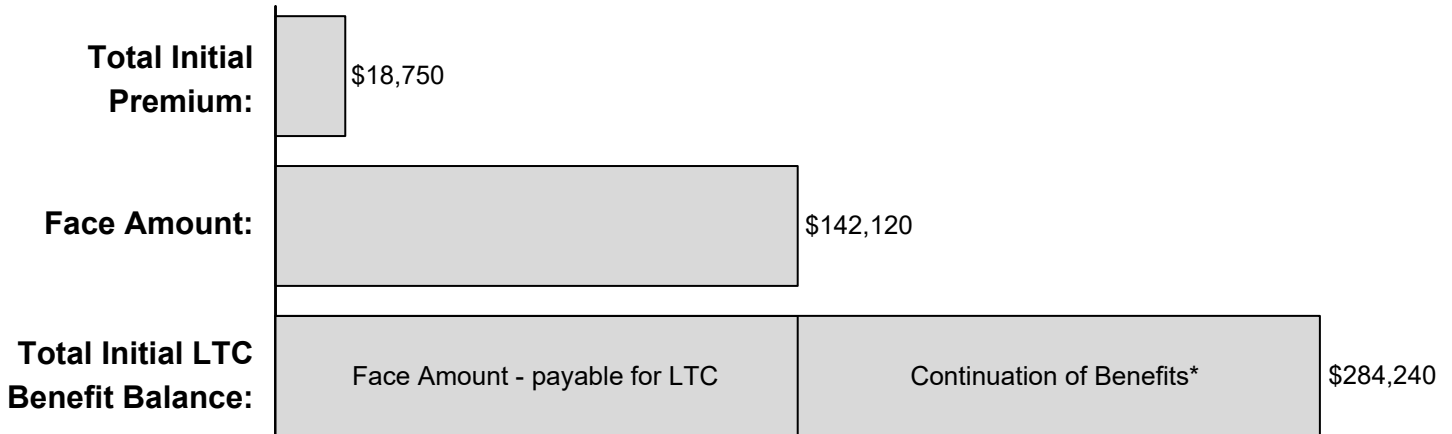
90 days is the elimination period to access LTC benefits once you have a benefit trigger. However, Home Health Care is available after 0 days.

**Note:** Not all features and benefits of the policy are shown here. For additional details of all features and benefits, please see the policy.

State: IL

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Male, 65  
Preferred Non-Tobacco

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\*Continuation of Benefits begins once the policy Face Amount is exhausted.

**Initial LTC Benefit Limit,  
For One or Both Individuals\*\*:**

\$8,527 Monthly (\$4,264 Monthly, per person)

**End of Year 10 LTC Benefit Limit,  
For One or Both Individuals\*\*:**

\$11,126 Monthly (\$5,563 Monthly, per person)

*\*\*If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

### Premiums:

Single Pay Annuity Premium - \$149,999

10-Pay Life Premium\*\*\* - \$7,436

10-Pay LTC Premium\*\*\* - \$11,314

\*\*\*Automatically funded by withdrawals from Single Pay Annuity. See Ledger page for details.

### Features and Benefits:

Benefit Period - 33 Months AOB<sup>1</sup> / 33 Months COB<sup>2</sup>

Inflation Option - 3% AOB<sup>1</sup> / 3% COB<sup>2</sup>

Inflation Duration - 20 Years

Guaranteed Cash Value

Waiver of Premium

<sup>1</sup> Acceleration of Benefits

<sup>2</sup> Continuation of Benefits

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Single Premium: \$149,999.12

End of Policy Year	Life Premium / Annuity Withdrawal*	Total Cash Surrender Value	Total Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$18,749.89	\$121,474	\$275,608	\$284,240	\$4,264	\$4,264
2	\$18,749.89	\$114,026	\$258,808	\$292,767	\$4,392	\$4,392
3	\$18,749.89	\$107,308	\$241,723	\$301,550	\$4,523	\$4,523
4	\$18,749.89	\$100,255	\$224,348	\$310,598	\$4,659	\$4,659
5	\$18,749.89	\$92,863	\$206,677	\$319,915	\$4,799	\$4,799
6	\$18,749.89	\$85,125	\$188,706	\$329,514	\$4,943	\$4,943
7	\$18,749.89	\$77,039	\$170,429	\$339,400	\$5,091	\$5,091
8	\$18,749.89	\$68,596	\$151,842	\$349,581	\$5,244	\$5,244
9	\$18,749.89	\$68,886	\$142,120	\$360,070	\$5,401	\$5,401
10	\$18,749.89	\$79,044	\$142,120	\$370,871	\$5,563	\$5,563
11	\$0.00	\$81,736	\$142,120	\$381,996	\$5,730	\$5,730
12	\$0.00	\$84,465	\$142,120	\$393,456	\$5,902	\$5,902
13	\$0.00	\$87,222	\$142,120	\$405,261	\$6,079	\$6,079
14	\$0.00	\$89,995	\$142,120	\$417,418	\$6,261	\$6,261
15	\$0.00	\$92,772	\$142,120	\$429,941	\$6,449	\$6,449
20	\$0.00	\$106,175	\$142,120	\$498,421	\$7,476	\$7,476
25	\$0.00	\$117,081	\$142,120	\$513,374	\$7,701	\$7,701
30	\$0.00	\$124,425	\$142,120	\$513,374	\$7,701	\$7,701
35	\$0.00	\$129,282	\$142,120	\$513,374	\$7,701	\$7,701
40	\$0.00	\$131,880	\$142,120	\$513,374	\$7,701	\$7,701
45	\$0.00	\$133,938	\$142,120	\$513,374	\$7,701	\$7,701
50	\$0.00	\$135,632	\$142,120	\$513,374	\$7,701	\$7,701
55	\$0.00	\$136,984	\$142,120	\$513,374	\$7,701	\$7,701
56	\$0.00	\$142,120	\$142,120	\$513,374	\$7,701	\$7,701

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.

**\*Values do not reflect any withholding for taxes. If tax withholding is not waived, the life insurance policy will be issued using the net income generated from the annuity minus withholding and will have a smaller face amount and LTC benefits than illustrated.**

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End of Policy Year	Life Cash Surrender Value	Annuity Cash Surrender Value	Total Cash Surrender Value	Face Amount	Annuity Account Value	Total Death Benefit
1	\$0	\$121,474	\$121,474	\$142,120	\$133,488	\$275,608
2	\$6,673	\$107,353	\$114,026	\$142,120	\$116,688	\$258,808
3	\$14,677	\$92,631	\$107,308	\$142,120	\$99,603	\$241,723
4	\$22,961	\$77,294	\$100,255	\$142,120	\$82,228	\$224,348
5	\$31,534	\$61,329	\$92,863	\$142,120	\$64,557	\$206,677
6	\$40,403	\$44,722	\$85,125	\$142,120	\$46,586	\$188,706
7	\$49,579	\$27,460	\$77,039	\$142,120	\$28,309	\$170,429
8	\$59,069	\$9,527	\$68,596	\$142,120	\$9,722	\$151,842
9	\$68,886	\$0	\$68,886	\$142,120	\$0	\$142,120
10	\$79,044	\$0	\$79,044	\$142,120	\$0	\$142,120
11	\$81,736	\$0	\$81,736	\$142,120	\$0	\$142,120
12	\$84,465	\$0	\$84,465	\$142,120	\$0	\$142,120
13	\$87,222	\$0	\$87,222	\$142,120	\$0	\$142,120
14	\$89,995	\$0	\$89,995	\$142,120	\$0	\$142,120
15	\$92,772	\$0	\$92,772	\$142,120	\$0	\$142,120

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### Long-Term Care (LTC) and Inflation Protection Rider (IPR) Options

AOB Duration	AOB IPR	COB Duration	COB IPR	Total Initial Premium (No Inflation)	Total Initial Premium (20 Year IPR)	Total Initial Premium (Lifetime IPR)
33 Months	None	No COB	No COB	\$9,224	N/A	N/A
		33 Months	None	\$11,898	N/A	N/A
			3%	N/A	\$14,174	\$14,995
			5%	N/A	\$16,361	\$18,584
		Lifetime	None	\$15,782	N/A	N/A
			3%	N/A	\$21,494	\$23,861
			5%	N/A	\$26,895	\$33,375
	3%	No COB	No COB	N/A	\$13,800	\$15,048
		33 Months	3%	N/A	\$18,750	\$20,819
		Lifetime		N/A	\$26,070	\$29,685
	5%	No COB	No COB	N/A	\$18,440	\$21,742
		33 Months	5%	N/A	\$25,577	\$31,102
		Lifetime		N/A	\$36,111	\$45,893

The values shown in this table represent LTC premium options and include life premium.

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Policy Number:	N/A	Acceleration of Benefits Duration:	33 Months
Product Funding Option:	Single Premium Annuity	AOB Inflation:	3%
Payment Period:	10-Pay	Continuation of Benefits:	Yes
Return of Premium:	N/A	COB Duration:	33 Months
Tax Qualification:	Qualified	COB Payment Option:	10-Pay
Input Method:	Annuity Premium Amount	COB Inflation:	3%
Premium Amount:	N/A	Include COB Rider in Premium:	Yes
Face Amount:	\$142,120.00	Inflation Protection Duration:	20 Years
Monthly LTC Benefit:	N/A	Premium Drop-In Rider:	N/A
Annuity Premium Amount:	\$150,000.00	Total Premium Drop-In Amount:	N/A
Life Premium Amount:	N/A	Nonforfeiture Rider:	No
Policyholder pays Life premium directly:	N/A	Quote Date:	07/26/2023
Starting year 1 through year:	N/A		

### Client Disclosures:

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