

How asset-based long-term care works

The Care Solutions® portfolio offers a suite of asset-based long-term care (LTC) products that can provide individuals and couples with options to help them protect against the threat of LTC expenses — and still provide value if care is never needed.

By using the time-tested concepts of life insurance and annuities as their foundation, the Care Solutions products can help you prepare for these retirement concerns:

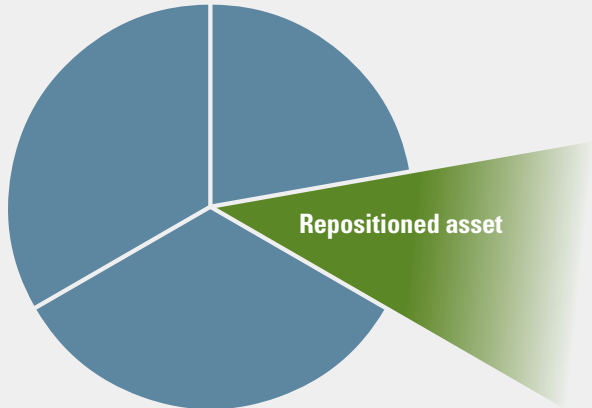
- Living a long life
- Covering LTC costs
- Helping with asset accumulation
- Assisting with wealth transfer

An asset-based LTC contract offers you

- Premiums that never increase
- Benefits even if LTC is never needed
- Flexibility of either a single or two-person contract

Your assets

Asset-based LTC contracts work by leveraging existing assets to help pay for LTC expenses only if they are needed. And, if LTC expenses aren't incurred, then the assets pass on to your beneficiary — your family or favorite charity.



Repositioned asset can provide:

- Death benefit
- Cash value
- Long-term care
- Optional extended long-term care benefits

NOT A DEPOSIT	NOT FDIC OR NCUSIF INSURED	NOT GUARANTEED BY THE INSTITUTION	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	MAY GO DOWN IN VALUE
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Products and financial services provided by

THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA® company

P.O. Box 406 | Indianapolis, IN 46206 | 1-800-275-5101 | www.oneamerica.com



The win-win LTC solution

Asset-based long-term care policies can provide you with LTC benefits if you need it, but also allows you to keep your assets as a legacy if you never need LTC. Consider it a part of your overall estate planning.

Note: Products underwritten and issued by The State Life Insurance Company, Indianapolis, IN. This policy is medically underwritten and requires you to qualify for coverage. The long-term care insurance riders have exclusions and limitations. For cost and complete details of coverage, call or write your insurance producer for the company. May not be available in all states. Guarantees are subject to the claims paying ability of State Life.

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