



# Asset-Care<sup>®</sup>

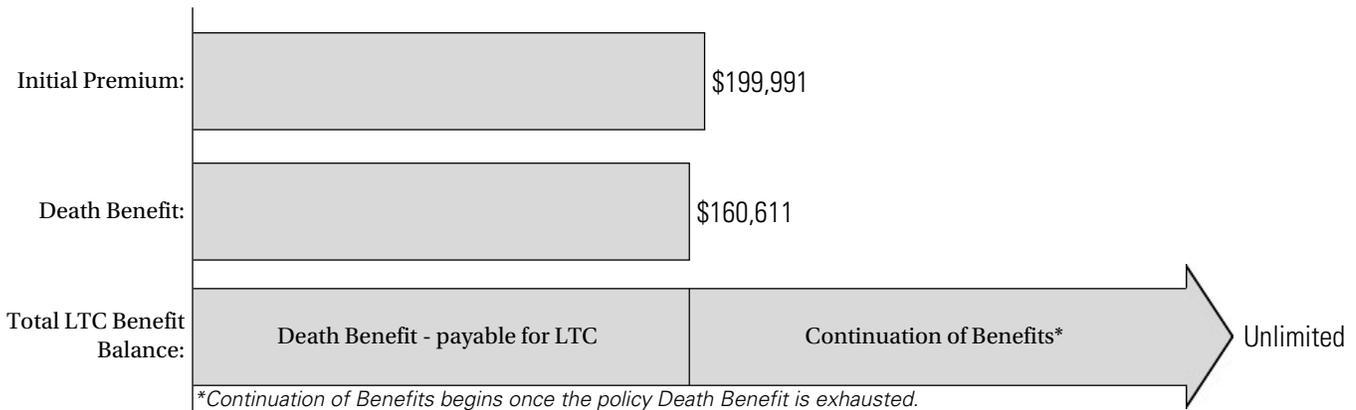
**Product:** Asset-Care I - Single Premium (cash)  
**State:** IL

**Presented by:**  
Jack Lenenberg  
(800) 891-5824  
LTCPartner.com

**Prepared for:**  
Valued Client  
Male, 60  
Class: Non-Smoker

Valued Client  
Female, 60  
Class: Non-Smoker

<b>Total Initial Premium:</b>	\$199,991
<b>Death Benefit:</b>	\$160,611
<b>Total LTC Benefit Balance / Benefit Period:</b>	Unlimited / Lifetime



<b>Initial LTC Benefit Limit, Per Individual:</b>	\$6,424 Monthly \$77,088 Annually
<b>Initial LTC Benefit Limit, For One or Both Individuals**:</b>	\$12,848 Monthly (\$6,424 per person) \$154,176 Annually (\$77,088 per person)

*\*\*If both insureds 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.*

**Product Features:**

Single Premium - \$81,600  
Guaranteed Return of Premium\*\*\*  
4% Acceleration Rate / 25 Months  
Guaranteed Cash Value Accumulation  
\*\*\*Excludes cost of enhanced LTC monthly payout

**Continuation of Benefits Data:**

Single Premium - \$118,391  
Benefit Balance - Unlimited  
Benefit Period - Lifetime  
Inflation Option - 3% Compound

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

## THE STATE LIFE INSURANCE COMPANY<sup>®</sup>



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### PREMIUM, CASH VALUE, AND LTC BENEFIT SUMMARY - GUARANTEED

Policy Year	Joint Equal Age	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Benefit Balance	Base Policy Annual Benefit Per Person	COB Rider Annual Benefit Per Person
1	61	\$199,991	\$81,600	\$160,611	Unlimited	\$77,088	\$77,088
5	65	\$0	\$79,822	\$160,611	Unlimited	\$77,088	\$86,763
10	70	\$0	\$79,471	\$160,611	Unlimited	\$77,088	\$100,582
15	75	\$0	\$95,062	\$160,611	Unlimited	\$77,088	\$116,603
20	80	\$0	\$109,426	\$160,611	Unlimited	\$77,088	\$135,174
25	85	\$0	\$122,170	\$160,611	Unlimited	\$77,088	\$156,704
30	90	\$0	\$131,940	\$160,611	Unlimited	\$77,088	\$181,663
35	95	\$0	\$139,349	\$160,611	Unlimited	\$77,088	\$210,597
40	100	\$0	\$144,060	\$160,611	Unlimited	\$77,088	\$244,140

Table assumes policy and rider remain in force and no withdrawals have been made through given year.

#### Client Disclosures

- OneAmerica is the marketing name for The State Life Insurance Company<sup>®</sup> (State Life).
- Asset-Care is a whole life insurance or whole life and annuity combination that allows access to 100% of the life policy death benefit and/or annuity cash value for qualifying LTC expenses (paid monthly).
- Asset-Care is subject to medical approval. Asset-Care is issued and medically underwritten by State Life. Policies and riders may not be available in all states and may vary by state.
- Exclusions, restrictions, limitations, and reductions in benefits will, in certain situations, apply to this policy. For full details, please see your policy, discuss with your financial services professional or call us at 1-844-833-5520.
- 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 and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.
- The rates shown for Asset-Care are based on several factors including health factors of the proposed insured and optional riders chosen. Rates may change based on changes in the proposed insured's health status.
- A minimum premium amount is required. Care Solutions premiums may be funded with a single premium or, depending on the product, paid annually, semi-annually, quarterly, or monthly. There are charges for all modes except annual.
- Surrender charges apply, except as specifically stated in the contract.
- Some optional riders, such as the LTC Benefits Continuation Rider, are available with this product for additional premium.
- Not all ages and/or options are available on this calculator.
- For additional options, please see your policy or financial services professional.
- Premiums are not guaranteed until the policy is issued.

• NOT A DEPOSIT • NOT FDIC OR NCUA INSURED • NOT BANK OR CREDIT UNION GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A CONDITION TO ANY BANKING SERVICE • MAY LOSE VALUE

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