

Annuity Care[®] II



Annuity Care[®] II Illustration

Single Premium Deferred Annuity
with Long-Term Care Insurance Riders

Presented on:
April 01, 2020

Prepared for:
Valued Client

Prepared by:
JACK L LENENBERG

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*
One American Square, P.O. Box 6062 | Indianapolis, IN 46206-6062

THIS ILLUSTRATION IS NOT AN OFFER TO CONTRACT

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Single Premium Deferred Annuity with Long-Term Care Insurance Riders - Illustration

Prepared for:
Valued Client

Gender: Female

Age: 65

State: FL

Contract Premium: \$150,000.00
Net Single Premium: \$132,915.00
Presented by: JACK L LENENBERG

Annuity Type: Non-Qualified

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

Single Premium Deferred Annuity with Long-Term Care Insurance Riders

Description of Contract: Annuity Care II is a single premium deferred fixed interest annuity that combines long-term asset growth and long-term care (LTC) benefits. This LTC benefit is built-in to the annuity, providing you with a combination of annuity value and additional long-term care benefits should you need them. Also included is a Continuation of Benefits (COB) for LTC provision. This provision allows for continued benefit payment of covered expenses for qualified LTC services.

Other Things You Should Know About This Contract and Riders:

Contract Premium: The single amount you pay for this contract.

Net Single Premium: The Contract Premium is reduced for the optional COB Inflation benefit by \$17,085.00.

Guaranteed Interest Rate: Accumulated Value (AV): For the first contract year, the guaranteed and projected (non-guaranteed) interest rates are both 1.00%. After the first contract year, the guaranteed interest rate on the AV is 1.00%. LTC Accumulated Value (LTC AV): For the first five contract years, the guaranteed interest rate and the projected (non-guaranteed) interest rate are both 1.00%. After the fifth contract year, the guaranteed interest rate on the LTC AV is 1.00%. The rates in your contract may differ from this illustration.

Projected (Non-Guaranteed) Interest Rate: Accumulated Value (AV): The projected (non-guaranteed) interest rate in all years is 1.00%. The projected (non-guaranteed) interest rate on the LTC Accumulated Value (LTC AV) is 1.00%.

Tax Information: The values illustrated do not reflect withdrawals. All AV withdrawals are subject to federal income tax, to the extent of the gain in the contract. Withdrawals prior to the owner reaching age 59 1/2 will generally be subject to an additional 10 percent federal income tax penalty. LTC AV withdrawals are considered federally tax-qualified and income tax-free as a reduction in basis. This illustration should not be relied on for tax advice. Any tax issues regarding this illustration or the contract should be reviewed with the owner's tax advisors.

Cash Surrender Value: The AV, minus any surrender charges, is available to the owner upon surrender of the contract. Surrender charges are waived on partial surrenders up to 10% of your AV (as of the beginning of the contract year) after the first contract year. Full surrenders within 12 months of a partial surrender will result in a recapture of the waived surrender charges. Any partial surrender from the AV proportionally reduces the LTC AV. Surrender charges will be waived on qualifying LTC withdrawals from the LTC AV. Upon full surrender, these 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%

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Continuation of Benefits Provision: The COB provision will continue coverage of qualifying long-term care expenses under the contract. There is a monthly charge deducted from the AV to pay for the Continuation of Benefits (COB) provision. The LTCAV is reduced on a proportional basis for the monthly charges to the AV. Based on the issue age(s) and COB option selected for this illustration, the monthly cost as a percentage of the LTCAV is 0.112%. The percentage is guaranteed to never change. At issue, the COB monthly benefit limit will equal the LTCAV divided by 24 months.

LTC Accumulated Value: The amount available for payment of covered expenses for qualifying long-term care services incurred under the contract.

COB Balance: The amount available under the Continuation of Benefits provision, which is available only when long-term care payments have reduced the LTCAV to zero (0).

Total LTC Balance: The sum of the LTCAV and COB Balance.

LTC Monthly Benefit: The amount payment will be based upon is the amount of actual expenses incurred for qualifying long-term care covered expenses up to the LTC Monthly Benefit.

LTC Withdrawals: The LTCAV can be used by the owner to pay qualified LTC expenses incurred by a covered person after a 90-day elimination period is met. An outline of coverage will be provided to you with the eligibility requirements, exclusions and limitations. The LTCAV is no longer available if you elect either a full surrender or annuitization of the contract. The withdrawal period for the LTCAV is 24 months. When LTC withdrawals are paid from the LTCAV, the AV is reduced on a proportional basis.

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

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Guaranteed Interest Rates

End of Contract Year	Age	Accumulated Value	Cash Surrender Value	LTC Accumulated Value	COB Balance	Total LTC Balance*
1	66	\$132,450	\$120,530	\$132,450	\$398,309	\$530,759
2	67	\$131,988	\$121,429	\$131,988	\$418,224	\$550,212
3	68	\$131,527	\$122,320	\$131,527	\$439,135	\$570,662
4	69	\$131,068	\$123,204	\$131,068	\$461,092	\$592,160
5	70	\$130,610	\$124,080	\$130,610	\$484,147	\$614,757
6	71	\$130,154	\$124,948	\$130,154	\$508,354	\$638,508
7	72	\$129,700	\$125,809	\$129,700	\$533,772	\$663,472
8	73	\$129,247	\$126,662	\$129,247	\$560,461	\$689,708
9	74	\$128,796	\$127,508	\$128,796	\$588,484	\$717,280
10	75	\$128,346	\$128,346	\$128,346	\$617,908	\$746,254
11	76	\$127,898	\$127,898	\$127,898	\$648,803	\$776,701
12	77	\$127,452	\$127,452	\$127,452	\$681,244	\$808,696
13	78	\$127,007	\$127,007	\$127,007	\$715,306	\$842,313
14	79	\$126,563	\$126,563	\$126,563	\$751,071	\$877,634
15	80	\$126,121	\$126,121	\$126,121	\$788,625	\$914,746
16	81	\$125,681	\$125,681	\$125,681	\$828,056	\$953,737
17	82	\$125,242	\$125,242	\$125,242	\$869,459	\$994,701
18	83	\$124,805	\$124,805	\$124,805	\$912,932	\$1,037,737
19	84	\$124,369	\$124,369	\$124,369	\$958,578	\$1,082,947
20	85	\$123,935	\$123,935	\$123,935	\$1,006,507	\$1,130,442
21	86	\$123,503	\$123,503	\$123,503	\$1,056,833	\$1,180,336
22	87	\$123,071	\$123,071	\$123,071	\$1,109,674	\$1,232,745
23	88	\$122,642	\$122,642	\$122,642	\$1,165,158	\$1,287,800
24	89	\$122,214	\$122,214	\$122,214	\$1,223,416	\$1,345,630
25	90	\$121,787	\$121,787	\$121,787	\$1,284,587	\$1,406,374
26	91	\$121,362	\$121,362	\$121,362	\$1,348,816	\$1,470,178
27	92	\$120,938	\$120,938	\$120,938	\$1,416,257	\$1,537,195
28	93	\$120,516	\$120,516	\$120,516	\$1,487,070	\$1,607,586
29	94	\$120,095	\$120,095	\$120,095	\$1,561,423	\$1,681,518
30	95	\$119,676	\$119,676	\$119,676	\$1,639,494	\$1,759,170
31	96	\$119,258	\$119,258	\$119,258	\$1,721,469	\$1,840,727
32	97	\$118,842	\$118,842	\$118,842	\$1,807,543	\$1,926,385
33	98	\$118,427	\$118,427	\$118,427	\$1,897,920	\$2,016,347
34	99	\$118,013	\$118,013	\$118,013	\$1,992,816	\$2,110,829
35	100	\$117,601	\$117,601	\$117,601	\$2,092,457	\$2,210,058
36	101	\$117,191	\$117,191	\$117,191	\$2,197,080	\$2,314,271
37	102	\$116,781	\$116,781	\$116,781	\$2,306,934	\$2,423,715

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End of Contract Year	Age	Accumulated Value	Cash Surrender Value	LTC Accumulated Value	COB Balance	Total LTC Balance*
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39	104	\$115,967	\$115,967	\$115,967	\$2,543,394	\$2,659,361
40	105	\$115,563	\$115,563	\$115,563	\$2,670,564	\$2,786,127
41	106	\$115,159	\$115,159	\$115,159	\$2,804,092	\$2,919,251
42	107	\$114,757	\$114,757	\$114,757	\$2,944,297	\$3,059,054
43	108	\$114,356	\$114,356	\$114,356	\$3,091,512	\$3,205,868
44	109	\$113,957	\$113,957	\$113,957	\$3,246,087	\$3,360,044
45	110	\$113,559	\$113,559	\$113,559	\$3,408,392	\$3,521,951
46	111	\$113,163	\$113,163	\$113,163	\$3,578,811	\$3,691,974
47	112	\$112,768	\$112,768	\$112,768	\$3,757,752	\$3,870,520
48	113	\$112,374	\$112,374	\$112,374	\$3,945,640	\$4,058,014
49	114	\$111,982	\$111,982	\$111,982	\$4,142,922	\$4,254,904
50	115	\$111,591	\$111,591	\$111,591	\$4,350,068	\$4,461,659

* Includes LTC Accumulated Value and Continuation of Benefits Balance. Values do not reflect partial surrenders.

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Non-Guaranteed assumptions: Accumulated Value 1.00%; LTC Accumulated Value 1.00% all years. This is an illustration, not a contract. These interest rates are not guaranteed and are subject to change. As a result, the actual values may be more or less favorable than those illustrated.

* Includes LTC Accumulated Value and Continuation of Benefits Balance. Values do not reflect partial surrenders.

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Annuity Payment Options:

This single premium annuity contract is a deferred annuity contract. This annuity contract guarantees an annuity income stream of payments upon the Maturity Date. Since the payout options 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	\$128,346	\$128,346
Income Rate per \$1,000	\$4.61	\$4.61
Life Annuity with 120 Guaranteed Payments	\$591.68	\$591.68

In the first contract year, the amount of the monthly payment will be based on the cash surrender value. After the first contract year, the amount of the monthly payment will be based on the accumulated value.

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COB Optional Benefits

Inflation Protection for COB: This optional inflation protection increases the Continuation of Benefits monthly benefit and COB Balance by 5% compounded. This increase occurs on each contract anniversary.

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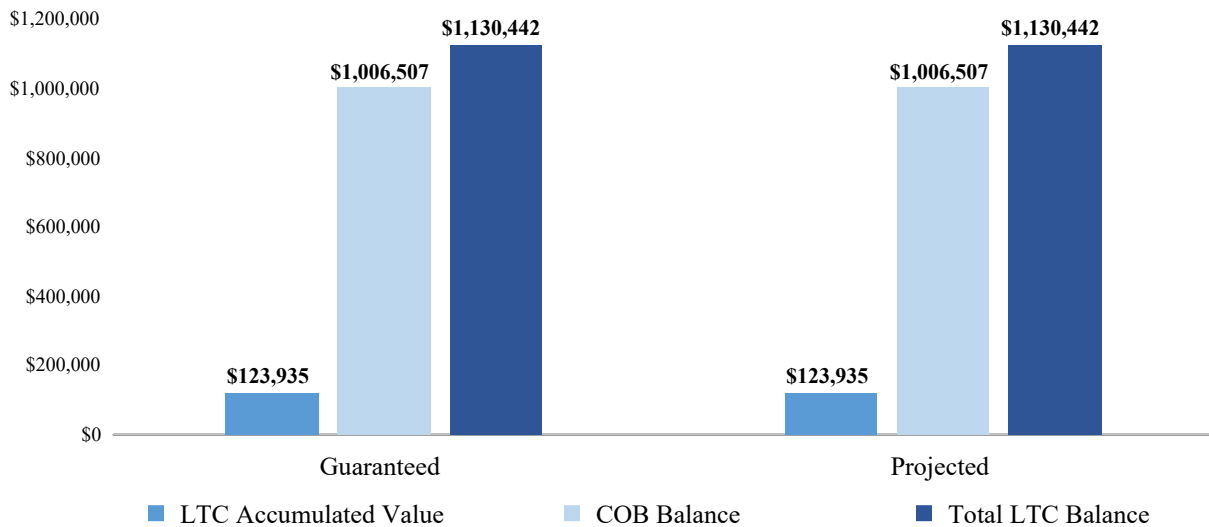
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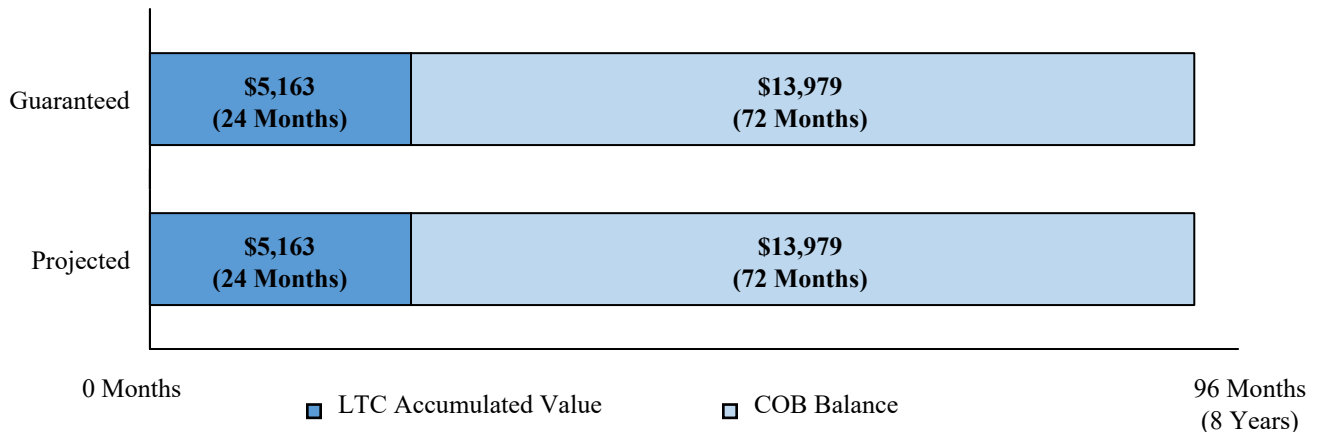
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Annuity Care[®] II - LTC Overview

Year 20 LTC Values



Year 20 LTC Monthly Benefit Limit



The values shown are based on the contract premium above, assuming no withdrawals and 5% optional inflation protection on the COB Balance. More information can be found in the preceding pages of this illustration. LTC monthly benefits are withdrawn first from the LTCAV. The COB Balance is available only when LTC payments have reduced the LTCAV to zero.

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Annuity Care II
LTC Monthly Benefit Limits
Based on Guaranteed Interest Rates
COB with 5% Inflation

End of Contract Year	LTCAV Monthly Withdrawal Limit	LTCAV Withdrawal Period (Months)	COB Monthly Benefit Limit	COB Coverage Period (Months)
1	\$5,518.79	24	\$5,532.07	72
2	\$5,499.52	24	\$5,808.68	72
3	\$5,480.32	24	\$6,099.11	72
4	\$5,461.19	24	\$6,404.07	72
5	\$5,442.12	24	\$6,724.27	72
6	\$5,423.12	24	\$7,060.48	72
7	\$5,404.19	24	\$7,413.51	72
8	\$5,385.32	24	\$7,784.18	72
9	\$5,366.52	24	\$8,173.39	72
10	\$5,347.78	24	\$8,582.06	72
11	\$5,329.11	24	\$9,011.16	72
12	\$5,310.51	24	\$9,461.72	72
13	\$5,291.97	24	\$9,934.81	72
14	\$5,273.49	24	\$10,431.55	72
15	\$5,255.08	24	\$10,953.13	72
20	\$5,163.99	24	\$13,979.27	72
25	\$5,074.47	24	\$17,841.49	72
30	\$4,986.51	24	\$22,770.76	72
35	\$4,900.07	24	\$29,061.91	72
40	\$4,815.13	24	\$37,091.17	72
45	\$4,731.66	24	\$47,338.78	72
50	\$4,649.63	24	\$60,417.62	72

Table assumes no withdrawals have been made through given year.

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Single Premium Deferred Annuity
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Note: This is a solicitation of insurance. An insurance producer will contact you. The long-term care insurance riders have exclusions, limitations and reductions.

This contract and long-term care insurance riders have limitations and exclusions. Certain types of care and conditions are excluded from eligibility for the long-term care benefit. Those excluded are:

- Care provided by a member of an Annuitant's or Eligible Person's Immediate family
- Services or supplies that are paid by Medicare, any state or Federal Worker's Compensation law, or any other governmental program except Medicaid
- Care received due to an intentionally self-inflicted injury
- Care provided due to an injury received as a result of participation in a felony, riot or insurrection
- Care provided due to alcoholism or drug addiction
- Care for which no charge is normally made in the absence of insurance
- Care received outside of the United States

Preexisting conditions

- A preexisting condition is a condition for which medical advice was given or treatment was recommended by, or received from, a Physician within six months preceding the Effective Date of coverage of an Annuitant or Eligible Person. We may not exclude coverage for Qualified Long-Term Care Services which result from a preexisting condition unless such services begin within six months following the Effective Date of coverage of an Annuitant or Eligible Person.

Limitations for conditions on eligibility for benefits

- Each day or portion of a day in which Qualified Long-Term Care Services are received equals one day of care.

Contestability

- After these long-term care insurance riders have been in force for two years during the Annuitant's or Eligible Person's lifetime, we cannot contest the statements made in the application.

Non-cancellation Provision

- These long-term care riders are non-cancelable. When you pay the single premium for the base contract, no additional premiums for these riders will be due and we cannot cancel the base contract or these riders.

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Single Premium Deferred Annuity
with Long-Term Care Insurance Riders

Annuity Care[®] II is a single premium deferred fixed interest annuity with Long-Term Care Insurance Riders, issued by The State Life Insurance Company[®], Indianapolis, Indiana, form number series SA35, Long-Term Care Insurance Rider form number series R521 and Continuation of Benefits for Long-Term Care Insurance Rider form number series R522. Illustration is based on optional benefits selected.

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

THIS ILLUSTRATION IS NOT AN OFFER TO CONTRACT

Annuity Care[®] II

Single Premium Deferred Annuity with Long-Term Care Insurance Riders - Input Summary

Client Information

Covered Person: Valued Client
Gender: Female

Date of Birth:

Age: 65

Policy Information

Annuity Premium Amount: \$150,000.00

Benefit Information

Continuation of Benefits:

Inflation Option: 5%

Nonforfeiture Option: No

Benefit Period: 72 Months

COB Overview Illustration Year: 20

Original Illustration Date: 04/01/2020

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