

# Asset Care<sup>®</sup>

**Prepared for:**

Valued Client  
Valued Client

**Presented by:**

JACK L LENENBERG

**Contact Information:**

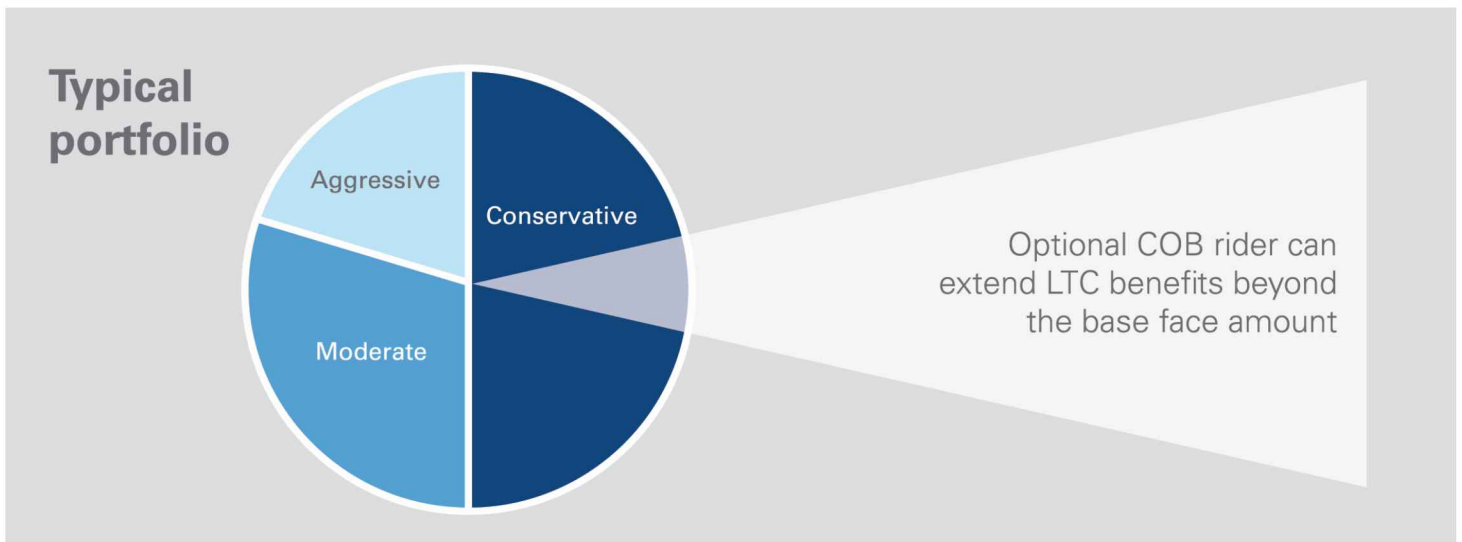
April 09, 2023

<b>NOT A DEPOSIT</b>	<b>NOT FDIC OR NCUA INSURED</b>	<b>NOT BANK OR CREDIT UNION GUARANTEED</b>	<b>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</b>	<b>MAY GO DOWN IN VALUE</b>
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*Products and financial services provided by*  
**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?



## 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

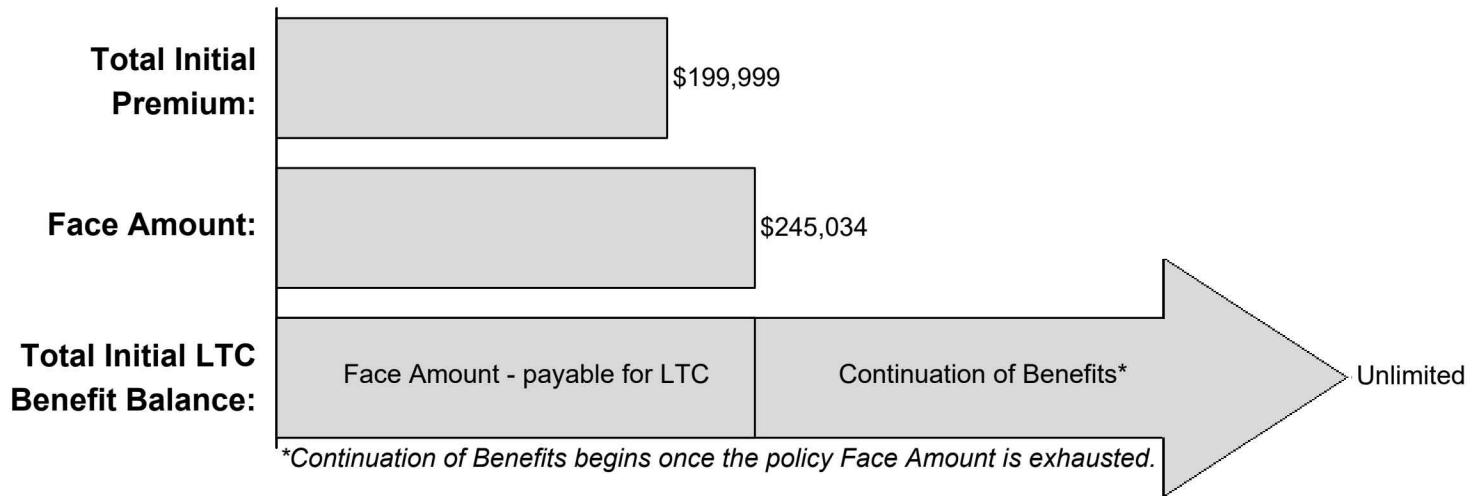
90 days is the elimination period to access LTC benefits once you have a benefit trigger. However, Home Health Care is available after 0 days.

**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:** MI

**Prepared for:** Valued Client  
Male, 65  
Preferred Non-Tobacco

Valued Client  
Female, 65  
Preferred Non-Tobacco



**Initial LTC Benefit Limit, Per Individual:**

\$7,351 Monthly  
\$88,212 Annually

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

\$14,702 Monthly (\$7,351 per person)  
\$176,424 Annually (\$88,212 per person)

**Premiums:**

Single Pay Life Premium - \$89,256  
Single Pay LTC Premium - \$110,743  
Total Initial Premium - \$199,999

**Features and Benefits:**

Benefit Period - 33 Months AOB<sup>1</sup> / Lifetime COB<sup>2</sup>  
Inflation Option - 0% AOB<sup>1</sup> / 0% COB<sup>2</sup>  
Inflation Duration - N/A  
Guaranteed Cash Value

<sup>1</sup> Acceleration of Benefits

<sup>2</sup> Continuation of Benefits

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End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$199,999.19	\$98,981	\$245,034	Unlimited	\$7,351	\$7,351
2	\$0.00	\$102,669	\$245,034	Unlimited	\$7,351	\$7,351
3	\$0.00	\$106,475	\$245,034	Unlimited	\$7,351	\$7,351
4	\$0.00	\$110,400	\$245,034	Unlimited	\$7,351	\$7,351
5	\$0.00	\$114,443	\$245,034	Unlimited	\$7,351	\$7,351
6	\$0.00	\$118,601	\$245,034	Unlimited	\$7,351	\$7,351
7	\$0.00	\$122,870	\$245,034	Unlimited	\$7,351	\$7,351
8	\$0.00	\$127,246	\$245,034	Unlimited	\$7,351	\$7,351
9	\$0.00	\$131,720	\$245,034	Unlimited	\$7,351	\$7,351
10	\$0.00	\$136,283	\$245,034	Unlimited	\$7,351	\$7,351
11	\$0.00	\$140,924	\$245,034	Unlimited	\$7,351	\$7,351
12	\$0.00	\$145,629	\$245,034	Unlimited	\$7,351	\$7,351
13	\$0.00	\$150,382	\$245,034	Unlimited	\$7,351	\$7,351
14	\$0.00	\$155,163	\$245,034	Unlimited	\$7,351	\$7,351
15	\$0.00	\$159,951	\$245,034	Unlimited	\$7,351	\$7,351
20	\$0.00	\$183,060	\$245,034	Unlimited	\$7,351	\$7,351
25	\$0.00	\$201,864	\$245,034	Unlimited	\$7,351	\$7,351
30	\$0.00	\$214,525	\$245,034	Unlimited	\$7,351	\$7,351
35	\$0.00	\$222,900	\$245,034	Unlimited	\$7,351	\$7,351
40	\$0.00	\$227,379	\$245,034	Unlimited	\$7,351	\$7,351
45	\$0.00	\$230,927	\$245,034	Unlimited	\$7,351	\$7,351
50	\$0.00	\$233,848	\$245,034	Unlimited	\$7,351	\$7,351
55	\$0.00	\$236,178	\$245,034	Unlimited	\$7,351	\$7,351
56	\$0.00	\$245,034	\$245,034	Unlimited	\$7,351	\$7,351

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.