

# Asset Care<sup>®</sup>

Single Premium Whole Life

**Prepared for:**

Valued Client

Valued Client

**Presented by:**

JACK L LENENBERG

**Contact Information:**

**October 24, 2024**

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• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE**

Products and financial services provided by

**THE STATE LIFE INSURANCE COMPANY<sup>®</sup>** | a **ONEAMERICA Financial<sup>®</sup>** company

One American Square, P.O. Box 406 | Indianapolis, IN 46206-0406

The contact listed is not an affiliate of the companies of OneAmerica Financial.

# How does Asset Care work?



Optional Continuation of Benefits rider can extend LTC benefits beyond the base face amount

Asset Care is whole life insurance that allows access to 100 percent of the life policy death benefit to help pay for qualifying long-term care (LTC). By using an asset based LTC policy, you could reposition an amount of your existing assets (CD, money market account, or cash as a single premium) into a specific life insurance policy designed to provide LTC benefits.

## 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 request 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

There is no elimination period to access LTC benefits for Informal Care, Home Health Care, and Adult Day Care. There is a 90-day elimination period for Assisted Living, Nursing Home Care, and International Facilities.

## Provides for more than just nursing home care

Our LTC solutions can help you pay for almost any type of care and can progress with you as needs change. Examples of LTC include:

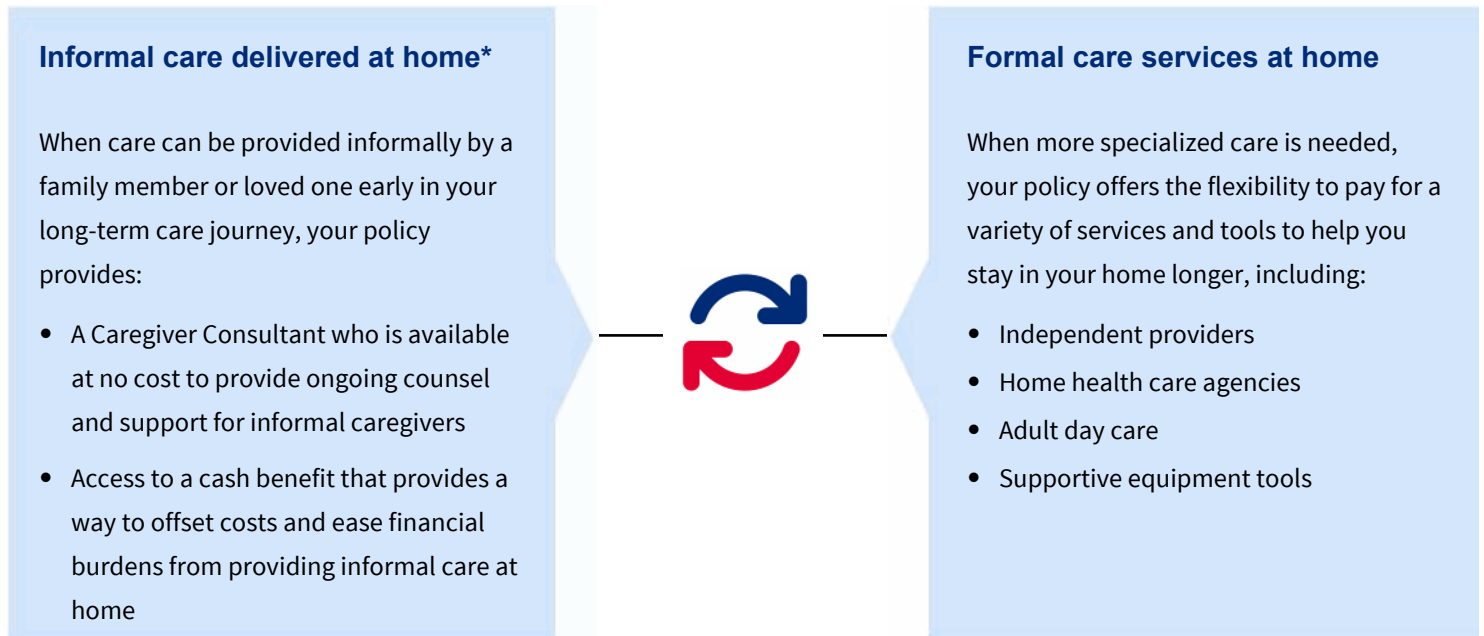
- **Informal care:** Some early LTC needs don't require specialized knowledge or physical intervention, and those needs can be met by family or friends, if desired.
- **Home health care:** This category includes a wide variety of medical and non-medical services that can be paid by your benefits, allowing you or a loved one to continue living safely and comfortably at home. This can be provided by a licensed **home health care agency** or an **independent provider**, licensed or certified if required.
- **Adult day care:** Centers are designed to provide care and companionship for older adults who need assistance and/or supervision during the day.
- **Assisted living:** For individuals that need help with daily care, but not as much intervention as a nursing home would provide.
- **Nursing home:** Also called skilled nursing facilities, nursing homes provide a wide range of health and personal care services, focused more on medical care than most assisted living facilities provide.

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

# Caring expertise at every step

If a long-term care event occurs and support is needed, you and your loved ones can feel confident they'll receive more than just the funds to pay for necessary services. At OneAmerica Financial, we help create a community of support and care, and you'll see and feel that in many ways.

The vast majority of Americans want to age at home.<sup>1</sup> Asset Care allows for long-term care benefits to be received under either cash indemnity or reimbursement (with the ability to switch as needs change). Giving you and your loved ones the best of both worlds in terms of flexibility.



While Asset Care is designed to support home-based care, should your needs progress, your policy also provides benefits for most other care settings including assisted living and nursing homes. Regardless of where you receive care, OneAmerica Financial also provides the support you need to maximize your benefits.

<sup>1</sup> [https://apnorc.org/wp-content/uploads/2021/04/LTC\\_Report\\_AgingatHome\\_final.pdf](https://apnorc.org/wp-content/uploads/2021/04/LTC_Report_AgingatHome_final.pdf), May 2021.

\*Cash indemnity payments (Acceleration of Benefits rider only) are available up to 75% of the monthly benefit limit, up to the IRS monthly limit. Both reimbursement and cash indemnity have access to 100% of the Acceleration of Benefits (AOB).

# Care. Just one call away.

From day one of your need, your personal Care Benefit Concierge\* acts as your single point of contact through the claims process. Beyond the initial approval, the Concierge is your everyday contact for questions, follow-ups and to discuss/implement care changes as your need progresses. Before you put care plans in place or a claim is even approved, your Concierge will be there to guide you.

## Working with a OneAmerica Financial Care Benefit Concierge

Your Indianapolis-based Care Benefit Concierge will treat you like family and remove as much from your plate as possible throughout your claim. We're here for you, so you can focus on receiving the love and attention only a loved one can give.



**Your Care Benefit Concierge will:**

- ✓ Help you maximize your policy benefits.
- ✓ Contact doctors on your behalf.
- ✓ Review your policy and determine coverage eligibility.
- ✓ Contact the care provider to iron out the details.
- ✓ Handle direct payment to care providers on your behalf.

Throughout your experience with us, our policy empowers you with the flexibility to decide on what your care looks like. We are here to provide our caring experience at every step as an extension of your care team — *your family* — so they can focus on what matters most. Whether today or twenty years from today, Asset Care will be there when you need it most.

*\*Care Benefit Concierge services is a company practice and may be subject to change.*

# Flexibility for your future

## Benefits beyond LTC protection

Our whole life insurance-based product can help you provide your loved ones with choices should you experience an LTC event. In addition, Asset Care can help you maintain your independence, preserve your dignity and leave a legacy for loved ones by offering all of this with the peace of mind knowing that premiums are guaranteed never to change.

### If either of you needs care

Age 80 Total LTC Benefits:

**Unlimited**



### LTC Benefits

When needed, you have access to tax-free LTC benefits.

### If you both pass away

Age 80 Death Benefit:

**\$240,000**



### Death Benefit

When LTC benefits are not used, you will pass on a tax-free death benefit to your beneficiary(ies).

### If you need emergency funds

Age 80 Cash Surrender Value:

**\$157,639**

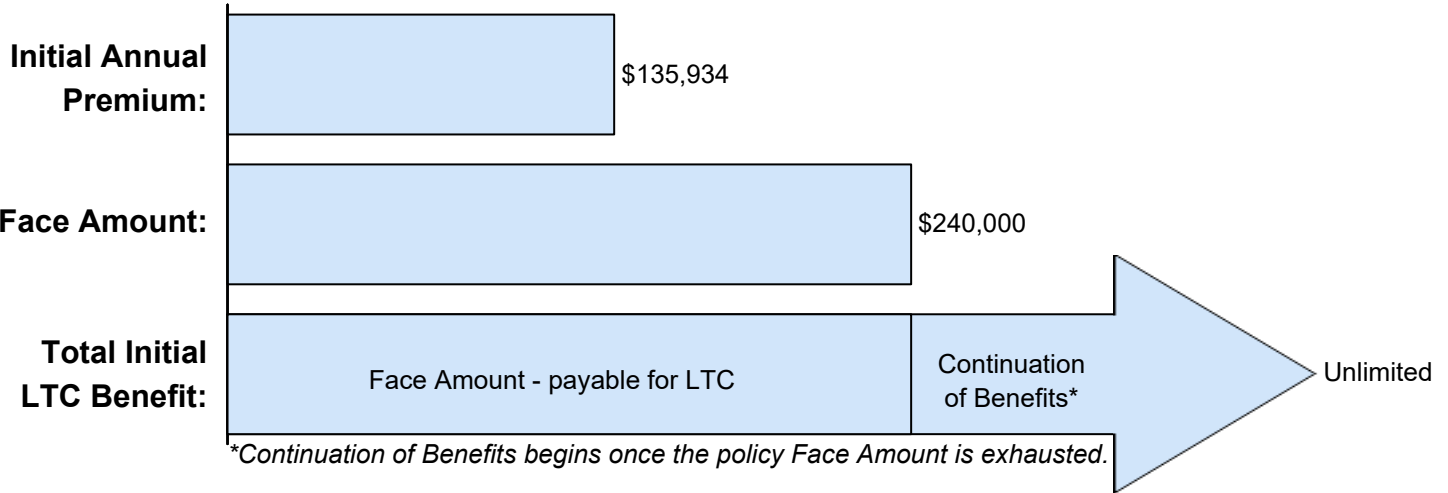


### Cash Value

When an emergency arises and LTC benefits have not been used, you have access to the accumulated cash surrender value.

\* Based on the older insured's age, 50.

**State:** Virginia  
**Prepared for:** Valued Client, Male, 50, Preferred Non-Tobacco  
 Valued Client, Female, 50, Preferred Non-Tobacco



**Initial LTC Benefit Limit:** \$10,000 Monthly (\$20,000 Jointly)  
 \$120,000 Annually (\$240,000 Jointly)

**Premiums:**

Single Pay Life Premium - \$54,816  
 Single Pay LTC Premium - \$81,118  
 Total Initial Premium - \$135,934

**Features and Benefits:**

Benefit Period - 2 Years 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

**State:** Virginia  
**Prepared for:** Valued Client, Male, 50, Preferred Non-Tobacco  
 Valued Client, Female, 50, Preferred Non-Tobacco

End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Benefits	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$135,933.60	\$57,302	\$240,000	Unlimited	\$10,000	\$10,000
2	\$0.00	\$59,448	\$240,000	Unlimited	\$10,000	\$10,000
3	\$0.00	\$61,673	\$240,000	Unlimited	\$10,000	\$10,000
4	\$0.00	\$63,979	\$240,000	Unlimited	\$10,000	\$10,000
5	\$0.00	\$66,370	\$240,000	Unlimited	\$10,000	\$10,000
6	\$0.00	\$68,846	\$240,000	Unlimited	\$10,000	\$10,000
7	\$0.00	\$71,412	\$240,000	Unlimited	\$10,000	\$10,000
8	\$0.00	\$74,069	\$240,000	Unlimited	\$10,000	\$10,000
9	\$0.00	\$76,819	\$240,000	Unlimited	\$10,000	\$10,000
10	\$0.00	\$79,668	\$240,000	Unlimited	\$10,000	\$10,000
11	\$0.00	\$82,618	\$240,000	Unlimited	\$10,000	\$10,000
12	\$0.00	\$85,666	\$240,000	Unlimited	\$10,000	\$10,000
13	\$0.00	\$88,819	\$240,000	Unlimited	\$10,000	\$10,000
14	\$0.00	\$92,076	\$240,000	Unlimited	\$10,000	\$10,000
15	\$0.00	\$95,441	\$240,000	Unlimited	\$10,000	\$10,000
16	\$0.00	\$98,914	\$240,000	Unlimited	\$10,000	\$10,000
17	\$0.00	\$102,494	\$240,000	Unlimited	\$10,000	\$10,000
18	\$0.00	\$106,186	\$240,000	Unlimited	\$10,000	\$10,000
19	\$0.00	\$109,990	\$240,000	Unlimited	\$10,000	\$10,000
20	\$0.00	\$113,899	\$240,000	Unlimited	\$10,000	\$10,000
21	\$0.00	\$117,919	\$240,000	Unlimited	\$10,000	\$10,000
22	\$0.00	\$122,040	\$240,000	Unlimited	\$10,000	\$10,000
23	\$0.00	\$126,257	\$240,000	Unlimited	\$10,000	\$10,000
24	\$0.00	\$130,562	\$240,000	Unlimited	\$10,000	\$10,000
25	\$0.00	\$134,947	\$240,000	Unlimited	\$10,000	\$10,000
26	\$0.00	\$139,402	\$240,000	Unlimited	\$10,000	\$10,000
27	\$0.00	\$143,914	\$240,000	Unlimited	\$10,000	\$10,000
28	\$0.00	\$148,471	\$240,000	Unlimited	\$10,000	\$10,000
29	\$0.00	\$153,053	\$240,000	Unlimited	\$10,000	\$10,000
30	\$0.00	\$157,639	\$240,000	Unlimited	\$10,000	\$10,000
31	\$0.00	\$162,199	\$240,000	Unlimited	\$10,000	\$10,000
32	\$0.00	\$166,716	\$240,000	Unlimited	\$10,000	\$10,000
33	\$0.00	\$171,175	\$240,000	Unlimited	\$10,000	\$10,000
34	\$0.00	\$175,553	\$240,000	Unlimited	\$10,000	\$10,000
35	\$0.00	\$179,786	\$240,000	Unlimited	\$10,000	\$10,000

**State:** Virginia  
**Prepared for:** Valued Client, Male, 50, Preferred Non-Tobacco  
 Valued Client, Female, 50, Preferred Non-Tobacco

End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Benefits	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
36	\$0.00	\$183,838	\$240,000	Unlimited	\$10,000	\$10,000
37	\$0.00	\$187,702	\$240,000	Unlimited	\$10,000	\$10,000
38	\$0.00	\$191,345	\$240,000	Unlimited	\$10,000	\$10,000
39	\$0.00	\$194,738	\$240,000	Unlimited	\$10,000	\$10,000
40	\$0.00	\$197,873	\$240,000	Unlimited	\$10,000	\$10,000
41	\$0.00	\$200,753	\$240,000	Unlimited	\$10,000	\$10,000
42	\$0.00	\$203,388	\$240,000	Unlimited	\$10,000	\$10,000
43	\$0.00	\$205,805	\$240,000	Unlimited	\$10,000	\$10,000
44	\$0.00	\$208,037	\$240,000	Unlimited	\$10,000	\$10,000
45	\$0.00	\$210,146	\$240,000	Unlimited	\$10,000	\$10,000
46	\$0.00	\$212,129	\$240,000	Unlimited	\$10,000	\$10,000
47	\$0.00	\$213,948	\$240,000	Unlimited	\$10,000	\$10,000
48	\$0.00	\$215,597	\$240,000	Unlimited	\$10,000	\$10,000
49	\$0.00	\$217,063	\$240,000	Unlimited	\$10,000	\$10,000
50	\$0.00	\$218,323	\$240,000	Unlimited	\$10,000	\$10,000
51	\$0.00	\$219,406	\$240,000	Unlimited	\$10,000	\$10,000
52	\$0.00	\$220,368	\$240,000	Unlimited	\$10,000	\$10,000
53	\$0.00	\$221,225	\$240,000	Unlimited	\$10,000	\$10,000
54	\$0.00	\$221,995	\$240,000	Unlimited	\$10,000	\$10,000
55	\$0.00	\$222,708	\$240,000	Unlimited	\$10,000	\$10,000
56	\$0.00	\$223,418	\$240,000	Unlimited	\$10,000	\$10,000
57	\$0.00	\$224,153	\$240,000	Unlimited	\$10,000	\$10,000
58	\$0.00	\$224,856	\$240,000	Unlimited	\$10,000	\$10,000
59	\$0.00	\$225,533	\$240,000	Unlimited	\$10,000	\$10,000
60	\$0.00	\$226,183	\$240,000	Unlimited	\$10,000	\$10,000
61	\$0.00	\$226,805	\$240,000	Unlimited	\$10,000	\$10,000
62	\$0.00	\$227,402	\$240,000	Unlimited	\$10,000	\$10,000
63	\$0.00	\$227,974	\$240,000	Unlimited	\$10,000	\$10,000
64	\$0.00	\$228,521	\$240,000	Unlimited	\$10,000	\$10,000
65	\$0.00	\$229,044	\$240,000	Unlimited	\$10,000	\$10,000
66	\$0.00	\$229,543	\$240,000	Unlimited	\$10,000	\$10,000



**State:** Virginia  
**Prepared for:** Valued Client, Male, 50, Preferred Non-Tobacco  
 Valued Client, Female, 50, Preferred Non-Tobacco

End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Benefits	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
67	\$0.00	\$230,021	\$240,000	Unlimited	\$10,000	\$10,000
68	\$0.00	\$230,477	\$240,000	Unlimited	\$10,000	\$10,000
69	\$0.00	\$230,911	\$240,000	Unlimited	\$10,000	\$10,000
70	\$0.00	\$231,326	\$240,000	Unlimited	\$10,000	\$10,000
71	\$0.00	\$240,000	\$240,000	Unlimited	\$10,000	\$10,000

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.

**State:** Virginia  
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Valued Client, Female, 50, Preferred Non-Tobacco

Policy Summary		
Face Amount	Initial Monthly LTC Benefit (per individual)	Initial Total LTC Benefit
\$240,000	\$10,000	Unlimited

Different premium payment structures offer policyholders flexibility in managing their finances and paying for a policy. Each option below provides the same Face Amount and Monthly Benefit, coupled with guaranteed premiums for the life of the policy. Individuals can work with their financial professional to tailor their premium strategy to meet their financial needs, helping to ensure both protection and financial peace of mind.

**You ran a Single Premium Cash (Single Pay COB) Quote. What are some other options available?**

Alternative Guaranteed Premium Options	
Premium Options	Guaranteed Premium
5-Pay:	\$38,841.60
10-Pay:	\$19,790.40
20-Pay:	\$11,990.40
Pay to 95:	\$8,508.00
<b>Single Premium Cash (Single Pay COB)*:</b>	<b>\$135,933.60**</b>
Single Premium Cash (Pay to 95 COB)*:	\$75,751.20***

\* Other COB Payment Options available.

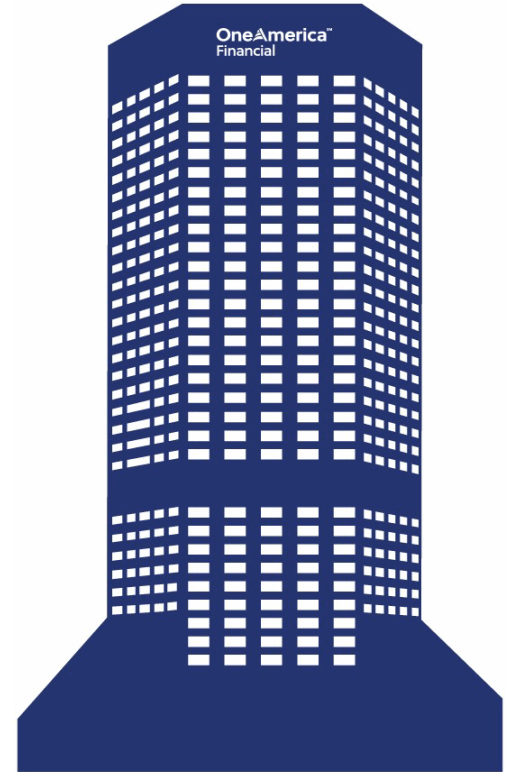
\*\* \$64,120.80 of the premium is the COB premium portion.

\*\*\* \$3,938.40 of the premium is the COB premium, recurring to age 95.

# We are OneAmerica Financial®

Since 1877, the companies of OneAmerica Financial have continuously pursued financial integrity and have the experience required to fulfill our promises and help you to achieve your financial goals.

We are dedicated to our customers' long-term financial security. OneAmerica Financial is a mutual organization, which has no shareholders. We are accountable only to our clients or policyholders.



## LTC Experience

Since 1989

# 35+ years

Customers continue to place their trust in the companies of OneAmerica Financial to help protect against the impact of long-term care needs.

## Financial Strength

A.M. Best

# A+

(Superior)

On August 29, 2024, State Life was rated A+ (Superior). This is the 2nd highest of 15 rating categories.\*

## Financial Strength

Standard & Poor's

# AA-

(Very Strong)

On August 22, 2024, State Life was rated AA- (Very Strong). This is the 4th highest of 22 rating categories.\*

*\*These ratings reflect rating agency assessments of the overall financial status of the companies of OneAmerica Financial. They are not intended to be a recommendation of any OneAmerica Financial company.*

## Key Terms

<b>Acceleration of Benefits (AOB)</b>	The AOB rider provides monthly benefit payments for qualifying long-term care by drawing down the Face Amount. This rider persists until the Face Amount is used up.
<b>Cash Indemnity</b>	Cash Indemnity benefits pay a specified benefit for long-term care independent of actual cost of care received.
<b>Cash Surrender Value</b>	The amount the policy owner would receive upon a full surrender of the policy. Cash Surrender Value equals cash value less any loan and loan interest. Any long-term care benefit payments received will reduce the Cash Surrender Value.
<b>Continuation of Benefits (COB)</b>	The COB rider is optional and provides monthly benefit payments for qualifying long-term care expenses after the base AOB rider has been exhausted.
<b>Death Benefit</b>	The amount that will be paid to the beneficiary in the event of the insured's death or, for a joint policy, after both insureds' deaths while the policy is in force. Any long-term care benefit payments received will reduce the Death Benefit.
<b>Elimination Period</b>	Upon being diagnosed as chronically ill, this is the number of days of qualified care that must be provided before having access to long-term care benefits.
<b>Face Amount</b>	This is the dollar amount of life insurance chosen at issue to determine the death benefit and amount of long-term care benefits available under the policy and attached riders.
<b>Inflation Protection Rider (IPR)</b>	This optional rider increases the Monthly Benefit Limit and Total LTC Benefits by the growth option selected, compounded annually.
<b>Life Premium</b>	The portion of your premium used to fund the Face Amount.
<b>LTC Premium</b>	The portion of your premium used to fund long-term care rider premiums and may be tax-deductible: AOB, AOB IPR, COB, and COB IPR premiums as applicable.
<b>Monthly Benefit Limit</b>	The maximum monthly amount available to be received for qualifying long-term care.
<b>Reimbursement</b>	Reimbursement benefits pay a benefit amount equal to actual cost of care received up to the long-term care Monthly Benefit Limit.
<b>Total Initial Premium</b>	The total amount of premium that is required to fund the policy in year one — a combination of the Life premium and the LTC premium. The premium is guaranteed to never increase.
<b>Total LTC Benefits</b>	The amount payable for qualifying long-term care incurred by either or both insureds. The total long-term care benefits can change due to loans taken, face reductions, and long-term care benefits paid.

**State:** Virginia  
**Prepared for:** Valued Client, Male, 50, Preferred Non-Tobacco  
 Valued Client, Female, 50, Preferred Non-Tobacco

**A Breakdown of Values — And Potential Tax Deductions**

Total Initial Premium Amount:	\$135,933.60
<b><u>Single Pay Premium:</u></b>	<b><u>\$135,933.60</u></b>
Life Premium:	\$54,816.00
AOB Premium*:	\$16,996.80
COB Premium*:	\$64,120.80

Amount to Underwrite: \$185,184.00

*If the Amount to Underwrite is greater than \$500,000, full underwriting (which may involve a paramedical exam, labs, or additional APS/medical records) is required.*

\*These amounts may be tax-deductible according to annually published IRS guidelines. Please consult a tax professional for additional information and advice. These premiums combined are what make up the LTC Premium.

**Administration — Understanding Rounding**

With being able to quote different input methods, we sometimes have small differences that occur between what is requested & what is administered. The administration system feeds the values in your policy pages-but some of the values may differ slightly from when a quote was first run. This is because our system calculates whole dollars of Face Amount.

- An example (costs vary):
- \$255,452 Face Amount (Premium: \$149,998.86-\$149,999.45)
  - \$255,453 Face Amount (Premium: \$149,999.46-\$150,000.02)
  - \$255,454 Face Amount (Premium: \$150,000.03-\$150,000.62)

If we receive **\$150,000.00** in premium, you can see from above that this will purchase **\$255,453** of Face Amount. You would receive the same benefits for **\$149,999.46** in premium. If a policyholder wants to make sure, to the cent, that they are paying the minimum premium for the benefits they are receiving, this value can be found on the Ledger page of the quote or in the Breakdown of Values section above and that exact amount can be sent to us. Otherwise, the small difference in premium (in this example, **\$0.54**) is not refunded.

**Client Disclosures:**

OneAmerica Financial® is the marketing name for companies of OneAmerica Financial. Products issued and underwritten by **The State Life Insurance Company® (State Life), Indianapolis, IN**, a OneAmerica Financial company that offers the Care Solutions product suite. Asset Care form numbers: ICC18 L302 SP JT, ICC24 R545, ICC24 R546.

Asset Care is a whole life insurance or whole life and annuity combination that allows access to 100% of the life policy death benefit for qualifying LTC (paid monthly).

Asset Care is issued and medically underwritten by State Life. Asset Care may require a medical exam depending upon age and face amount.

All guarantees are subject to the claims-paying ability of State Life. Premiums are not guaranteed until the policy is issued.

This is a noncancellable policy. This means you have the right, subject to the terms of the rider(s) and the policy to which they are attached, to continue the rider(s) as long as premiums are paid on time. It also means the scheduled premiums can never increase.

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. Quoted rates may vary based on the 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 funding option, paid annually, semi-annually, quarterly, or monthly. There are charges for all modes except annual.

Surrender charges apply for surrender benefits drawn from the account value, except as specifically stated in the contract.

Some optional riders, such as the Continuation of Benefits (COB) Rider for Long-Term Care, are available with this product for additional premium.

Not all ages and/or options are available on this quote. For additional options, please see your policy or financial services professional.

Cash indemnity payments (Acceleration of Benefits rider only) are available up to 75% of the monthly benefit limit, up to the IRS monthly limit. Both reimbursement and cash indemnity have access to 100% of the Acceleration of Benefits (AOB).

Exclusions are as follows:

- A) Care or services:** 1. (Applies to reimbursement of covered expense only) Provided by an immediate family member or partner of an insured or owner or for which no charge is normally made in the absence of insurance, unless: (a) Family member is a regular employee of the service or care provider furnishing the service or care; (b) The service or care provider receives the payment for the service or care; and (c) Family member receives no compensation other than the normal compensation for an employee in his or her job category. 2. (Applies to reimbursement of covered expense only) for which no charge is made in the absence of insurance. 3. That result from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury 4. Is provided outside of the United States except as specified in the International Facility Benefit provision. (The Continuation of Benefits Rider does not include an International Facility Benefit provision);
- B) Treatment provided in a governmental facility** (unless we are otherwise required by law to pay the benefit);
- C) Participation in a felony, riot or insurrection or involvement in an illegal occupation;**
- D) Services or supplies for which benefits are available under Medicare or other governmental program (except Medicaid), any State or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law;**
- E) Services received while Rider is not in force except as provided in the Extension of Benefits provision.**

A pre-existing condition means a condition for which medical treatment was recommended by, or received from, a provider of health care services within six (6) months preceding the issue date. We will not reduce or deny any Claim under this Rider because of a Pre-Existing Condition disclosed on the application. Any loss occurring within six (6) months after the Issue Date with respect to a Pre-Existing Condition not disclosed on the application will not be covered.

The total period of time for making a late payment is 65 days.

The Acceleration of Benefits and Continuation of Benefits Riders are intended to be federally tax-qualified as defined by the Internal Revenue Code of 1986, §7702B(b).

**Insured Information**

Issue State:	Virginia	Risk Class:	Non-Tobacco
First Name:	Valued	Table Rating:	None
Last Name:	Client		
Gender:	Male		
Date of Birth:	Age: 50		

**Second Insured Information**

First Name:	Valued	Risk Class:	Non-Tobacco
Last Name:	Client	Table Rating:	None
Gender:	Female		
Date of Birth:	Age: 50		

**Policy Design**

Product Funding Option:	Single Premium Cash	Acceleration of Benefits Duration:	2 Years
Payment Period:	Single Pay	AOB Inflation:	None
Tax Qualification:	N/A	Continuation of Benefits:	Yes
Input Method:	Initial Monthly LTC Benefit	COB Duration:	Lifetime
Premium Amount:	N/A	COB Payment Option:	Single Pay
Face Amount:	N/A	COB Inflation:	None
Monthly LTC Benefit:	\$10,000.00	Include COB Rider in Premium:	Yes
Annuity Premium Amount:	N/A	Inflation Protection Duration:	N/A
Life Premium Amount:	N/A	Return of Premium:	No
Policyholder pays Life premium directly:	N/A	Premium Drop-In Rider:	N/A
Starting year 1 through year:	N/A	Total Premium Drop-In Amount:	N/A
		Nonforfeiture Rider:	No
		Quote Date:	10/24/2024

**APPLICATION INFORMATION**

The following values should be used to complete fields in **Section 7** of the application.

**Item 1 — Face Amount:** \$240,000

**Item 2 — Product/Funding Selection:** Single Premium, no Return of Premium

**Item 5 — Inflation Protection:** Signature of owner(s) required for rejection of COB 5% Inflation Option

**Item 8 — Total Premium:** \$135,933.60