ONEAMERICA

Asset-Care®

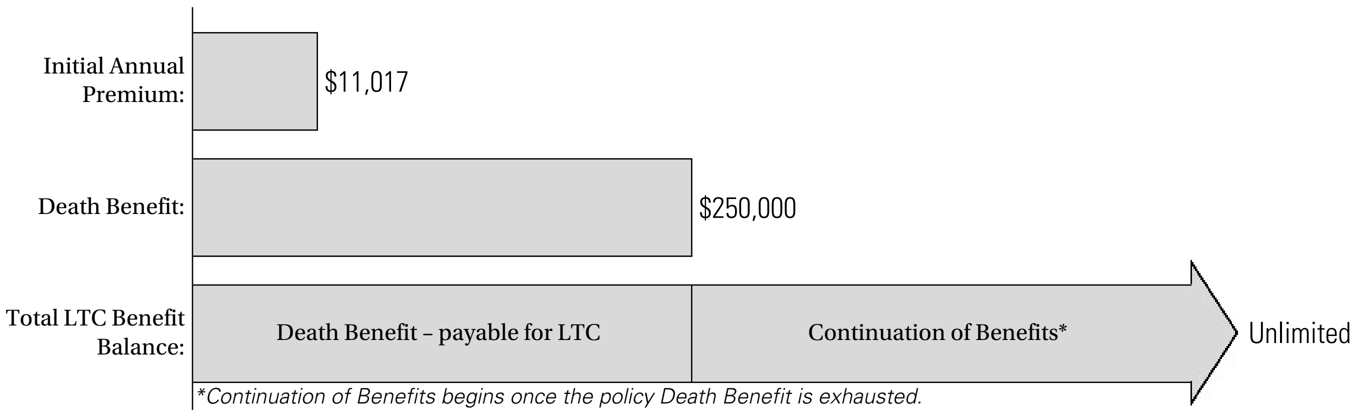
Plan: Asset-Care IV - Multi-Pay
Payment Period: 20-Pay Annual Premium
State: CA

Presented by:
Scott A. Olson, CLTC
CA License #: 0E07935
877-727-9582

Prepared for:

Tom	Beth
Male, 55	Female, 54
Class: Non-Smoker	Class: Non-Smoker

Initial Annual Premium:	$11,017
Death Benefit:	$250,000
Total LTC Benefit Balance / Benefit Period:	Unlimited / Lifetime



Continuation of Benefits begins once the policy Death Benefit is exhausted.

Initial LTC Benefit Limit, Per Individual:	$10,000 Monthly $120,000 Annually
Initial LTC Benefit Limit, For One or Both Individuals:**	$20,000 Monthly ($10,000 per person) $240,000 Annually ($120,000 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..*

Policy Features:
20-Pay Annual Premium- $7,488
Premium guaranteed to never increase
4% Acceleration Rate / 25 Months
Guaranteed Cash Value Accumulation

Continuation of Benefits Data:
20-Pay Premium - $3,530
Benefit Balance - Unlimited
Benefit Period - Lifetime
Inflation Option - None
Premium guaranteed to never increase

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

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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	55	$11,017	$1,590	$250,000	Unlimited	$120,000	$120,000
5	59	$11,017	$24,155	$250,000	Unlimited	$120,000	$120,000
10	64	$11,017	$58,533	$250,000	Unlimited	$120,000	$120,000
15	69	$11,017	$99,715	$250,000	Unlimited	$120,000	$120,000
20	74	$11,017	$144,355	$250,000	Unlimited	$120,000	$120,000
25	79	$0	$166,513	$250,000	Unlimited	$120,000	$120,000
30	84	$0	$186,770	$250,000	Unlimited	$120,000	$120,000
35	89	$0	$202,865	$250,000	Unlimited	$120,000	$120,000
40	94	$0	$214,958	$250,000	Unlimited	$120,000	$120,000
45	99	$0	$222,783	$250,000	Unlimited	$120,000	$120,000
46	100	$0	$224,235	$250,000	Unlimited	$120,000	$120,000

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® (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 1-800-275-5101. • 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 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. Premiums can be paid over the insured's lifetime or with guaranteed payment options for 10 or 20 years. Premiums may be 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 LTC Benefits Continuation Rider and Waiver of Premium 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.

• 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

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