



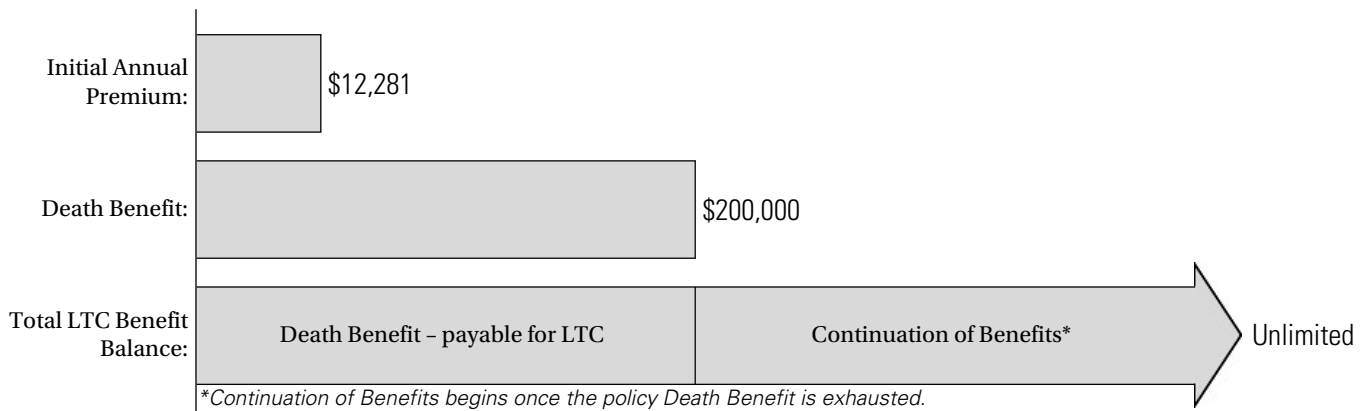
Asset-Care®

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

Presented by:
Scott A. Olson, CLTC
www.LTCShop.com
877-727-9582

Prepared for:
female age 63 male age 63
Female, 63 Male, 63
Class: Non-Smoker Class: Non-Smoker

Initial Annual Premium:	\$12,281
Death Benefit:	\$200,000
Total LTC Benefit Balance / Benefit Period:	Unlimited / Lifetime



Initial LTC Benefit Limit, Per Individual:	\$8,000 Monthly \$96,000 Annually
Initial LTC Benefit Limit, For One or Both Individuals**:	\$16,000 Monthly (\$8,000 per person) \$192,000 Annually (\$96,000 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- \$8,456
Premium guaranteed to never increase
4% Acceleration Rate / 25 Months
Guaranteed Cash Value Accumulation

Continuation of Benefits Data:

Continuous Premium - \$3,825
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.

THE STATE LIFE INSURANCE COMPANY®



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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	64	\$12,281	\$1,779	\$200,000	Unlimited	\$96,000	\$96,000
5	68	\$12,281	\$26,673	\$200,000	Unlimited	\$96,000	\$96,000
10	73	\$12,281	\$63,005	\$200,000	Unlimited	\$96,000	\$96,000
15	78	\$12,281	\$104,020	\$200,000	Unlimited	\$96,000	\$96,000
20	83	\$12,281	\$145,962	\$200,000	Unlimited	\$96,000	\$96,000
25	88	\$3,825	\$159,914	\$200,000	Unlimited	\$96,000	\$96,000
30	93	\$3,825	\$170,172	\$200,000	Unlimited	\$96,000	\$96,000
35	98	\$3,825	\$177,064	\$200,000	Unlimited	\$96,000	\$96,000
37	100	\$3,825	\$179,390	\$200,000	Unlimited	\$96,000	\$96,000

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

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