



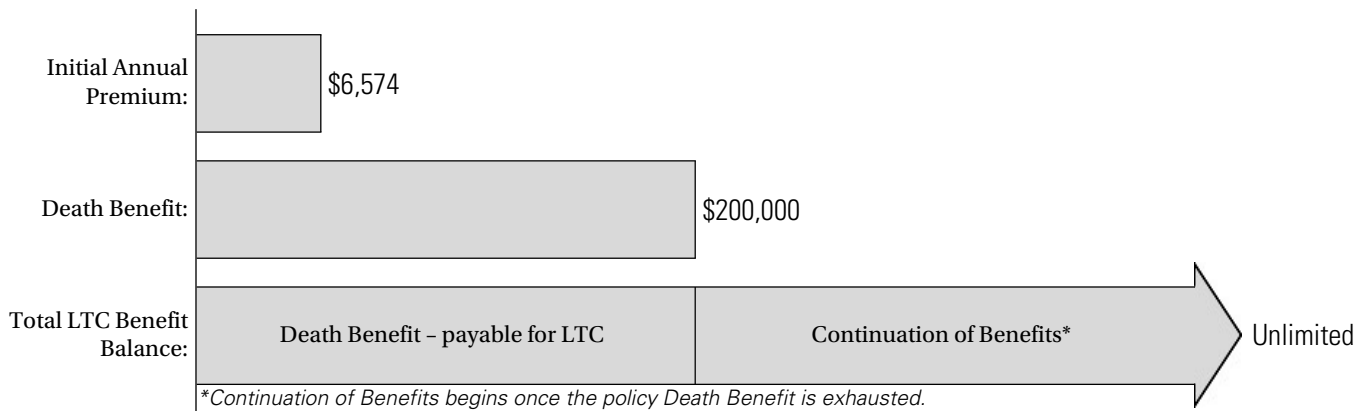
# Asset-Care®

**Plan:** Asset-Care IV - Multi-Pay  
**Payment Period:** Continuous Annual Premium  
**State:** IL

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

**Prepared for:**  
Renee  
Female, 54  
Class: Non-Smoker

<b>Initial Annual Premium:</b>	\$6,574
<b>Death Benefit:</b>	\$200,000
<b>Total LTC Benefit Balance / Benefit Period:</b>	Unlimited / Lifetime



<b>Initial LTC Benefit Limit, Per Individual:</b>	\$8,000 Monthly \$96,000 Annually
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**Policy Features:**

Continuous Annual Premium- \$5,276  
Premium guaranteed to never increase  
4% Acceleration Rate / 25 Months  
Guaranteed Cash Value Accumulation

**Continuation of Benefits Data:**

Continuous Premium - \$1,298  
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	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	\$6,574	\$148	\$200,000	Unlimited	\$96,000	\$96,000
5	59	\$6,574	\$13,346	\$200,000	Unlimited	\$96,000	\$96,000
10	64	\$6,574	\$34,404	\$200,000	Unlimited	\$96,000	\$96,000
15	69	\$6,574	\$57,030	\$200,000	Unlimited	\$96,000	\$96,000
20	74	\$6,574	\$78,654	\$200,000	Unlimited	\$96,000	\$96,000
25	79	\$6,574	\$100,548	\$200,000	Unlimited	\$96,000	\$96,000
30	84	\$6,574	\$121,458	\$200,000	Unlimited	\$96,000	\$96,000
35	89	\$6,574	\$139,666	\$200,000	Unlimited	\$96,000	\$96,000
40	94	\$6,574	\$156,446	\$200,000	Unlimited	\$96,000	\$96,000
45	99	\$6,574	\$173,544	\$200,000	Unlimited	\$96,000	\$96,000
46	100	\$6,574	\$178,928	\$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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