



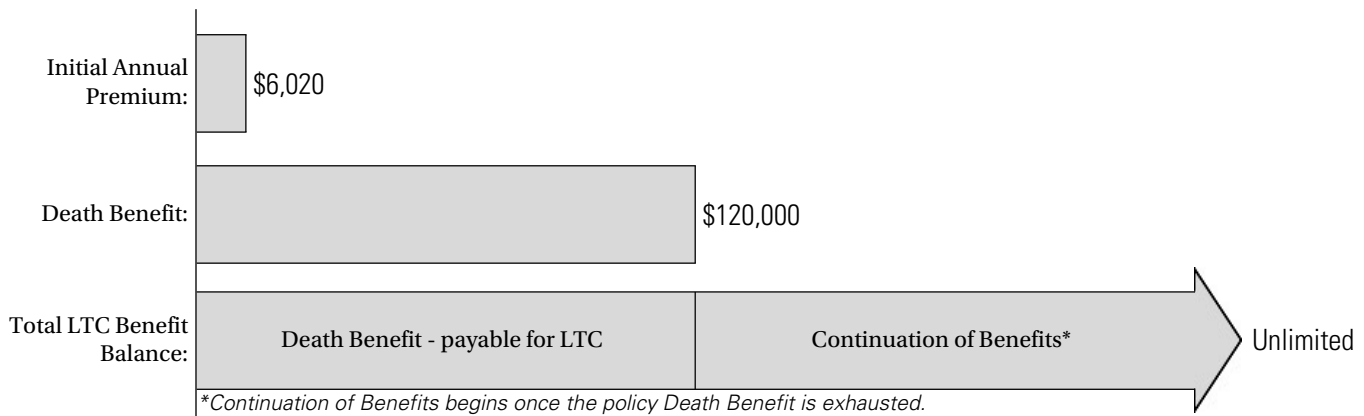
# Asset-Care®

**Product:** Asset-Care IV - Multi-Pay  
**Payment Period:** Continuous Annual Premium  
**State:** MI

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

**Prepared for:**  
Jean  
Female, 56  
Class: Non-Smoker  
Spouse  
Male, 56  
Class: Non-Smoker

<b>Initial Annual Premium:</b>	\$6,020
<b>Death Benefit:</b>	\$120,000
<b>Total LTC Benefit Balance / Benefit Period:</b>	Unlimited / Lifetime



<b>Initial LTC Benefit Limit, Per Individual:</b>	\$4,800 Monthly \$57,600 Annually
<b>Initial LTC Benefit Limit, For One or Both Individuals**:</b>	\$9,600 Monthly (\$4,800 per person) \$115,200 Annually (\$57,600 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..*

**Product Features:**  
Continuous Annual Premium- \$2,959  
Premium guaranteed to never increase  
4% Acceleration Rate / 25 Months  
Guaranteed Cash Value Accumulation

**Continuation of Benefits Data:**  
Continuous Premium - \$3,061  
Benefit Balance - Unlimited  
Benefit Period - Lifetime  
Inflation Option - 2% Compound  
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	57	\$6,020	\$136	\$120,000	Unlimited	\$57,600	\$57,600
5	61	\$6,020	\$8,983	\$120,000	Unlimited	\$57,600	\$62,348
10	66	\$6,020	\$22,708	\$120,000	Unlimited	\$57,600	\$68,837
15	71	\$6,020	\$37,988	\$120,000	Unlimited	\$57,600	\$76,002
20	76	\$6,020	\$53,174	\$120,000	Unlimited	\$57,600	\$83,912
25	81	\$6,020	\$68,095	\$120,000	Unlimited	\$57,600	\$92,646
30	86	\$6,020	\$81,064	\$120,000	Unlimited	\$57,600	\$102,289
35	91	\$6,020	\$91,014	\$120,000	Unlimited	\$57,600	\$112,935
40	96	\$6,020	\$99,515	\$120,000	Unlimited	\$57,600	\$124,689
44	100	\$6,020	\$107,633	\$120,000	Unlimited	\$57,600	\$134,968

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 1-844-833-5520.
- 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 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. Rates may change based on 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 product, 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 the LTC Benefits Continuation Rider, 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.
- Premiums are not guaranteed until the policy is issued.

• 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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