ONEAMERICA

Asset-Care®

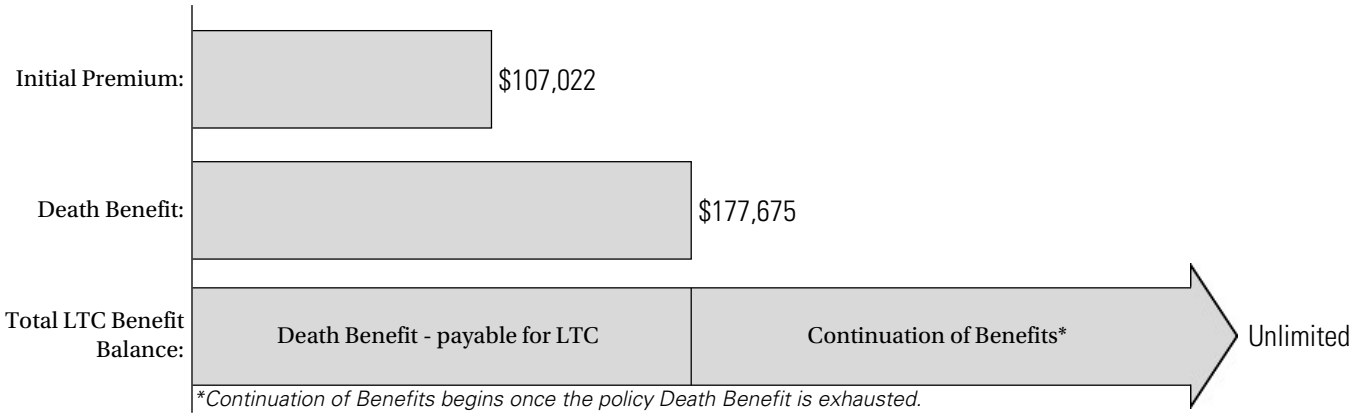
Product: Asset-Care I - Single Premium (cash)
State: IN

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

Prepared for:

Robert	Brenda
Male, 65	Female, 63
Class: Non-Smoker	Class: Non-Smoker

Total Initial Premium:	$107,022
Death Benefit:	$177,675
Total LTC Benefit Balance / Benefit Period:	Unlimited / Lifetime



Initial LTC Benefit Limit, Per Individual:	$7,107 Monthly $85,284 Annually
Initial LTC Benefit Limit, For One or Both Individuals:**	$14,214 Monthly ($7,107 per person) $170,568 Annually ($85,284 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:
Single Premium - $103,402
Guaranteed Return of Premium***
4% Acceleration Rate / 25 Months
Guaranteed Cash Value Accumulation
****Excludes cost of enhanced LTC monthly payout*

Continuation of Benefits Data:
Continuous Premium - $3,620
Benefit Balance - Unlimited
Benefit Period - Lifetime
Inflation Option - None

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	65	$107,022	$103,402	$177,675	Unlimited	$85,284	$85,284
5	69	$3,620	$101,149	$177,675	Unlimited	$85,284	$85,284
10	74	$3,620	$100,585	$177,675	Unlimited	$85,284	$85,284
15	79	$3,620	$117,509	$177,675	Unlimited	$85,284	$85,284
20	84	$3,620	$132,357	$177,675	Unlimited	$85,284	$85,284
25	89	$3,620	$144,055	$177,675	Unlimited	$85,284	$85,284
30	94	$3,620	$152,751	$177,675	Unlimited	$85,284	$85,284
35	99	$3,620	$158,335	$177,675	Unlimited	$85,284	$85,284
36	100	$3,620	$159,367	$177,675	Unlimited	$85,284	$85,284

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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