



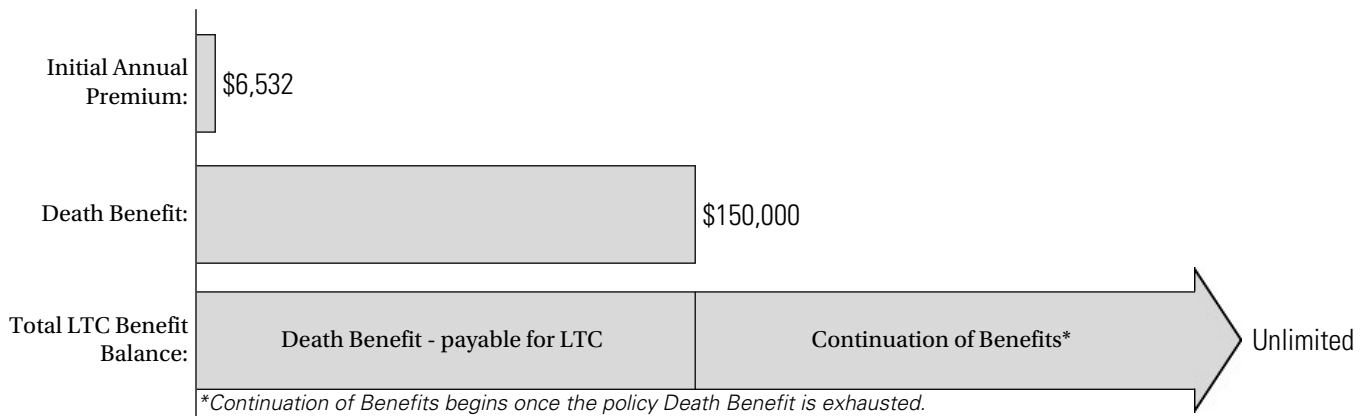
Asset-Care[®]

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

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

Prepared for:
John
Male, 65
Class: Non-Smoker
Zhao
Female, 53
Class: Non-Smoker

Initial Annual Premium:	\$6,532
Death Benefit:	\$150,000
Total LTC Benefit Balance / Benefit Period:	Unlimited / Lifetime



Initial LTC Benefit Limit, Per Individual:	\$6,000 Monthly \$72,000 Annually
Initial LTC Benefit Limit, For One or Both Individuals**:	\$12,000 Monthly (\$6,000 per person) \$144,000 Annually (\$72,000 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..*

Product Features:
Continuous Annual Premium- \$4,313
Premium guaranteed to never increase
4% Acceleration Rate / 25 Months
Guaranteed Cash Value Accumulation

Continuation of Benefits Data:
Continuous Premium - \$2,219
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	60	\$6,532	\$192	\$150,000	Unlimited	\$72,000	\$72,000
5	64	\$6,532	\$13,001	\$150,000	Unlimited	\$72,000	\$72,000
10	69	\$6,532	\$32,568	\$150,000	Unlimited	\$72,000	\$72,000
15	74	\$6,532	\$53,786	\$150,000	Unlimited	\$72,000	\$72,000
20	79	\$6,532	\$73,899	\$150,000	Unlimited	\$72,000	\$72,000
25	84	\$6,532	\$92,322	\$150,000	Unlimited	\$72,000	\$72,000
30	89	\$6,532	\$107,121	\$150,000	Unlimited	\$72,000	\$72,000
35	94	\$6,532	\$118,967	\$150,000	Unlimited	\$72,000	\$72,000
40	99	\$6,532	\$130,796	\$150,000	Unlimited	\$72,000	\$72,000
41	100	\$6,532	\$134,541	\$150,000	Unlimited	\$72,000	\$72,000

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 1-844-833-5520.
- 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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