



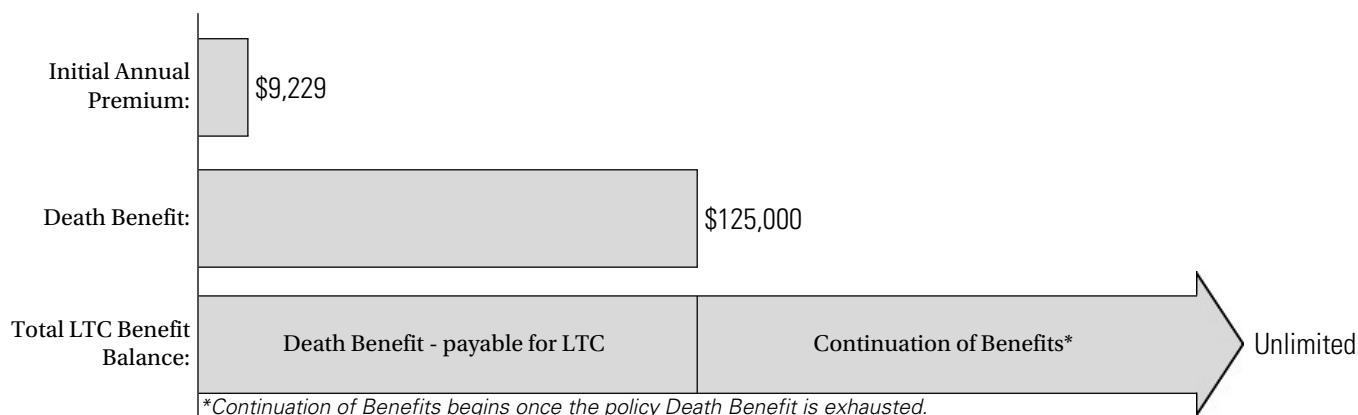
Asset-Care[®]

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

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

Prepared for:
Keith
Male, 62
Class: Non-Smoker

Initial Annual Premium:	\$9,229
Death Benefit:	\$125,000
Total LTC Benefit Balance / Benefit Period:	Unlimited / Lifetime



Initial LTC Benefit Limit, Per Individual:	\$5,000 Monthly \$60,000 Annually
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Product Features:

Continuous Annual Premium- \$6,006
Premium guaranteed to never increase
4% Acceleration Rate / 25 Months
Guaranteed Cash Value Accumulation

Continuation of Benefits Data:

Continuous Premium - \$3,223
Benefit Balance - Unlimited
Benefit Period - Lifetime
Inflation Option - 3% 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	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	63	\$9,229	\$141	\$125,000	Unlimited	\$60,000	\$60,000
5	67	\$9,229	\$12,561	\$125,000	Unlimited	\$60,000	\$67,531
10	72	\$9,229	\$32,768	\$125,000	Unlimited	\$60,000	\$78,286
15	77	\$9,229	\$52,659	\$125,000	Unlimited	\$60,000	\$90,755
20	82	\$9,229	\$68,679	\$125,000	Unlimited	\$60,000	\$105,210
25	87	\$9,229	\$81,975	\$125,000	Unlimited	\$60,000	\$121,968
30	92	\$9,229	\$92,033	\$125,000	Unlimited	\$60,000	\$141,394
35	97	\$9,229	\$101,986	\$125,000	Unlimited	\$60,000	\$163,914
38	100	\$9,229	\$113,809	\$125,000	Unlimited	\$60,000	\$179,114

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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