



# Asset-Care<sup>®</sup>

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

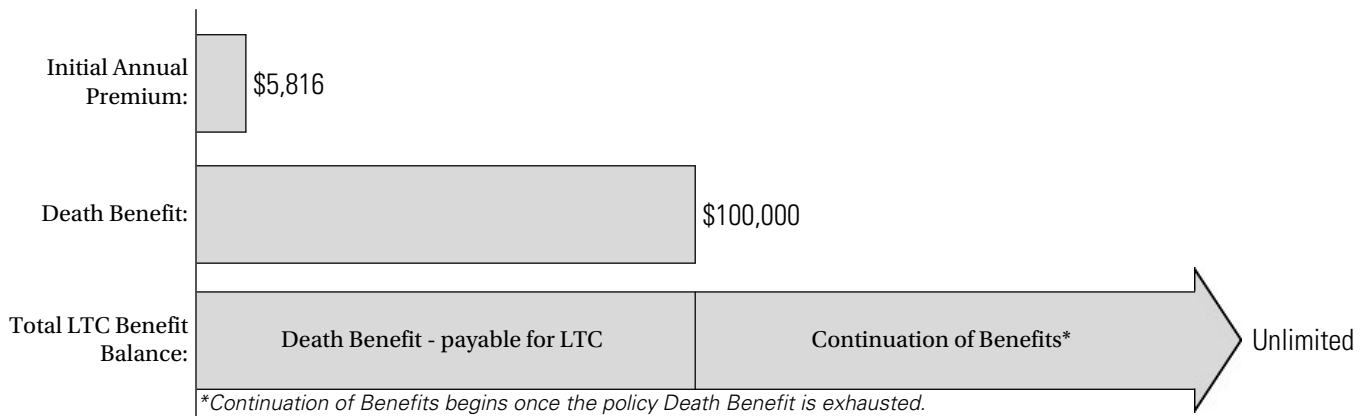
**Presented by:**

**Prepared for:**

Todd  
Male, 59  
Class: Non-Smoker

Deborah  
Female, 59  
Class: Non-Smoker

<b>Initial Annual Premium:</b>	\$5,816
<b>Death Benefit:</b>	\$100,000
<b>Total LTC Benefit Balance / Benefit Period:</b>	Unlimited / Lifetime



<b>Initial LTC Benefit Limit, Per Individual:</b>	\$4,000 Monthly \$48,000 Annually
<b>Initial LTC Benefit Limit, For One or Both Individuals**:</b>	\$8,000 Monthly (\$4,000 per person) \$96,000 Annually (\$48,000 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- \$2,875  
Premium guaranteed to never increase  
4% Acceleration Rate / 25 Months  
Guaranteed Cash Value Accumulation

**Continuation of Benefits Data:**

Continuous Premium - \$2,941  
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<sup>®</sup>



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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	\$5,816	\$128	\$100,000	Unlimited	\$48,000	\$48,000
5	64	\$5,816	\$8,667	\$100,000	Unlimited	\$48,000	\$51,957
10	69	\$5,816	\$21,712	\$100,000	Unlimited	\$48,000	\$57,364
15	74	\$5,816	\$35,857	\$100,000	Unlimited	\$48,000	\$63,335
20	79	\$5,816	\$49,266	\$100,000	Unlimited	\$48,000	\$69,927
25	84	\$5,816	\$61,548	\$100,000	Unlimited	\$48,000	\$77,205
30	89	\$5,816	\$71,414	\$100,000	Unlimited	\$48,000	\$85,241
35	94	\$5,816	\$79,311	\$100,000	Unlimited	\$48,000	\$94,112
40	99	\$5,816	\$87,197	\$100,000	Unlimited	\$48,000	\$103,908
41	100	\$5,816	\$89,694	\$100,000	Unlimited	\$48,000	\$105,986

*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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