



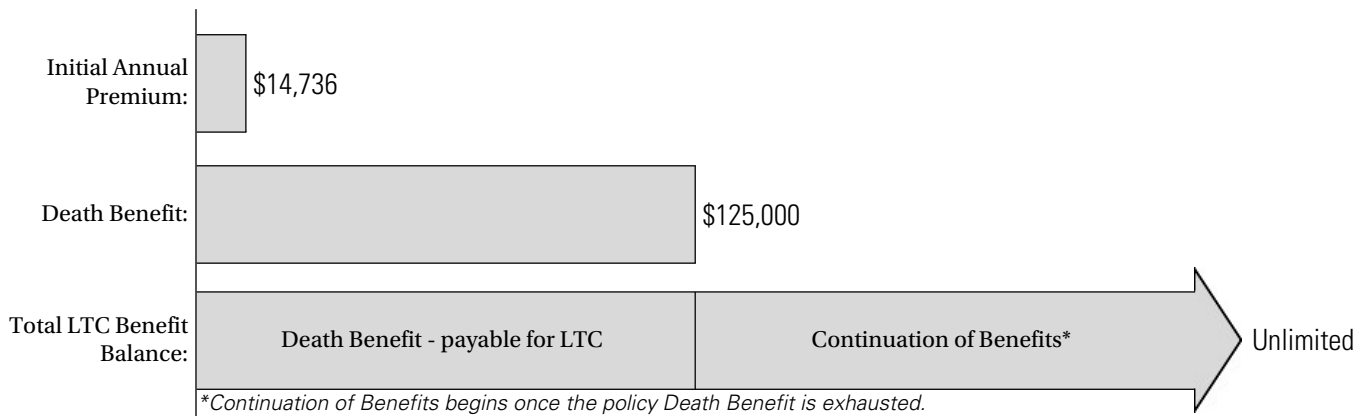
Asset-Care®

Product: Asset-Care IV - Multi-Pay
Payment Period: 10-Pay Annual Premium
State: CA

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

Prepared for:
Bob
Male, 58
Class: Non-Smoker
Tricia
Female, 49
Class: Non-Smoker

Initial Annual Premium:	\$14,736
Death Benefit:	\$125,000
Total LTC Benefit Balance / Benefit Period:	Unlimited / Lifetime



Initial LTC Benefit Limit, Per Individual:	\$5,000 Monthly \$60,000 Annually
Initial LTC Benefit Limit, For One or Both Individuals**:	\$10,000 Monthly (\$5,000 per person) \$120,000 Annually (\$60,000 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:
10-Pay Annual Premium- \$5,786
Premium guaranteed to never increase
4% Acceleration Rate / 25 Months
Guaranteed Cash Value Accumulation

Continuation of Benefits Data:
10-Pay Premium - \$8,950
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	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	53	\$14,736	\$1,233	\$125,000	Unlimited	\$60,000	\$60,000
5	57	\$14,736	\$18,759	\$125,000	Unlimited	\$60,000	\$67,531
10	62	\$14,736	\$45,826	\$125,000	Unlimited	\$60,000	\$78,286
15	67	\$0	\$57,280	\$125,000	Unlimited	\$60,000	\$90,755
20	72	\$0	\$67,863	\$125,000	Unlimited	\$60,000	\$105,210
25	77	\$0	\$78,935	\$125,000	Unlimited	\$60,000	\$121,968
30	82	\$0	\$89,576	\$125,000	Unlimited	\$60,000	\$141,394
35	87	\$0	\$98,549	\$125,000	Unlimited	\$60,000	\$163,914
40	92	\$0	\$105,195	\$125,000	Unlimited	\$60,000	\$190,022
45	97	\$0	\$110,000	\$125,000	Unlimited	\$60,000	\$220,287
48	100	\$0	\$112,118	\$125,000	Unlimited	\$60,000	\$240,714

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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