



# Legacy Care<sup>®</sup>

A single-premium deferred annuity  
designed to help protect your future wealth

*Products and financial services provided by*  
THE STATE LIFE INSURANCE COMPANY | *a ONEAMERICA<sup>®</sup> company*

# Protect your legacy

Legacies are created in many ways:  
Through deeds, family, love and wealth.  
Legacy Care offers you a financial vehicle  
to help grow and protect your legacy.

## Guaranteed accumulation

The Legacy Care annuity can accumulate cash value at a competitive credited interest rate. This rate renews at the beginning of each policy year and may fluctuate annually. However, at no time will the Legacy Care annuity accumulate at less than its guaranteed interest rate. Additionally, there are no service or administrative fees.

## Tax deferral<sup>1</sup>

With Legacy Care, your single premium accumulates interest tax deferred so you can enjoy interest earned on your interest and single premium. No state or federal taxes are owed until you withdraw the interest.

## During the accumulation phase, you will not:

- Receive any annual 1099 IRS forms
- Need to make estimated tax payments nor
- Be required to report interest earned on your tax return.

## Access to your money

Life presents many challenges. Unexpected events can and do happen, and it is important to have access to your assets “just in case.” Legacy Care’s surrender schedule and withdrawal provisions can provide access to funds when needed.

## Withdrawal provision

Anytime after the first policy year, you may access all of your accumulated interest without a withdrawal penalty.<sup>2</sup>

## Surrender schedule

Because you may need flexibility in the near future, Legacy Care has a five-year surrender charge period. After the fifth policy year, no surrender charges will apply to any withdrawals or at surrender.

<sup>1</sup> A deferred annuity purchased for a tax-qualified account does not provide any additional tax-deferred treatment of earnings beyond the treatment provided by the tax-qualified plan itself.  
<sup>2</sup> Interest withdrawals are subject to income taxes, and a tax penalty may apply if you are under age 59½.

**Note:** State Life is not engaged in rendering accounting or tax advice. Please consult a CPA or tax specialist for these services.

Ask your insurance representative today how Legacy Care can work for you.



### **Guaranteed income for life**

You may reach the stage of life where cash accumulation is not as important as a fixed income. For instance, you may have ongoing expenses due to health care needs. A Legacy Care annuity can create a guaranteed monthly income for life. In addition, if your health changes, there may be an opportunity to receive an enhanced monthly income<sup>1</sup> by exchanging your Legacy Care contract for ImmediateCare®, a single-premium immediate annuity.

### **Interest Rate Bailout Provision**

Should you receive a renewal interest rate below your original first-year credited rate, you may cash out your Legacy Care annuity, free of any surrender charges. Please review the Legacy Care illustration for details about this provision.

1. Policy form numbers SA32, R502 and R503 may not be available in all states. Please refer to the Legacy Care illustration provided by your financial advisor for details about this exchange provision.

### **Your beneficiary**

Upon the death of you as owner, if your surviving spouse is the named beneficiary, he or she will become the new owner. The contract will continue with its terms unchanged and your surviving spouse will assume all ownership rights.

If your beneficiary is not your surviving spouse, the death proceeds will be paid to the beneficiary in a lump sum or under a settlement plan, at the option of the beneficiary.

### **Getting started**

The premium for Legacy Care typically comes from CDs, money market accounts, IRAs and existing annuities. Ask your financial advisor how to get started for your specific situation.



*It's time to plan for tomorrow... today.*

**Note:** Legacy Care is issued by The State Life Insurance Company, a OneAmerica company, of Indianapolis, IN. Policy form numbers SA32, R502 and R503 may not be available in all states or may vary by state.

#### **About State Life**

The State Life Insurance Company, a OneAmerica® company, is focused on providing asset-based long-term care solutions. State Life is a recognized leader in providing these solutions, which utilize life insurance, fixed-interest deferred and immediate annuities.

The company's extensive Care Solutions portfolio of products helps consumers build a secure future by creating, leveraging and protecting their assets.

#### **About OneAmerica**

OneAmerica Financial Partners, Inc., is headquartered in Indianapolis, IN. The companies of OneAmerica® can trace their solid foundations back more than 130 years in the insurance and financial services marketplace.

OneAmerica's nationwide network of companies offers a variety of products to serve the financial needs of their policyholders and other clients. These products include retirement plans, products and services; individual life insurance, annuities, long-term care solutions and employee benefits. The goal of OneAmerica is to blend the strengths of each company to achieve greater collective results.

The products of the OneAmerica companies are distributed through a network of employees, agents, brokers and other distribution sources that are committed to maximizing value to our policyholders by helping them plan to meet their financial goals.

We deliver on our promises when customers need us most.



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