

# *Care Solutions*



*OneAmerica® is the marketing  
name for the companies of OneAmerica*

**Note:** Please review product-specific brochures and illustrations for more information. All products are issued by The State Life Insurance Company® (State Life), Indianapolis, IN. In addition, Asset-Care, Annuity Care, Annuity Care II and Immediate Care require medical underwriting. A medical exam may be required for Asset-Care.

For Asset-Care, Annuity Care, and Annuity Care II, this is a solicitation of long-term care benefits. Details about the cost, benefits, limitations and exclusions of these contracts and long-term care riders will be provided to you by a licensed agent/producer. When you respond, an insurance agent/producer will contact you.

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 tax, legal, fiduciary, or investment advice.

# If you have assets to protect, we have solutions available.

*Asset-Care® uses the solid foundation of whole life insurance<sup>1</sup> to provide guaranteed protection and cash value accumulation.*

*Annuity Care® and Annuity Care II can be a secure place to grow your funds and help protect against the cost of unexpected long-term care expenses.*

*Legacy Care® can provide value, regardless of your age or health.*

*ImmediateCare® can help decrease financial and emotional stress, and may be a solution for individuals who need help now.*

1. It is Universal life insurance in Maryland.



Perhaps you have studied long-term care (LTC) funding options and decided you may have enough assets to self-fund the risk.

# Asset-Care<sup>®</sup>

If you are between the ages of 35 and 80 and in reasonably good health, there is a way to prepare for long-term care while growing (rather than spending) the assets for which you have worked your entire life to obtain.

For over 20 years, Asset-Care has been a win-win solution for LTC protection. You can win if you need care, and you can win if you don't.

## **This whole life insurance<sup>1</sup> policy can protect you in the following ways:**

- Conservative tax-deferred cash value accumulation
- Income tax-free death benefit
- Income tax-free LTC benefits
- Optional lifetime LTC benefits with premiums guaranteed never to increase

**Note:** Asset-Care allows prepayment of the death benefit for qualifying long-term care expenses through whole life insurance, annuity or whole life insurance and annuity combination.

Policy form # series L301, SA31, R501. In Idaho: L301 (ID), SA31, R501. In Florida: L301 (FL), SA31 (FL)<sup>1</sup>, R501 (FL)

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Perhaps you think you have waited too long to qualify for long-term care protection, or simply seek tax advantages and the ability to efficiently utilize available resources should long-term care become a need in the future.

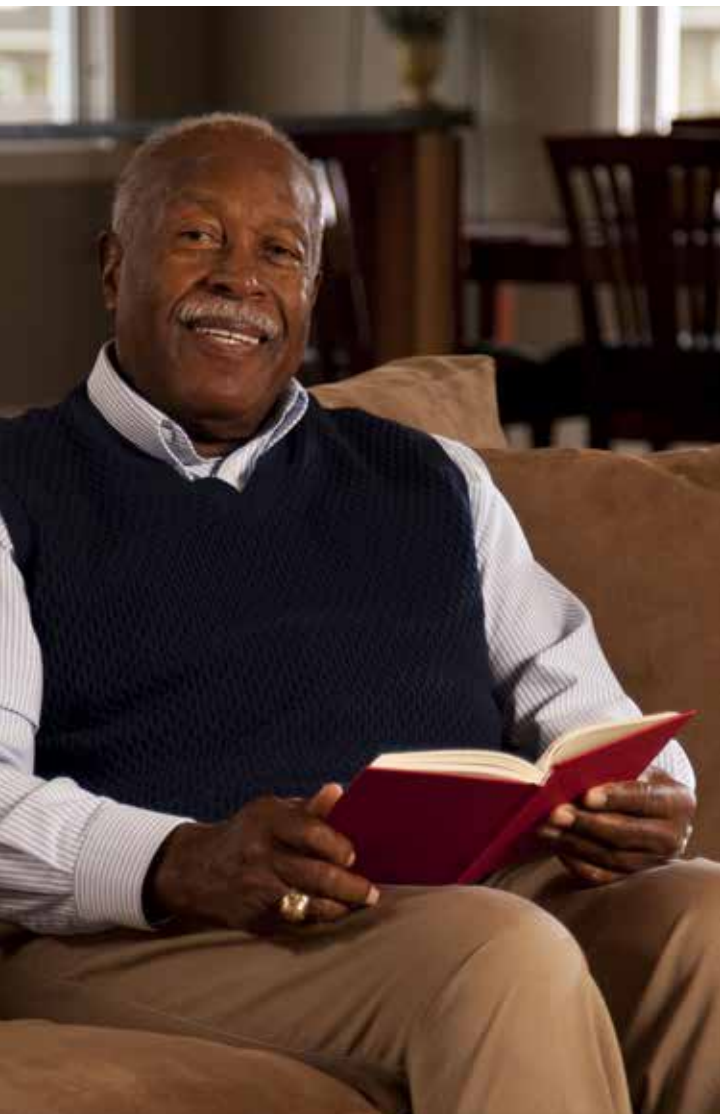
# Annuity Care<sup>®</sup>

If you are between the ages of 40 and 85 and in good health, protection against the risk of substantial long-term care expenses can still be available. Annuity Care or Annuity Care II may be a solution for those who wish to reduce their overall outlay should they need long-term care. Both annuities qualify for the tax advantages of the Pension Protection Act, including income tax-free withdrawals for qualifying long-term care expenses.

## **With Annuity Care and Annuity Care II, you can:**

- Accumulate guaranteed tax-deferred cash value growth
- Limit your exposure to long-term care expenses with the Continuation of Benefits feature

**Note:** Annuity Care and Annuity Care II are single-premium deferred annuities that may credit additional interest to amounts withdrawn for qualifying long-term care expenses. Annuity Care Contract form # series: SA34, R508. Idaho: SA34, R508. Florida: SA34(FL) 1, R504 (FL), R504 (FL) TQ, R505 (FL), R505 (FL) TQ. Annuity Care II contract form # series: ICC15 SA35, ICC15 R521 PPA ND, ICC15 R521 PPA, ICC15 R522 PPA, SA35. Idaho: SA35(ID). Florida: SA35(FL) 1, R521(FL), R522(FL).



Perhaps you are not planning on purchasing any type of long-term care insurance coverage, or tried but were told you were uninsurable.



# Legacy Care<sup>®</sup>

If you are any age up to 100, there are ways to use your assets efficiently and provide you protection.

Legacy Care, a deferred annuity, may fit your needs — today and tomorrow.

## Legacy Care offers:

- Tax-deferred cash accumulation
- A competitive current interest rate
- The opportunity to cash surrender your policy with no surrender charges if your interest rate ever drops below the original policy credited interest rate
- An option to use your Legacy Care as a vehicle to create a guaranteed lifetime monthly income

**Note:** Legacy Care is a single-premium deferred annuity with an inherent interest rate bailout provision that provides protection from decreases in future credited interest rates.

Contract form #series SA32, R502, R503. In Idaho: SA32. In Florida: SA32 (FL) 1, R502, R503



Perhaps you are currently faced with the financial and emotional anxiety of a loved one receiving long-term care.

# ImmediateCare<sup>®</sup>

There is an insurance tool designed for your loved one. For the assurance of monthly income, guaranteed for their entire life, consider...

ImmediateCare is an immediate annuity for individuals concerned about exhausting a significant portion of their assets due to LTC expenses.

## ImmediateCare offers:

- Private pay for life (through a lifetime monthly income)
- An opportunity to secure quality care
- A way to offset some of the financial losses associated with unplanned LTC expenses
- You control the care your loved one receives (at home, in assisted living or in a nursing home)

**Note:** ImmediateCare is a single-premium immediate annuity that pays a lifetime income stream to the annuity owner. This income stream is guaranteed for life, but may not cover all costs associated with long-term care.

Contract form # series: SA33. In Idaho: SA33. In Florida SA33(FL) 1

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<b>MAY LOSE VALUE</b>	<b>NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY</b>
<b>NOT GUARANTEED BY THE INSTITUTION</b>	



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