



# Protecting your retirement nest egg

# Important retirement decisions

- Providing sufficient income
- Estate planning—efficiently passing your assets to the next generation
- Protecting assets

# Obstacles all may face

- Market downturns or poor earnings
- Outliving assets: planning to live to 85 and living to age 95
- Extended illness/care stay
  - Long-term care can not only threaten your assets but also your income.



# Longevity

- Longevity means living a long life.
- If you don't die, you live.
  - As you get older, you may need care.
    - What are the chances?
    - What's the impact upon your wealth?
- Only three ways are available to pay for care:
  - From your assets
  - With insurance
  - Through government programs

# Planning for longevity

- You have multiple concerns:
  - Wealth transfer
  - Asset growth
  - Guarantees
  - Long-term care
- Insurance products exist that can solve multiple concerns by utilizing assets you already own.

# Asset-Care I example

*Single-premium whole life insurance with LTC benefits*

- Hypothetical example
  - Joint insureds
  - Joint equal age of 65 years
  - Current personal account of \$100,000
    - Taxable

Hypothetical example used for illustration purposes only.



# Asset-Care | example

Single-premium whole life insurance with LTC benefits

Current taxable account



Earned income taxes

Asset-Care Premium



Additional life insurance with LTC benefits

\$117,174

LTC benefit  
monthly: \$4,343

Total long-term care or death benefit

\$217,174

No income tax

Numeric examples are hypothetical and were used for illustration purposes only.

LTC benefits paid reduce the death benefit.

# Asset-Care I example

*Single-premium whole life insurance with LTC benefits*

- Asset-Care I features
  - 4% guaranteed interest rate (subject to change)
  - Qualifying LTC benefits subject to monthly maximum per insured
  - Entire death benefit can be used to fund LTC
  - No reduced benefit period when accessing death benefit for LTC expenses; however, LTC benefits paid reduce death benefit
  - No income taxes payable on LTC or death benefit
- In scenario from previous slide, \$217,174 is actual benefit received from a \$100,000 single premium based upon a male and female with a joint equal age of 65, class 1 and non-smokers





# Asset-Care | example illustration

Single-premium whole life insurance with LTC benefits

End of Policy Year	Insureds' Joint Equal Age	Contract Premium	Cash Value Accumulation Fund	Cash Surrender Value*	Death/LTC Benefit Balance
1	66	\$100,000	\$103,961	\$100,000	\$217,174
2	67	\$0	\$107,996	\$97,196	\$217,174
3	68	\$0	\$112,098	\$102,009	\$217,174
4	69	\$0	\$116,255	\$106,954	\$217,174
5	70	\$0	\$120,455	\$112,023	\$217,174
6	71	\$0	\$124,683	\$117,202	\$217,174
7	72	\$0	\$128,927	\$122,481	\$217,174
8	73	\$0	\$133,158	\$127,831	\$217,174
9	74	\$0	\$137,349	\$133,229	\$217,174
10	75	\$0	\$141,482	\$139,360	\$217,174
15	80	\$0	\$160,682	\$160,682	\$217,174
20	85	\$0	\$176,438	\$176,438	\$217,174
25	90	\$0	\$188,018	\$188,018	\$217,174
30	95	\$0	\$198,935	\$198,935	\$217,174
34	99	\$0	\$208,821	\$208,821	\$217,174

# Additional planning options for all stages of life

- *Annuity Care*<sup>®</sup>
- *Legacy Care*<sup>®</sup>
- *ImmediateCare*<sup>®</sup>

Which solution is right for you?

# Questions and answers



# State Life & OneAmerica

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# Thank you for attending!

Longevity planning isn't only about you; it's also about your family.

**Not a deposit • Not FDIC insured • Not guaranteed by any bank •  
Not insured by any federal government agency**

Policy Forms: *Asset-Care*: L301, SA31 and R501; *Annuity Care*: SA34; *Legacy Care*: SA32, R502 and R503; *ImmediateCare*: SA33. All policies may not be available in all states or may vary by state. Policies are medically underwritten (except *Legacy Care*) and issued by The State Life Insurance Company, Indianapolis, Indiana.