

Efficient Funding of Long-Term Care

Annuity Care II

The Client

Age 60+; has \$150,000 from a CD, inheritance or other assets already reserved to use in an emergency situation; looking to leverage those assets; may have some health concerns.

The situation

Client is concerned about efficiently funding an extended health care or Long-Term Care (LTC) event. Has already identified assets to use but wants preservation of their capital, a reasonable rate of return and access and control over their money if they need it.

Prefers a solution packaged as one product, a simpler straight forward approach with fewer moving parts, not interested in paying continuous premiums. Wants ability to add a spouse or other insured.

The strategy

Use resources available in the OneAmerica® Virtual Care Solutions University to learn more about Marketing Programs, WebEx's and Product information to engage and have conversations with clients.

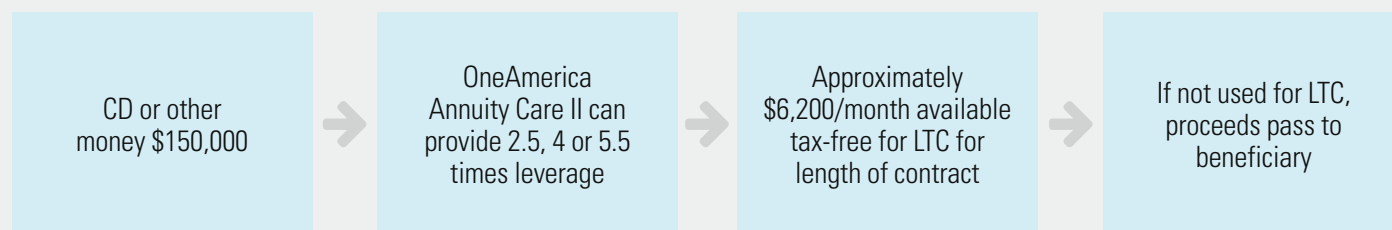
A solution

To address the specific concerns of the client, recommend Annuity Care II which gives the client the choice of 2.5, 4 or 5.5 times leverage on their money for LTC expenses.

This solution offers the client on \$150,000:

- The ability to access proceeds tax-free for extended care or LTC events
- Can make a joint policy (slightly less leverage) covering both insureds at the same amount
- As much as a 24.2% tax-free income stream for LTC expenses
- Client can choose level of coverage based on how much capital they want to use
- A good option due to health limiting other health-based options
- Retain access and control over the assets
- No medical underwriting, just a cognitive phone interview and application

Summary of recommendation



Note: Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Annuity Care II form number series: SA35. Not available in all states or may vary by state. All numeric examples are hypothetical and were used for explanatory purposes only. **NOT A DEPOSIT • NOT FDIC OR NCUA INSURED • NOT BANK OR CREDIT UNION GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE**

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Efficient Funding of Long-Term Care

Non-Qualified Annuity

The client

Age 75 to 85; has \$150,000 from a large build up in a Non-Qualified Annuity not subject to surrender charges or money from a CD money; views proceeds as lazy or emergency money.

The situation

Client is concerned about efficiently funding an extended health care or Long-Term Care (LTC) event. Has already identified assets to use but wants preservation of their capital, a reasonable rate of return and access and control over their money if they need it.

The strategy

Use resources available in the OneAmerica® Virtual Care Solutions University to learn more about Marketing Programs, find WebEx's and Product information to help engage and have conversations with clients.

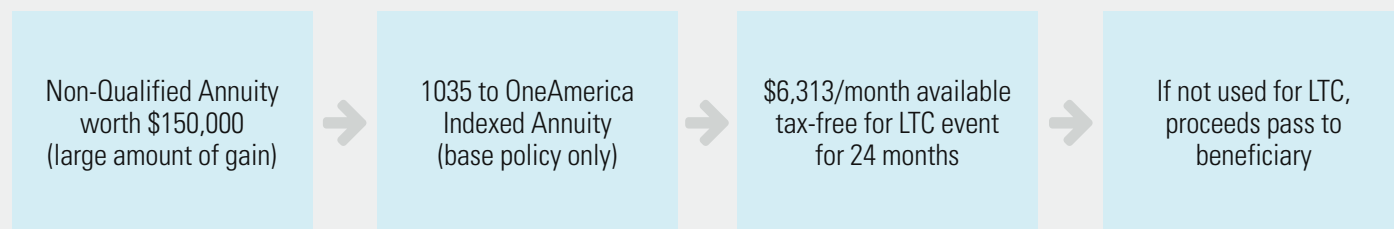
A solution

To address the specific concerns of the client, recommend a 1035 transfer to Indexed Annuity Care®, base policy only.

This solution offers the client on \$150,000:

- The ability to access gains tax-free for extended care or LTC events
- A 50.5% tax-free income stream for 24 months (\$6,313 a month) for qualifying LTC expenses
- Can add a spouse or other insured giving both access to the full monthly benefit
- Guaranteed factors increasing annually to determine benefit amount before triggered
- Retain access and control over the assets just like in their current annuity
- No medical underwriting or cognitive phone interview for base policy only
- Ability to add a rider doubling pool of assets or getting lifetime coverage (requires cognitive phone interview)

Summary of recommendation



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