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# Asset-based long-term care

*with guaranteed level premiums*

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





# Did you know?



70 percent of adults age 65 will need long-term care (LTC) in their lifetime; 20 percent will require LTC for more than five years.



\$80,000 is the average annual cost for nursing home care today.

**Source:** *The National Academy of Elder Law Attorneys*, [www.naela.org](http://www.naela.org), <http://longtermcare.gov/the-basics/who-needs-care>. 2016.

*What if you or a loved one needs long-term care?  
How would you pay for it?*

# The impact of long-term care

## When you need LTC, the impact can be much greater than you expect

- **Spouses:** The stress and physical effort of caring for a chronically ill loved one can cause the caregiver to develop health problems as well.
- **Children:** Other loved ones, often children, are required to carry the burden. The eldest daughter may give up her career and move in or move her parent into her own home — as any child would feel compelled to do.

- **Family dynamics:** Informal care is not typically shared equally among adult children. One sibling may bear more of the burden, which can harm family relationships.
- **Unnecessary losses:** Not all losses can be avoided, but planning ahead can spare your family spiritual, emotional, financial and relational losses.

## Asset-Care®: The guaranteed option for long-term care

Consider the Asset-Care IV approach to LTC protection. Asset-Care IV is a whole life<sup>1</sup> policy that provides LTC<sup>2</sup> benefits with additional guarantees not offered by stand-alone LTC insurance.



### You can protect your retirement with LTC coverage.

If you need LTC, Asset-Care IV provides monthly benefits to help cover the costs. You can preserve your retirement assets and have confidence you'll be able to pay for care.



### You can leave a legacy to your beneficiaries.

If you never need LTC benefits, your Asset-Care IV policy pays a death benefit — income-tax free — to your beneficiaries.



### The decision is all yours.

If your plans change and you decide not to keep your Asset-Care IV policy, you can get back any cash value accumulation, less any benefits you've already received.

1. In MD and PA, universal life.  
2. In OR, convalescent care.





# Understanding Asset-Care IV

*You work hard to save for retirement so you can live comfortably in the future. Prepare today to cover your LTC expenses so you can retire the way you want and get the care you desire.*

## *Guaranteed payment options*

You can choose payments ranging from the 10-pay option — where your policy is fully paid in 10 years — up to a pay-to-age-100 option, depending on your budget. Your insurance representative can describe your choices to help support your decision.

## *Cover two people<sup>1</sup>*

With Asset-Care, you can choose joint coverage to provide LTC benefits for yourself and a loved one.

## *Guaranteed LTC protection*

You receive a guaranteed amount of life insurance that can be used to pay for LTC expenses, home-based care, assisted living, nursing home facilities and more. Ask your OneAmerica representative for an outline of coverage to learn more about qualified LTC expenses.

## *Lifetime LTC benefits*

No one can predict if you'll need LTC or for how long. To help ease your mind, the optional Long-Term Care Benefits Continuation Rider can provide you LTC benefits even after your base policy runs out for additional peace of mind. Premiums for this benefit are guaranteed to never increase.<sup>2</sup>

## *Smooth and easy claims*

When you file an LTC claim with OneAmerica, our Care Solutions Claims Concierge service is here to help reduce your stress and make sure you get the money you need for coverage. Your Claims Concierge will review your policy and ensure you understand all your benefits, help you collect everything you need to file a claim and support you through the entire claims review.

## *Income-tax free benefits*

The death benefit payable to your beneficiaries and your monthly LTC benefits (if you ever need them) are federal income-tax free.

## *Future inflation protection*

The optional Inflation Protection Rider can provide annual increases to your policy's monthly LTC benefits so you can keep up with the increasing cost of care over time. Premiums for this benefit are in addition to the base policy and guaranteed to never increase.<sup>3</sup>

## *Your money is secure*

For more than 25 years, Asset-Care has helped thousands of Americans prepare for retirement. Asset-Care IV from OneAmerica provides peace of mind that your retirement is secure, from a company with the experience and service to be there when you need help the most.

Learn how Asset-Care IV can work for you. Ask your insurance representative for a personalized illustration and outline of coverage.

<sup>1</sup> Joint coverage not available in PA.

<sup>2</sup> Lifetime coverage not available in MA.

<sup>3</sup> Inflation protection not available in CA, CT, HI, MA, MN, PA, TN, TX and WA.

<sup>4</sup> Source: "Who Needs Care?"

Longtermcare.gov. Web. <http://longtermcare.gov/the-basics/who-needs-care>. 23 February 2016.

## Know the facts of LTC<sup>4</sup>

**1** Health insurance and Medicare cover only limited long-term benefits; Medigap and disability programs pay no LTC benefits at all.

**2** Chronic conditions, long lifespans and poor eating habits all contribute to the growing need for LTC.

**3** Women are more likely than men to need LTC.

**Considering these vital facts, it's time to ask yourself two simple yet significant questions:**

- What if YOU are among the 70 percent of adults who need LTC at some point?
- How will YOU pay for your care?

**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. Asset-Care Form number series: L301, R519 and R501; Asset-Care Form number series for ID: L301 (ID), R519 and R501; Asset-Care Form number series for OR: L301 (OR), R519 (OR) and R501 (OR). Not available in all states or may vary by state. Asset-Care is whole life insurance (in MD and PA, universal life) that allows access to 100 percent of the life policy death benefit

for qualifying LTC expenses (paid monthly). All guarantees are subject to the claims-paying ability of State Life. The policy and long-term care insurance riders have exclusions and limitations. For costs and complete details of the coverage, contact your insurance agent or company. **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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### About OneAmerica®

A national leader in the insurance and financial services marketplace for nearly 140 years, the companies of OneAmerica help customers build and protect their financial futures.

OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and recordkeeping services, individual life insurance, annuities, asset based long-term care solutions and employee benefit plan products.

Products are issued and underwritten by the companies of OneAmerica and distributed through a nationwide network of employees, agents, brokers and other sources that are committed to providing value to our customers.

To learn more about our products, services and the companies of OneAmerica, visit [OneAmerica.com/companies](http://OneAmerica.com/companies).