

Asset-Care[®] IV *Producer Overview*

If you like the Asset-Care concept, but you have clients who prefer not to pay premium by transferring an existing asset, your client can purchase Asset-Care IV by paying level premiums over a period of time.

Asset-Care helps protect against the risk of long-term care (LTC) expenses and provides a wealth-transfer mechanism through the use of specially designed whole life insurance policies. All Asset-Care plans include the following guarantees:

- Death benefit
- Cash value growth
- Use of death benefit for qualifying LTC expenses
- Guaranteed premiums
- Optional rider for lifetime LTC coverage

Notes: 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 Policy Forms: L301, SA31, R501, R518, R519 and R525 (or state variation). Not available in all states or may vary by state. Key aspects of the joint life Asset-Care have been awarded a patent by the U.S. Patent and Trademark Office.

For more information on Asset-Care IV, contact your back office or the Care Solutions Sales Desk at **1-800-275-5101**.

Asset-Care[®] IV

Policy structure	Continuous-premium whole life insurance with accelerated death benefits for qualifying LTC expenses. Two options: limited (10–20) pay or to age 100.
Issue ages	Single and joint: 20–80 Maximum 25 years age difference between unrated joint insureds.
Premium options	<ul style="list-style-type: none"> • Guaranteed level premiums spread conveniently over the period selected at time of application, from 10 to 20 years • To-age-100 premiums guaranteed never to increase
Minimum death/long-term care benefits	Issue ages 20–50: \$100,000 Issue ages 51+: \$50,000

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Asset-Care[®] IV (Cont'd)

Surrender charge (as a percent of surrender dollar amount)	10–20 pay <ul style="list-style-type: none"> • Years 1–5: 75% • Years 6–10: decreases by 5% per year • Year 11: 35% Year 12: 20% • Years 13+: 0% 	To age 100 <ul style="list-style-type: none"> • Years 1–5: 100% • Years 6–14: Decreases by 10% per year • Year 15+: 0%
LTC payout (all are reimbursement contracts)	On a monthly basis, the death benefit can be accelerated for qualifying LTC expenses. Qualification is based on receiving care because of either: (1) being unable to perform two of six activities of daily living (ADLs) or (2) being cognitively impaired.	
LTC monthly benefit limit	The maximum LTC benefit payable monthly is based on the death benefit at time of claim, and which acceleration option (2%, 3%, or 4%) is chosen at time of application (3% and 4% acceleration available for additional premium).	
LTC waiting period	After 60 days of qualified long-term care received (within a 180-day period), Asset-Care will begin paying benefits. In many states, the waiting period for home health care is 30 days.	
LTC protection	<ul style="list-style-type: none"> • Care in a LTC facility (all levels) • Care in an assisted living facility • Home health care, including homemaker services • Hospice care • Adult day care 	<ul style="list-style-type: none"> • Respite care • Bed reservation • Care coordination • Caregiver training • Supportive equipment • International coverage <p>(Benefit details vary by state, and can be found in the Outline of Coverage, including information on policy exclusions and limitations. Producers must provide the Outline of Coverage to applicants.)</p>
Guarantees	<ul style="list-style-type: none"> • Premiums never increase • Cash value growth • Death benefit 	
Waiver of premium	Available at additional premium. Premium waived if qualifying care received and waiting period satisfied.	
Base policy inflation protection rider (not available in all states)	This optional rider can help to protect against the rising cost of qualifying long-term care expenses by guaranteeing an increase in the base policy long-term care benefit balance and monthly maximum benefit. Options include simple and compound interest and vary by state. Premiums are guaranteed never to increase.	
Continuation of benefits rider (not available in all states)	This optional rider can extend LTC benefits after the death benefit has been exhausted for qualifying LTC expenses. Premiums for the rider are guaranteed and can be paid annually or with a one-time (single) premium. Inflation protection and nonforfeiture benefits are both available for an additional premium.	

NOT A DEPOSIT	NOT FDIC OR NCUSIF INSURED	NOT GUARANTEED BY THE INSTITUTION	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	MAY GO DOWN IN VALUE
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