



Asset Care

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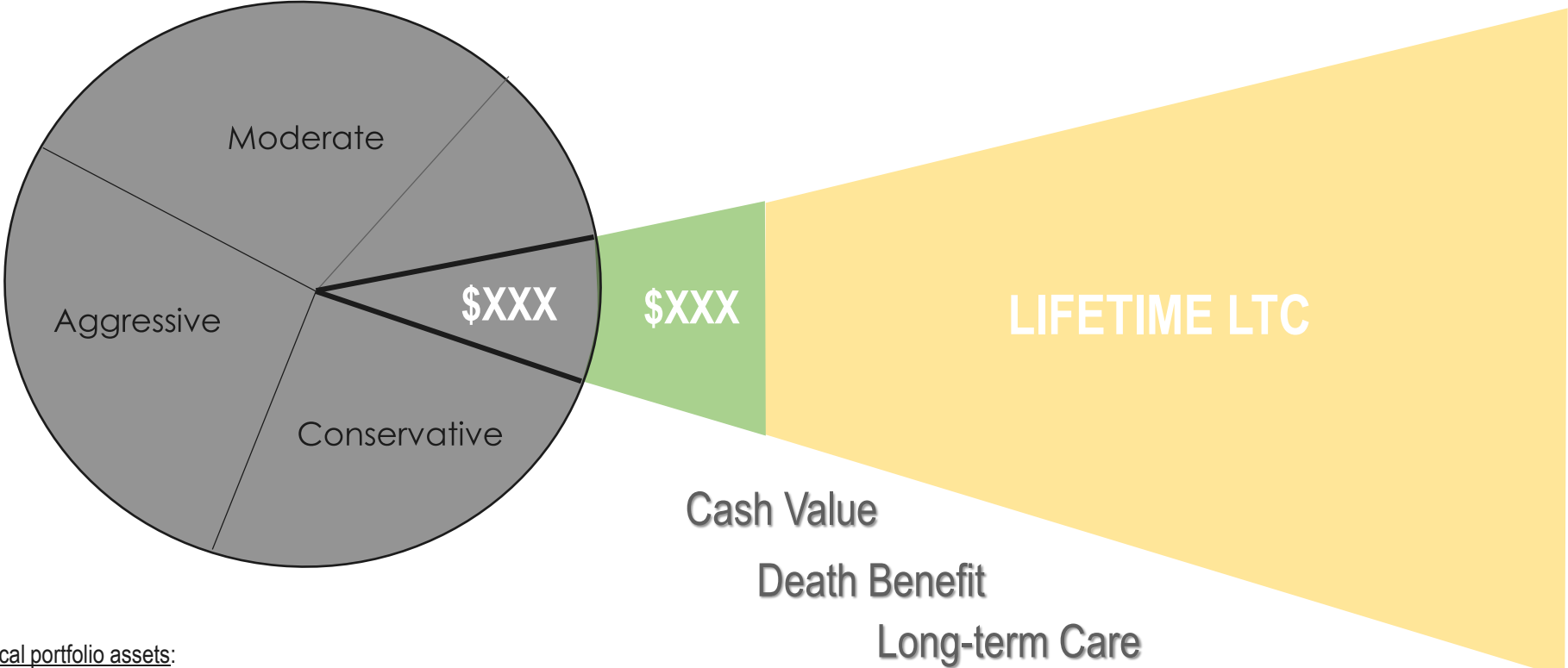
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Any individuals used in scenarios are fictitious and all numeric examples are hypothetical and used for explanatory purposes only. Please note that the replacement of an existing life insurance contract or an annuity must not be made unless all factors are weighed and it is documented as suitable for the client.

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• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE**

Concept of asset-based LTC



Typical portfolio assets:

Aggressive-assets positioned for significant growth with the acceptance of the risk of loss of principal

Moderate-assets positioned for some growth with the acceptance of some downside risk

Conservative--assets positioned for conservation of principal—often with guarantees

*Asset Care
Funding
Options:*

Asset Care Single Premium
Asset Care Return of Premium
Asset Care Annuity Funded
Asset Care Recurring Premium

Asset Care Features:

- Waiver of Premium included
- 0 day elimination Home Health Care
- 90 day elimination all other care
- International Care
- Claims Concierge

Asset Care AOB & COB – Joint Insureds

Concept & acceleration of death benefit options

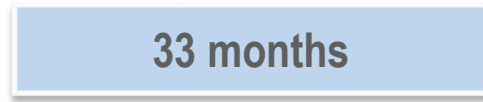
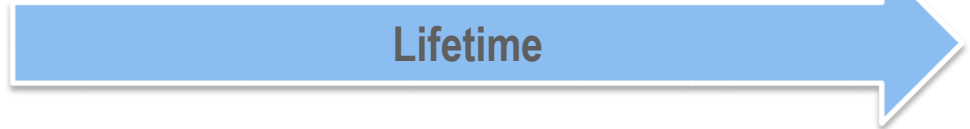
Life Insurance policy

Continuation of Benefits Rider (optional)



2% of death benefit

+



3% of death benefit

+

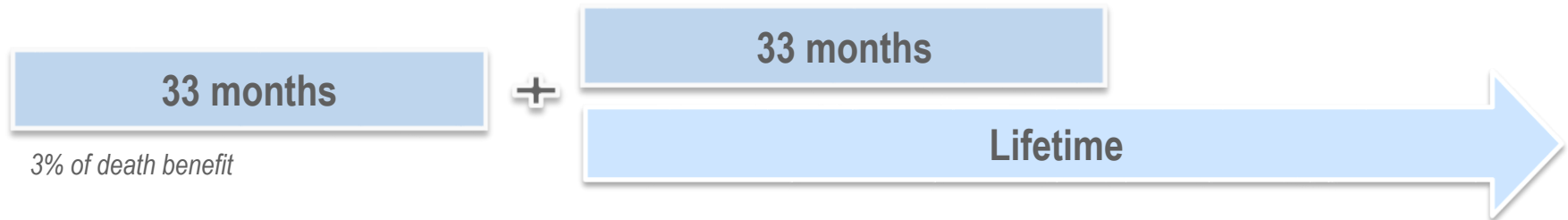


Asset Care AOB & COB – Single Insured

Concept & acceleration of death benefit options

Life Insurance policy

Continuation of Benefits Rider (optional)



Asset Care Single Premium *Overview*

- Single-premium whole life policy with accelerated death benefit for qualifying LTC expenses.
- Available for issue ages 35-80.
- Typically funded through
 - CDs
 - Money market funds
 - Savings
 - Life insurance cash values

Rodney and Holly convert a money market account

Hypothetical example



Rodney, age 60
Holly, age 60

- Married couple, earns a good income and prepared for retirement
- Their 2 children have graduated college and are financially independent.
- Main concern: family history of both Alzheimer's and Parkinson's
- They understand lifetime protection is the only option for their needs

Asset Care Single Premium with single pay rider

Joint contract, 60 & 60

33 months

+

Lifetime

3% of death benefit

Life Insurance policy

\$200,000	Single Premium
\$252,076	Face Amount
\$90,744	Annual LTC Benefit each person
\$7,562	Monthly LTC Benefit each person
45.4%	Rate equivalent to another investment

Continuation of Benefits Rider

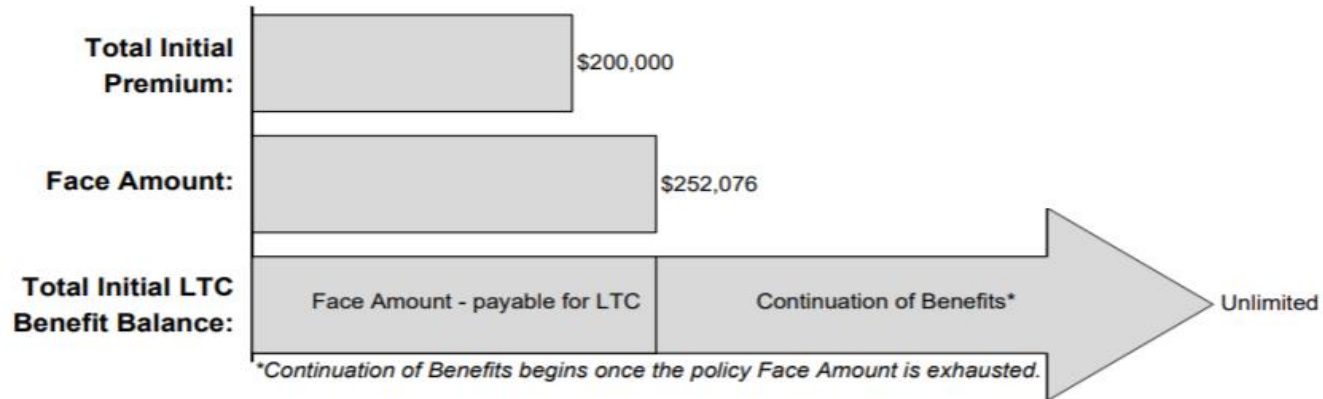
included	Single Premium
\$90,744	Annual LTC Benefit each person for LIFETIME
\$7,562	Monthly LTC Benefit each person

All numeric examples listed are hypothetical and provided for explanatory purposes only.

State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco



Initial LTC Benefit Limit, Per Individual:

\$7,562 Monthly
\$90,747 Annually

Initial LTC Benefit Limit, For One or Both Individuals:**

\$15,125 Monthly (\$7,562 per person)
\$181,495 Annually (\$90,747 per person)

***If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

Premiums:

Single Pay Life Premium - \$108,524
Single Pay LTC Premium - \$91,476
Total Initial Premium - \$200,000

Features and Benefits:

Benefit Period - 33 Months AOB¹ / Lifetime COB²
Inflation Option - 0% AOB¹ / 0% COB²
Inflation Duration - N/A
Guaranteed Cash Value

All numeric examples listed are hypothetical and provided for explanatory purposes only.

¹ Acceleration of Benefits

² Continuation of Benefits

Asset Care[®]

Asset Care Single Premium Whole Life

State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco

End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$199,999.62	\$80,044	\$252,076	Unlimited	\$7,562	\$7,562
2	\$0.00	\$83,236	\$252,076	Unlimited	\$7,562	\$7,562
3	\$0.00	\$86,545	\$252,076	Unlimited	\$7,562	\$7,562
4	\$0.00	\$89,976	\$252,076	Unlimited	\$7,562	\$7,562
5	\$0.00	\$93,530	\$252,076	Unlimited	\$7,562	\$7,562
6	\$0.00	\$97,208	\$252,076	Unlimited	\$7,562	\$7,562
7	\$0.00	\$101,012	\$252,076	Unlimited	\$7,562	\$7,562
8	\$0.00	\$104,947	\$252,076	Unlimited	\$7,562	\$7,562
9	\$0.00	\$109,010	\$252,076	Unlimited	\$7,562	\$7,562
10	\$0.00	\$113,200	\$252,076	Unlimited	\$7,562	\$7,562
11	\$0.00	\$117,518	\$252,076	Unlimited	\$7,562	\$7,562
12	\$0.00	\$121,957	\$252,076	Unlimited	\$7,562	\$7,562
13	\$0.00	\$126,514	\$252,076	Unlimited	\$7,562	\$7,562
14	\$0.00	\$131,178	\$252,076	Unlimited	\$7,562	\$7,562
15	\$0.00	\$135,942	\$252,076	Unlimited	\$7,562	\$7,562
20	\$0.00	\$160,764	\$252,076	Unlimited	\$7,562	\$7,562
25	\$0.00	\$185,198	\$252,076	Unlimited	\$7,562	\$7,562
30	\$0.00	\$205,245	\$252,076	Unlimited	\$7,562	\$7,562
35	\$0.00	\$218,857	\$252,076	Unlimited	\$7,562	\$7,562
40	\$0.00	\$227,927	\$252,076	Unlimited	\$7,562	\$7,562
45	\$0.00	\$232,792	\$252,076	Unlimited	\$7,562	\$7,562
50	\$0.00	\$236,654	\$252,076	Unlimited	\$7,562	\$7,562
55	\$0.00	\$239,838	\$252,076	Unlimited	\$7,562	\$7,562
60	\$0.00	\$242,381	\$252,076	Unlimited	\$7,562	\$7,562
61	\$0.00	\$252,076	\$252,076	Unlimited	\$7,562	\$7,562

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.

All numeric examples listed are hypothetical and provided for explanatory purposes only.

Rodney and Holly

- They like the single pay option but want to see an alternate plan design that would give them a higher monthly benefit
- Holly has a high pension income and they are comfortable with paying an ongoing premium.



Asset Care Single Premium with annual pay rider

Joint contract, 60 & 60



Life Insurance policy

\$200,000	Single Premium
\$379,060	Face Amount
\$136,464	Annual LTC Benefit each person
\$11,372	Monthly LTC Benefit each person

Continuation of Benefits Rider

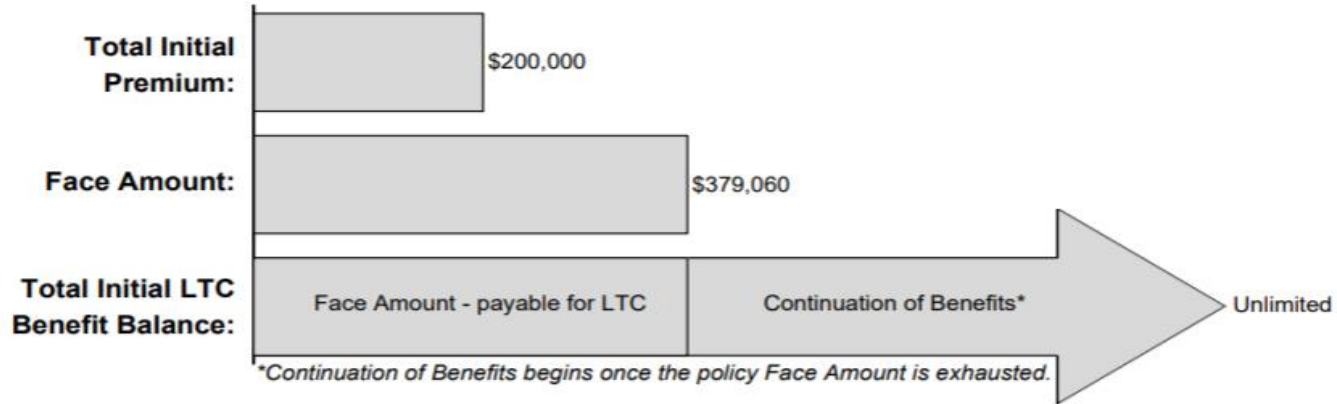
\$6,956	Annual Premium
\$136,464	Annual LTC Benefit each person for LIFETIME
\$11,372	Monthly LTC Benefit each person

All numeric examples listed are hypothetical and provided for explanatory purposes only.

State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco



Initial LTC Benefit Limit, Per Individual:

\$11,372 Monthly
\$136,462 Annually

Initial LTC Benefit Limit, For One or Both Individuals:**

\$22,744 Monthly (\$11,372 per person)
\$272,923 Annually (\$136,462 per person)

***If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

Premiums:

Single Pay Life Premium - \$163,193
Initial LTC Premium - \$36,807
Annual LTC Premium - \$6,956
Total Initial Premium - \$200,000

Features and Benefits:

Benefit Period - 33 Months AOB¹ / Lifetime COB²
Inflation Option - 0% AOB¹ / 0% COB²
Inflation Duration - N/A
Guaranteed Cash Value
Waiver of Premium

¹ Acceleration of Benefits

² Continuation of Benefits

All numeric examples listed are hypothetical and provided for explanatory purposes only.

State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco

End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$199,999.64	\$120,367	\$379,060	Unlimited	\$11,372	\$11,372
2	\$6,955.75	\$125,166	\$379,060	Unlimited	\$11,372	\$11,372
3	\$6,955.75	\$130,143	\$379,060	Unlimited	\$11,372	\$11,372
4	\$6,955.75	\$135,302	\$379,060	Unlimited	\$11,372	\$11,372
5	\$6,955.75	\$140,646	\$379,060	Unlimited	\$11,372	\$11,372
6	\$6,955.75	\$146,177	\$379,060	Unlimited	\$11,372	\$11,372
7	\$6,955.75	\$151,897	\$379,060	Unlimited	\$11,372	\$11,372
8	\$6,955.75	\$157,814	\$379,060	Unlimited	\$11,372	\$11,372
9	\$6,955.75	\$163,925	\$379,060	Unlimited	\$11,372	\$11,372
10	\$6,955.75	\$170,224	\$379,060	Unlimited	\$11,372	\$11,372
11	\$6,955.75	\$176,718	\$379,060	Unlimited	\$11,372	\$11,372
12	\$6,955.75	\$183,393	\$379,060	Unlimited	\$11,372	\$11,372
13	\$6,955.75	\$190,246	\$379,060	Unlimited	\$11,372	\$11,372
14	\$6,955.75	\$197,259	\$379,060	Unlimited	\$11,372	\$11,372
15	\$6,955.75	\$204,423	\$379,060	Unlimited	\$11,372	\$11,372
20	\$6,955.75	\$241,749	\$379,060	Unlimited	\$11,372	\$11,372
25	\$6,955.75	\$278,492	\$379,060	Unlimited	\$11,372	\$11,372
30	\$6,955.75	\$308,638	\$379,060	Unlimited	\$11,372	\$11,372
35	\$6,955.75	\$329,107	\$379,060	Unlimited	\$11,372	\$11,372
40	\$0.00	\$342,746	\$379,060	Unlimited	\$11,372	\$11,372
45	\$0.00	\$350,062	\$379,060	Unlimited	\$11,372	\$11,372
50	\$0.00	\$355,869	\$379,060	Unlimited	\$11,372	\$11,372
55	\$0.00	\$360,657	\$379,060	Unlimited	\$11,372	\$11,372
60	\$0.00	\$364,481	\$379,060	Unlimited	\$11,372	\$11,372
61	\$0.00	\$379,060	\$379,060	Unlimited	\$11,372	\$11,372

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.

All numeric examples listed are hypothetical and provided for explanatory purposes only.

Rodney and Holly



- They like the annual pay option as well, but Rodney said that he's hoping they will never need care, so he wished the death benefit was higher.
- Holly is less concerned about the death benefit because the care their family needed fell on her shoulders but would like to see a lower ongoing premium.

Asset Care Single Premium with annual pay rider

Joint contract, 60 & 60

50 months

+

Lifetime

2% of death benefit

Life Insurance policy

\$200,000	Single Premium
\$399,496	Face Amount
\$95,880	Annual LTC Benefit each person
\$7,990	Monthly LTC Benefit each person

Continuation of Benefits Rider

\$3,064	Annual Premium
\$95,880	Annual LTC Benefit each person for LIFETIME
\$7,990	Monthly LTC Benefit each person

All numeric examples listed are hypothetical and provided for explanatory purposes only.

Asset Care Return of Premium

Overview

- Single-premium whole life policy with accelerated death benefit for qualifying LTC expenses.
- Available for issue ages 35-80.
- Typically funded through:
 - CDs
 - Money market funds
 - Savings
 - Life insurance cash values

Asset Care Return of Premium AOB & COB – Joint or Single Insureds

Concept & acceleration of death benefit options

Life Insurance policy

50 months

2% of death benefit

+

Continuation of Benefits Rider (optional)

50 months

Bob and Alma

Domestic Partners with No Children



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- Domestic partners, Bob and Alma are both 60 years old and have no children.
- They are concerned about their LTC plan since they don't have children to rely on.
- They've been with Ed, their financial advisor over 20 years, and are savers who have been very conservative with their investments.
- They are very cautious folks who are slow to make financial decisions due to their fear of making a mistake – but they know they need to do something.

Asset Care with Return of Premium

Joint contract, 60 & 60

50 months

+

50 months

2% of death benefit

Life Insurance policy

\$200,000	Single Premium
\$322,580	Face Amount
\$77,419	Annual LTC Benefit each person
\$6,452	Monthly LTC Benefit each person

Continuation of Benefits Rider

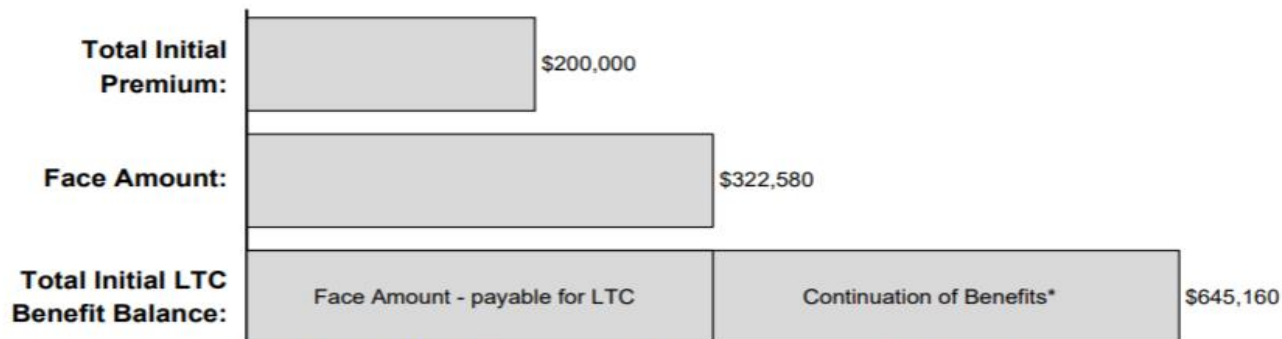
included	Annual Premium
\$645,160	AOB + COB Balance
\$77,419	Annual LTC Benefit each person
\$6,452	Monthly LTC Benefit each person

All numeric examples listed are hypothetical and provided for explanatory purposes only.

State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco



*Continuation of Benefits begins once the policy Face Amount is exhausted.

Initial LTC Benefit Limit, Per Individual:

\$6,452 Monthly
\$77,419 Annually

Initial LTC Benefit Limit, For One or Both Individuals:**

\$12,903 Monthly (\$6,452 per person)
\$154,838 Annually (\$77,419 per person)

***If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

Premiums:

Single Pay Life Premium - \$155,893
Single Pay LTC Premium - \$44,106
ROP Premium*** - \$200,000
Total Initial Premium - \$200,000

Features and Benefits:

Benefit Period - 50 Months AOB¹ / 50 Months COB²
Inflation Option - 0% AOB¹ / 0% COB²
Inflation Duration - N/A
Guaranteed Return of Premium
Guaranteed Cash Value

***The amount of premium eligible for return of premium

¹ Acceleration of Benefits

² Continuation of Benefits

State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco

End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit*	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$199,999.61	\$200,000	\$490,938	\$645,160	\$6,452	\$6,452
2	\$0.00	\$200,000	\$472,115	\$645,160	\$6,452	\$6,452
3	\$0.00	\$200,000	\$454,064	\$645,160	\$6,452	\$6,452
4	\$0.00	\$200,000	\$436,751	\$645,160	\$6,452	\$6,452
5	\$0.00	\$200,000	\$420,157	\$645,160	\$6,452	\$6,452
6	\$0.00	\$200,000	\$404,257	\$645,160	\$6,452	\$6,452
7	\$0.00	\$200,000	\$389,028	\$645,160	\$6,452	\$6,452
8	\$0.00	\$200,000	\$374,448	\$645,160	\$6,452	\$6,452
9	\$0.00	\$200,000	\$360,493	\$645,160	\$6,452	\$6,452
10	\$0.00	\$200,000	\$347,144	\$645,160	\$6,452	\$6,452
11	\$0.00	\$200,000	\$334,393	\$645,160	\$6,452	\$6,452
12	\$0.00	\$200,000	\$322,580	\$645,160	\$6,452	\$6,452
13	\$0.00	\$200,000	\$322,580	\$645,160	\$6,452	\$6,452
14	\$0.00	\$200,000	\$322,580	\$645,160	\$6,452	\$6,452
15	\$0.00	\$200,000	\$322,580	\$645,160	\$6,452	\$6,452
20	\$0.00	\$205,729	\$322,580	\$645,160	\$6,452	\$6,452
25	\$0.00	\$236,996	\$322,580	\$645,160	\$6,452	\$6,452
30	\$0.00	\$262,651	\$322,580	\$645,160	\$6,452	\$6,452
35	\$0.00	\$280,070	\$322,580	\$645,160	\$6,452	\$6,452
40	\$0.00	\$291,677	\$322,580	\$645,160	\$6,452	\$6,452
45	\$0.00	\$297,903	\$322,580	\$645,160	\$6,452	\$6,452
50	\$0.00	\$302,845	\$322,580	\$645,160	\$6,452	\$6,452
55	\$0.00	\$306,919	\$322,580	\$645,160	\$6,452	\$6,452
60	\$0.00	\$310,174	\$322,580	\$645,160	\$6,452	\$6,452
61	\$0.00	\$322,580	\$322,580	\$645,160	\$6,452	\$6,452

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.

*The Death Benefit in some early years of the policy may be higher than the Face Amount to reflect IRS regulatory requirements.

Asset Care Annuity Funded

Overview

- Single-premium annuity funded whole life policy with accelerated death benefit for qualifying LTC expenses.
- Available for issue ages 59^{1/2} - 80.
- Typically funded through money currently in:
 - IRAs
 - 401(k)
 - 403(b)
 - Non-qualified annuities

Ron and Nancy

Using Qualified Funds

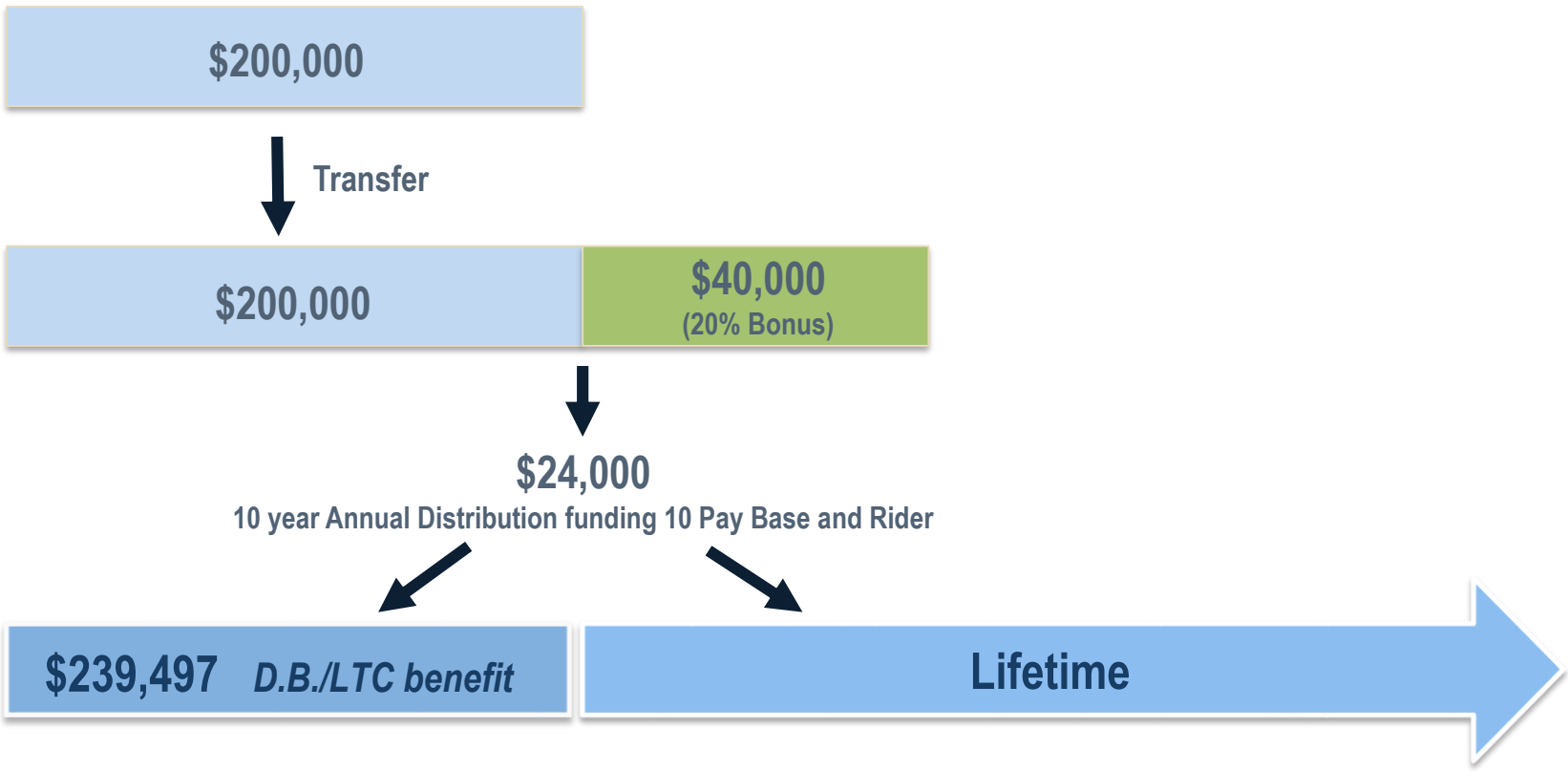


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- Ron and Nancy have been married for 35 years and are happily retired. Ron is a retired Marine and Nancy was a teacher.
- They have been great savers and have a sizeable IRA as well as a high pension income. In fact, when it's time to take RMDs, they will have more income than they need.
- Since Ron was a Marine, he and Nancy are eligible to apply for the Federal LTC program, but would be more comfortable with a plan that offers guaranteed premiums.

Asset Care Annuity Funded Whole Life

Joint contract, 60 & 60



Asset Care Annuity Funded Whole Life

Joint contract, 60 & 60



Life Insurance policy

\$200,000	Single Premium annuity
\$40,000	20% bonus into annuity
\$24,000	10 Pay Life policy
\$239,497	Face Amount
\$86,220	Annual LTC Benefit each person
\$7,185	Monthly LTC Benefit each person
43.1%	Rate equivalent to another investment

Continuation of Benefits Rider

included	10 Pay Rider
\$86,220	Annual LTC Benefit each person for LIFETIME
\$7,185	Monthly LTC Benefit each person

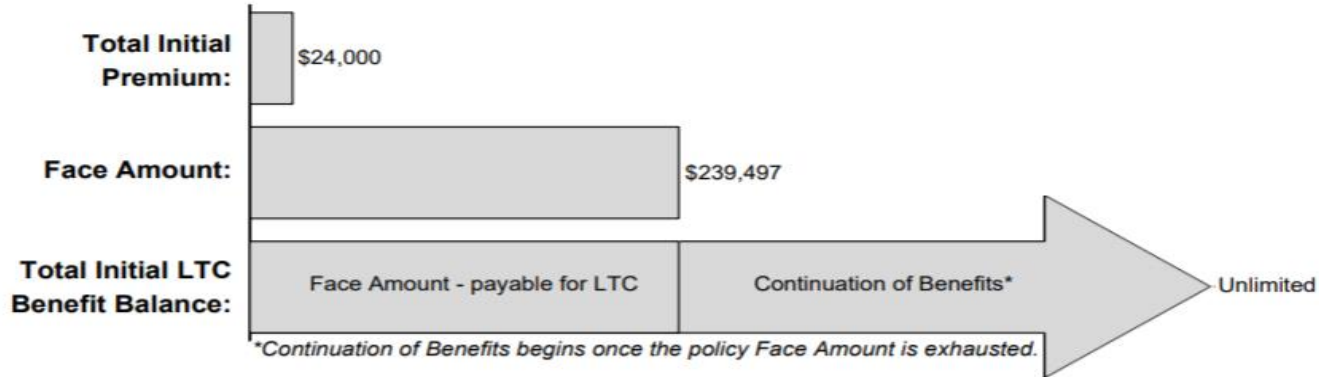
All numeric examples listed are hypothetical and provided for explanatory purposes only.

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State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco



Initial LTC Benefit Limit, For One or Both Individuals:** \$14,370 Monthly (\$7,185 Monthly, per person)

End of Year 10 LTC Benefit Limit, For One or Both Individuals:** \$14,370 Monthly (\$7,185 Monthly, per person)

***If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

Premiums:

Single Pay Annuity Premium - \$200,000
10-Pay Life Premium*** - \$12,770
10-Pay LTC Premium*** - \$11,230

****Automatically funded by withdrawals from Single Pay Annuity. See Ledger page for details.*

Features and Benefits:

Benefit Period - 33 Months AOB¹ / Lifetime COB²
Inflation Option - 0% AOB¹ / 0% COB²
Inflation Duration - N/A
Guaranteed Cash Value
Waiver of Premium

¹ Acceleration of Benefits

² Continuation of Benefits

All numeric examples listed are hypothetical and provided for explanatory purposes only.

State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco

Single Premium: \$199,999.92

End of Policy Year	Life Premium / Annuity Withdrawal	Total Cash Surrender Value	Total Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$23,999.99	\$161,922	\$417,433	Unlimited	\$7,185	\$7,185
2	\$23,999.99	\$150,579	\$395,126	Unlimited	\$7,185	\$7,185
3	\$23,999.99	\$142,091	\$372,574	Unlimited	\$7,185	\$7,185
4	\$23,999.99	\$133,338	\$349,774	Unlimited	\$7,185	\$7,185
5	\$23,999.99	\$124,332	\$326,723	Unlimited	\$7,185	\$7,185
6	\$23,999.99	\$115,072	\$303,419	Unlimited	\$7,185	\$7,185
7	\$23,999.99	\$105,570	\$279,858	Unlimited	\$7,185	\$7,185
8	\$23,999.99	\$95,828	\$256,038	Unlimited	\$7,185	\$7,185
9	\$23,999.99	\$93,322	\$239,497	Unlimited	\$7,185	\$7,185
10	\$23,999.99	\$107,551	\$239,497	Unlimited	\$7,185	\$7,185
11	\$0.00	\$111,654	\$239,497	Unlimited	\$7,185	\$7,185
12	\$0.00	\$115,871	\$239,497	Unlimited	\$7,185	\$7,185
13	\$0.00	\$120,201	\$239,497	Unlimited	\$7,185	\$7,185
14	\$0.00	\$124,632	\$239,497	Unlimited	\$7,185	\$7,185
15	\$0.00	\$129,158	\$239,497	Unlimited	\$7,185	\$7,185
20	\$0.00	\$152,742	\$239,497	Unlimited	\$7,185	\$7,185
25	\$0.00	\$175,956	\$239,497	Unlimited	\$7,185	\$7,185
30	\$0.00	\$195,003	\$239,497	Unlimited	\$7,185	\$7,185
35	\$0.00	\$207,936	\$239,497	Unlimited	\$7,185	\$7,185
40	\$0.00	\$216,553	\$239,497	Unlimited	\$7,185	\$7,185
45	\$0.00	\$221,175	\$239,497	Unlimited	\$7,185	\$7,185
50	\$0.00	\$224,845	\$239,497	Unlimited	\$7,185	\$7,185
55	\$0.00	\$227,869	\$239,497	Unlimited	\$7,185	\$7,185
60	\$0.00	\$230,286	\$239,497	Unlimited	\$7,185	\$7,185
61	\$0.00	\$239,497	\$239,497	Unlimited	\$7,185	\$7,185

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.

All numeric examples listed are hypothetical and provided for explanatory purposes only.

ONEAMERICA® is the marketing name for the companies of OneAmerica

Asset Care Recurring Premium *Overview*

- Recurring premium whole life policy with accelerated death benefit for qualifying LTC expenses
- Available for issue ages 35-80
- Typically funded through:
 - Earned income
 - Investment income
 - Pension income

Kurt and Goldie

Business Owners Who Prefer a Recurring Premium



- Kurt (60) and Goldie (60) are a married couple who are successful business owners
- Don't want to reposition a lump sum
- Can supplement with other income if they incur care expenses
- Would like to take advantage of tax deductibility of LTC premiums

Asset Care Recurring Premium – Pay to 95

Joint contract, 60 & 60

33 months

+

Lifetime

3% of death benefit

Life Insurance policy

\$13,088	Pay to 95 Premium
\$252,076	Face Amount
\$90,744	Annual LTC Benefit each person
\$7,562	Monthly LTC Benefit each person

Continuation of Benefits Rider

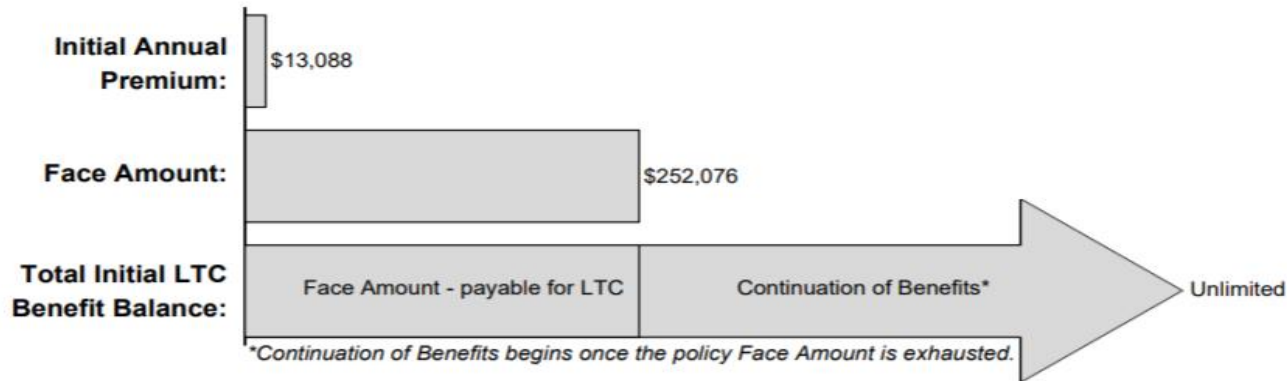
included	Pay to 95 Premium
\$90,744	Annual LTC Benefit each person for LIFETIME
\$7,562	Monthly LTC Benefit each person

*All numeric examples listed are hypothetical
and provided for explanatory purposes only.*

State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco



Initial LTC Benefit Limit, Per Individual:

\$7,562 Monthly
\$90,747 Annually

Initial LTC Benefit Limit, For One or Both Individuals:**

\$15,125 Monthly (\$7,562 per person)
\$181,495 Annually (\$90,747 per person)

***If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

Premiums:

Annual Life Premium - \$7,288
Annual LTC Premium - \$5,800
Total Initial Premium - \$13,088

Features and Benefits:

Benefit Period - 33 Months AOB¹ / Lifetime COB²
Inflation Option - 0% AOB¹ / 0% COB²
Inflation Duration - N/A
Premium guaranteed to never increase
Guaranteed Cash Value
Waiver of Premium

¹ Acceleration of Benefits

² Continuation of Benefits

All numeric examples listed are hypothetical and provided for explanatory purposes only.

State: IN

Prepared for: Male Client
Male, 60
Class: Non-Tobacco

Female Client
Female, 60
Class: Non-Tobacco

End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$13,087.78	\$0	\$252,076	Unlimited	\$7,562	\$7,562
2	\$13,087.78	\$1,512	\$252,076	Unlimited	\$7,562	\$7,562
3	\$13,087.78	\$6,491	\$252,076	Unlimited	\$7,562	\$7,562
4	\$13,087.78	\$11,651	\$252,076	Unlimited	\$7,562	\$7,562
5	\$13,087.78	\$16,997	\$252,076	Unlimited	\$7,562	\$7,562
6	\$13,087.78	\$22,531	\$252,076	Unlimited	\$7,562	\$7,562
7	\$13,087.78	\$28,255	\$252,076	Unlimited	\$7,562	\$7,562
8	\$13,087.78	\$34,174	\$252,076	Unlimited	\$7,562	\$7,562
9	\$13,087.78	\$40,287	\$252,076	Unlimited	\$7,562	\$7,562
10	\$13,087.78	\$46,596	\$252,076	Unlimited	\$7,562	\$7,562
11	\$13,087.78	\$53,095	\$252,076	Unlimited	\$7,562	\$7,562
12	\$13,087.78	\$59,780	\$252,076	Unlimited	\$7,562	\$7,562
13	\$13,087.78	\$66,644	\$252,076	Unlimited	\$7,562	\$7,562
14	\$13,087.78	\$73,672	\$252,076	Unlimited	\$7,562	\$7,562
15	\$13,087.78	\$80,853	\$252,076	Unlimited	\$7,562	\$7,562
20	\$13,087.78	\$118,362	\$252,076	Unlimited	\$7,562	\$7,562
25	\$13,087.78	\$155,717	\$252,076	Unlimited	\$7,562	\$7,562
30	\$13,087.78	\$188,122	\$252,076	Unlimited	\$7,562	\$7,562
35	\$13,087.78	\$218,857	\$252,076	Unlimited	\$7,562	\$7,562
40	\$0.00	\$227,927	\$252,076	Unlimited	\$7,562	\$7,562
45	\$0.00	\$232,792	\$252,076	Unlimited	\$7,562	\$7,562
50	\$0.00	\$236,654	\$252,076	Unlimited	\$7,562	\$7,562
55	\$0.00	\$239,838	\$252,076	Unlimited	\$7,562	\$7,562
60	\$0.00	\$242,381	\$252,076	Unlimited	\$7,562	\$7,562
61	\$0.00	\$252,076	\$252,076	Unlimited	\$7,562	\$7,562

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.

All numeric examples listed are hypothetical and provided for explanatory purposes only.

Asset Care Recurring Premium – 5 Pay

Joint contract, 60 & 60



3% of death benefit

Life Insurance policy

\$40,000	5- pay Premium
\$211,282	Face Amount
\$76,062	Annual LTC Benefit each person
\$6,338	Monthly LTC Benefit each person

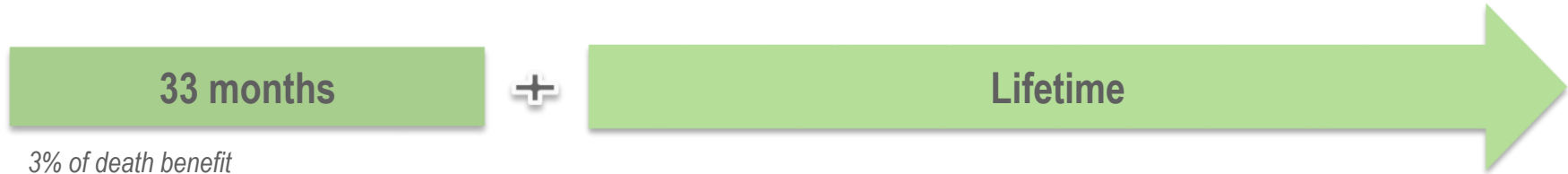
Continuation of Benefits Rider

included	5- pay Premium
\$76,062	Annual LTC Benefit each person for LIFETIME
\$6,338	Monthly LTC Benefit each person

*All numeric examples listed are hypothetical
and provided for explanatory purposes only.*

Asset Care Recurring Premium – 10 Pay

Joint contract, 60 & 60



3% of death benefit

Life Insurance policy

\$20,000	10 - pay Premium
\$199,580	Face Amount
\$71,849	Annual LTC Benefit each person
\$5,987	Monthly LTC Benefit each person

Continuation of Benefits Rider

included	10 - pay Premium
\$71,849	Annual LTC Benefit each person for LIFETIME
\$5,987	Monthly LTC Benefit each person

*All numeric examples listed are hypothetical
and provided for explanatory purposes only.*

Asset Care Recurring Premium – 20 pay

Joint contract, 60 & 60

33 months

+

Lifetime

3% of death benefit

Life Insurance policy

\$10,000	20 - pay Premium
\$159,693	Face Amount
\$57,489	Annual LTC Benefit each person
\$4,791	Monthly LTC Benefit each person

Continuation of Benefits Rider

included	20 - pay Premium
\$57,489	Annual LTC Benefit each person for LIFETIME
\$4,791	Monthly LTC Benefit each person

*All numeric examples listed are hypothetical
and provided for explanatory purposes only.*

LTC planning for younger clients

Asset Care Recurring Premium

Cash premium payments (Pay to 95, 5 pay, 10 pay, 20 pay)

\$1,437

Cash – write check
Pay to 95 premium

\$50,000

Life Insurance Death Benefit

\$ 18,000

Lifetime

Long-term care annually
Lifetime for each person

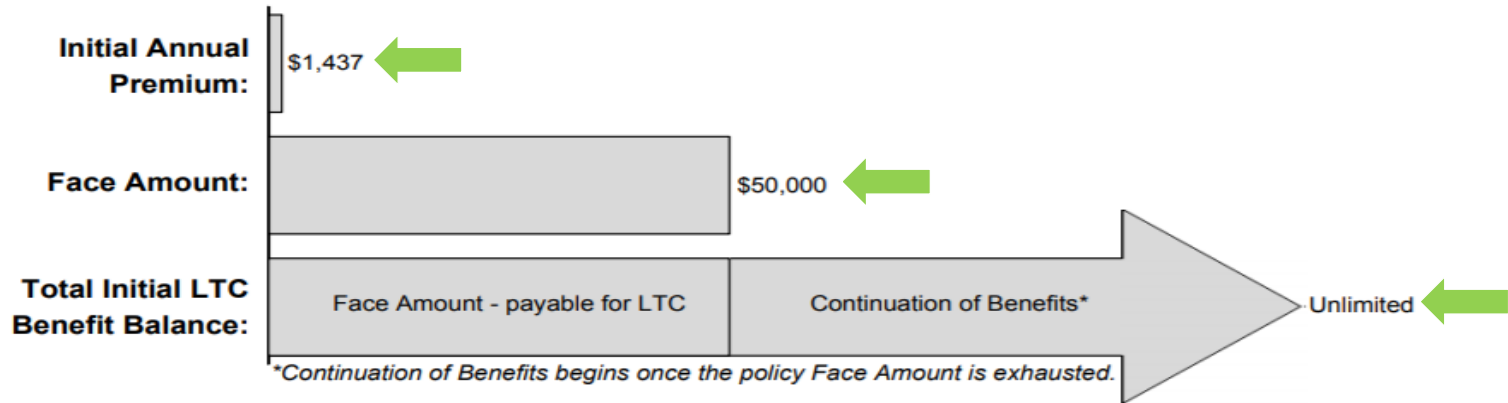
- \$1,500 month (*per person*)
- \$18,000 year (*each*)

AGE 45 – POLICY NUMBER 1

State: IN

Prepared for: Male Client
Male, 45
Class: Non-Tobacco

Female Client
Female, 45
Class: Non-Tobacco



**Continuation of Benefits begins once the policy Face Amount is exhausted.*

Initial LTC Benefit Limit, Per Individual:

\$1,500 Monthly
\$18,000 Annually

Initial LTC Benefit Limit, For One or Both Individuals**:

\$3,000 Monthly (\$1,500 per person)
\$36,000 Annually (\$18,000 per person)

***If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

Premiums:

Annual Life Premium - \$927
Annual LTC Premium - \$510
Total Initial Premium - \$1,437

Features and Benefits:

Benefit Period - 33 Months AOB¹ / Lifetime COB²
Inflation Option - 0% AOB¹ / 0% COB²
Inflation Duration - N/A
Premium guaranteed to never increase
Guaranteed Cash Value
Waiver of Premium

Asset Care Recurring Premium - Aggregated

Cash premium payments (Pay to 95, 5 pay, 10 pay, 20 pay)

Age 45

Age 50

Age 55

Age 60

\$1,437

\$1,692

\$2,106

\$2,696

\$7,931

Cash – write check
Pay to 95 premium

\$50,000

\$50,000

\$50,000

\$50,000

\$200,000

Life Insurance Death Benefit

\$18,000

\$18,000

\$18,000

\$18,000

\$72,000 Lifetime

Long-term care annually
Lifetime each person

Asset Care Recurring Premium – Age 60

Cash premium payments (Pay to 95, 5 pay, 10 pay, 20 pay)

\$10,384

Cash – write check
Pay to 95 premium

\$200,000

Life Insurance Death Benefit

\$ 72,000

Lifetime

Long-term care annually
Lifetime for each person

- \$6,000 month (*per person*)
- \$72,000 year (*each*)

Difference of \$2,453 annually

STAGGERING LTC POLICIES

Current issue:

- Most don't discuss until older age where health may be a factor
- Other planning takes precedence
 - College funding
 - Retirement income planning
 - Accumulation / investment management
- May not be affordable for full benefit

Possible Solution:

- Staggering policies allows for coverage early (something is better than nothing)
- Affordability now while saving for college, retirement, paying mortgage, etc.
- Incrementally adding more over several years
- Potentially saving premiums in later years while being covered now
- Conditions the client to purchase the next time
- Avoids sticker shock



Q&A SESSION

The Need for Asset-Based LTC

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