

Asset Care® Outshines UL Asset-Based LTC

Sales idea: Single life policy, single premium payment

With its whole life foundation, Asset Care can provide your clients with guaranteed long-term care benefits, guaranteed premiums and benefits even if care is never needed. Consider this scenario, comparing purchase of a single Asset Care policy to a single competitor policy, both using a single premium payment with inflation protection included.

Single Asset Care compared to individual asset-based policies (Female age 60, with inflation)

	Asset Care	Individual Universal Life Asset-Based LTC policies
Hypothetical example	Premium, benefits and values shown reflect a 25-month single life policy, inclusion of an optional 50-month Continuation of Benefits rider, non-smoker underwriting class and guaranteed values	Premium, benefits and values shown reflect an individual policy, Basic Return of Premium, nonsmoker underwriting class
Total single premium	\$100,000	\$100,000
Guaranteed premiums	Yes	Yes
Elimination period	0 days — home health care 90 days — all other care	0 days — home health care 0 days — all other care
Inflation protection	3% compound in all years	3% compound
Death benefit (if not used for LTC)	\$73,313	\$100,000
Guaranteed cash surrender value (if not used for LTC)	End of year 10: \$38,533 End of year 20: \$50,247	End of year 10: \$70,000 End of year 20: \$70,000
Initial monthly LTC benefit	\$2,933	\$3,073
Monthly LTC benefit at age 80	\$5,142	\$5,389
LTC benefit period	75 months	72 months

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Single Asset Care compared to individual asset-based policies (Male age 60, with inflation)

	Asset Care	Individual Universal Life Asset-Based LTC policies
Hypothetical example	Premium, benefits and values shown reflect a 25-month single life policy, inclusion of an optional 50-month Continuation of Benefits rider, non-smoker underwriting class and guaranteed values	Premium, benefits and values shown reflect an individual policy, Basic Return of Premium, nonsmoker underwriting class
Total single premium	\$100,000	\$100,000
Guaranteed premiums	Yes	Yes
Elimination period	0 days — home health care 90 days — all other care	0 days — home health care 0 days — all other care
Inflation protection	3% compound in all years	3% compound
Death benefit (if not used for LTC)	\$92,165	\$100,000
Guaranteed cash surrender value (if not used for LTC)	End of year 10: \$52,379 End of year 20: \$66,636	End of year 10: \$70,000 End of year 20: \$70,000
Initial monthly LTC benefit	\$3,687	\$3,654
Monthly LTC benefit at age 80	\$6,465	\$6,407
LTC benefit period	75 months	72 months

Contact your internal sales partner to order materials or request product training and support, or call **1-844-833-5520**.

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. Form Series Numbers: ICC18 L302, ICC18 L302 SP, ICC18 L302 JT, ICC18 L302 SP JT, ICC18 R537, ICC18 R538, ICC18 SA39, ICC18 R540, L302, L302 JT, L302 SP, L302 SP JT, R537, R538 SA39 and R540. Not available in all states or may vary by state. All guarantees are subject to the claims paying ability of the issuing company. The information in this example

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