

Asset Care® Outshines UL Asset-Based LTC

*Sales idea: Joint policy vs. individual policies,
 recurring premium payment*

With its whole life foundation, Asset Care can provide your clients with guaranteed long-term care benefits, guaranteed premiums, benefits even if care is never needed. Consider this scenario, comparing purchase of a joint Asset Care policy to two individual competitor policies, all using a recurring annual premium payment option, with and without inflation.

Joint Asset Care compared to individual asset-based policies (No inflation)

	Asset Care	Individual Universal Life Asset-Based LTC policies
Hypothetical example: male 55 and female 51	Premiums, benefits and values shown reflect a 33-month joint, second-to-die policy, inclusion of optional lifetime Continuation of Benefits rider, non-smoker underwriting class and guaranteed values	Premiums, benefits and values shown reflect two separate individual policies, Max LTC Return of Premium, nonsmoker underwriting class, and couples discount
Total annual premium for both insureds	\$12,000	\$12,000 (\$6,000 each)
Premium paying period	To age 95	To age 100
Waiver of premium	Yes	Only on LTC; No Waiver of Premium on Life insurance premium
Guaranteed premiums	Yes	Yes
Elimination period	0 days — home health care 90 days — all other care	90 days — home health care 90 days — all other care
Inflation protection	0%	0%
Death benefit (if not used for LTC)	\$328,137 — payable upon death of second insured	\$150,883 — male \$173,318 — female
Guaranteed cash surrender value (if not used for LTC)	End of year 10: \$40,856 End of year 20: \$109,923	End of year 10: \$61,064 End of year 20: \$130,954
Monthly LTC benefit	\$9,844 — male \$9,844 — female	\$6,287 — male \$7,222 — female
LTC benefit period	Lifetime (unlimited) benefits for both	6 years per person

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Joint Asset Care compared to individual asset-based policies (With inflation)

	Asset Care	Individual Universal Life Asset-Based LTC policies
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Total annual premium for both insureds	\$12,000	\$12,000 (\$6,000 each)
Premium paying period	To age 95	To age 100
Waiver of premium	Yes	Only on LTC; No Waiver of Premium on Life insurance premium
Guaranteed premiums	Yes	Yes
Elimination period	0 days — home health care 90 days — all other care	90 days — home health care 90 days — all other care
Inflation protection	3% compound capped at 20 years	3% compound
Death benefit (if not used for LTC)	\$207,576 — payable upon death of second insured	\$109,412 — male \$106,731 — female
Guaranteed cash surrender value (if not used for LTC)	End of year 10: \$25,845 End of year 20: \$69,536	End of year 10: \$41,167 End of year 20: \$88,150
Initial monthly LTC benefit	\$6,227 — male \$6,227 — female	\$4,559 — male \$4,447 — female
Monthly LTC benefit at age 80	\$11,247 — male \$11,247 — female	\$9,545 — male \$10,480 — female
LTC benefit period	Lifetime (unlimited) benefits for both	6 years per person

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

Note: Asset Care is issued and underwritten by The State Life Insurance Company®, Indianapolis, Indiana. Form Numbers: ICC18 L302, ICC18 L302 SP, ICC18 L302 JT, ICC18 L302 SP JT, ICC18 R537, ICC18 R538, and ICC18 SA39. 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 comes from a leading long-term care insurance company, and is current as of April 2021. Provided content is for

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