

Asset Care® Outshines UL Asset-Based LTC

Sales idea: Joint policy vs. individual policies, single 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 policies from a competitor, all using a single premium option, with and without inflation protection.

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

	Asset Care	Individual Universal Life Asset-Based LTC policies
Hypothetical example: Male 67 and female 64	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 single premium for both insureds	\$200,000	\$200,000 (\$100,000 each)
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)	\$192,156 — payable upon death of second insured	\$103,217 — male \$116,927 — female
Guaranteed cash surrender value (if not used for LTC)	End of year 10: \$107,283 End of year 20: \$143,386	End of year 10: \$137,398 End of year 20: \$172,132
Monthly LTC benefit	\$5,765 — male \$5,765 — female	\$4,301 — male \$4,872 — 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
Hypothetical example: Male 67 and female 64	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 single premium for both insureds	\$200,000	\$200,000 (\$100,000 each)
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%	3% Compound
Death benefit (if not used for LTC)	\$192,156 — payable upon death of second insured	\$100,000 — male \$100,000 — female
Guaranteed cash surrender value (if not used for LTC)	End of year 10: \$107,283 End of year 20: \$143,306	End of year 10: \$108,092 End of year 20: \$134,764
Initial Monthly LTC benefit	\$5,765 — male \$5,765 — female	\$3,645 — male \$3,508 — female
Monthly LTC benefit at Age 80	\$5,765 — male \$5,765 — female	\$5,352 — male \$5,630 — 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: 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. 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 September 2021. All numeric examples are hypothetical and were used for explanatory purposes only. • **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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