

THE STATE LIFE INSURANCE COMPANY®

ASSET-CARE®

# Helping Guarantee Your Family's Financial Security

*with OneAmerica Care Solutions*



**ONEAMERICA®**

*OneAmerica® is the marketing name for the companies of OneAmerica*

You've worked hard to support your family and to ensure their futures are bright. You helped them grow into strong, independent people — and you may help them stay that way.





# Looking out for your family in the long term

For years, you've been imagining all the things you'll do in your retirement. Travel the world. Restore a classic car. Spend time with your kids and grandkids. Whatever you hope to do once you stop working, you've probably thought a lot about it.

Have you considered the fact that 70 percent<sup>1</sup> of people turning 65 today will eventually need some form of long-term care (LTC) in their lifetimes?

For many people, the possible need for future long-term care may be a difficult topic. But adding an asset-based, long-term care solution based on whole life insurance to your overall financial strategy may help protect yourself, your loved ones, your retirement and your legacy.

If you do need long-term care, you'll want to:

## **Control your care**

Taking steps now to understand and prepare for your future may help you maintain control over your care options.

## **Maintain your independence**

Specifying your preferences for future needs may ensure you get the kind of care you want, remain independent as long as possible and preserve your dignity.

## **Protect your family**

Planning for care now allows your friends and family to care about you — instead of having to care for you.

## **Preserve your assets**

Knowing that you've planned for the future, you may ensure that long-term care won't impact your ability to leave a lasting legacy to your family, favorite charity or place of worship.

1 in 5

People who will require care for 5 years or longer<sup>1</sup>

\$43,680

Average annual cost of a full-time home health aide<sup>2</sup>

66%

Elderly people who receive care exclusively from a family caregiver<sup>3</sup>

1. Source: U.S. Department of Health and Human Services, <https://longtermcare.acl.gov/the-basics/how-much-care-will-you-need.html>, accessed 1/3/2017  
2. <https://longtermcare.acl.gov/costs-how-to-pay/costs-of-care.html>  
3. <https://www.caregiver.org/selected-long-term-care-statistics> accessed 1/3/2017



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### Be proactive

Yuan was 10 years from retirement, but he knew that when the time came, he wanted to protect himself and his family in the event that he needed long-term care. By selecting the 10-pay option, he was able to spread his premiums over 10 years. This means he was able to fully fund his long-term care protection by the day he retired — and protect his loved ones for years to come.

- **Think ahead:** Yuan was able to prepare for the uncertainty of his future.
- **Funding options:** His LTC needs were funded before he stopped working.



# Our Care Solutions products have you and your family in mind

OneAmerica® Care Solutions provides financial protection when you need it and allows your family to focus on care, not cost.



## Benefits beyond traditional LTC

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This suite of whole life-based products may help you retain your independence, preserve your dignity and leave a legacy for your loved ones by offering:

- Tax-free LTC benefits,
- A death benefit, and
- The option to have your premium returned.

## More than just nursing home care

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Long term care is intended to provide support to those who need assistance due to severe cognitive impairment, or help completing Activities of Daily Living (ADLs) like eating or bathing. Our LTC care solutions may help you pay for almost any level of care<sup>4</sup>, ranging from local care during the day to more specialized support:

- Home health care
- Assisted living
- Nursing home
- Adult day care
- Hospice

4. To be eligible for benefits, the insured must be chronically ill, with qualified longterm care services provided pursuant to a plan of care prescribed by a licensed healthcare practitioner.

## OneAmerica Care Solutions guarantees:

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- *Premiums never increase*
- *Benefits never decrease*
- *Assets grow at a guaranteed rate*
- *Death benefits are available if not used for LTC*
- *The option to have your premium returned*

It's true that the whole life-based OneAmerica Care Solutions offers guarantees that traditional long term care insurance simply cannot.

Traditional long-term care insurance doesn't feature cash value, a death benefit or a way to get your money back. And many of these products have seen significant change in the past few years, from unexpected premium increases to carriers leaving the market altogether.

You may be confident that OneAmerica Care Solutions is stable, predictable and guaranteed.

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### Be prepared

Shortly after retiring, Harry was in a serious car accident that left him unable to function as he did before. But Harry received quality care with the assistance of a home health aide because he and his wife had discussed their care preferences when they purchased protection. His family knew where he would receive care and how they were going to pay for it.

- **Reduced stress:** Harry reduced his family's stress because the funds were already in place to pay for a home health aide.
- **Control:** He was able to receive care in his home, which is where he wanted to be.



# Understanding your options

Everyone is unique, and each person's situations and needs are unique, too. Care Solutions may be tailored to complement these differences with benefits to address any circumstances that life may throw your way.

## Working together

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Your licensed insurance agent may help you understand and determine your needs, and recommend a path forward by explaining your options and helping you customize acceptable protection for yourself and your family.

### Funding options

OneAmerica Care Solutions works by leveraging your existing assets in tax-advantaged ways. Funding options may include:

- Current income
- Existing assets like 401ks, CDs, IRAs
- Some qualified money

There are even payment options to fit your budget with premiums that are guaranteed to never increase.

### Optional lifetime benefits

Long-term care needs may be unpredictable, so we offer a Long-Term Care Benefits Continuation Rider<sup>5</sup> to ensure you and your family remain covered after your base policy runs out, with premiums that are guaranteed to never increase. This protection may cover an LTC need for a lifetime instead of just a few years.

### Service

When care is required, call the OneAmerica Claims Concierge. Care Specialists based in our home office will help guide you when you need to make a claim and support you throughout the entire process. They will review the policy with you and ensure you understand all of your benefits, then assist you in collecting what you'll need to file a claim. The OneAmerica Claims Concierge service may help reduce your stress, and help you get the money you need for your long-term care expenses.

## Your four steps to get the care to meet your needs

**1** Discuss your situation with your licensed insurance agent

**2** Determine which product and funding option fits for you and your family

**3** Decide on options to customize your protection

**4** Depend on the OneAmerica Claims Concierge when you need to make a claim

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<sup>5</sup>. Inflation protection and Continuation of Benefits require extra premium.

## Customizing your protection

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We can help create a solution that works for you, with protection for as long as you need.

### *Single or joint protection*

Protect yourself or yourself and another person with our patented joint protection option.

### *Funding options*

Use your income, existing assets or qualified money to fund your protection.

### *Inflation protection<sup>6</sup>*

Prevent the rising costs of medical expenses from affecting the care you receive.

### *Lifetime benefits*

Ensure you're covered for your lifetime or as long as you choose with Continuation of Benefits.

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### **Be protected**

Maria lost her husband after a brief illness. Because he never needed long-term care services, their shared benefit pool remains intact. Thanks to their joint life policy, Maria still has access to LTC benefits if she ever needs them. If not, those assets may pass on to her kids and grandkids.

- **Joint protection:** Maria was comforted by her joint protection because it would protect her if she ever needed care.
- **Leave a legacy:** And if not, she could pass those assets to her heirs.



<sup>6</sup> Inflation protection and Continuation of Benefits require extra premium.

# A company you can trust

The companies of OneAmerica have the strength, longevity and experience required to help you achieve your financial goals. For 140 years, millions of Americans like you have trusted the companies of OneAmerica. You may rely on us to deliver on our promises. To work for our policy holders — not our shareholders. To fulfill our commitments to you.

As a mutual organization, our strength comes from putting you first — and the industry has noticed. The leading independent credit rating agencies, A.M. Best and Standard & Poor's (S&P), have favorably recognized our overall strength.

- On July 28, 2016, State Life was rated A+ (Superior) by A.M. Best. This is the second highest of 16 possible ratings assigned by the agency.<sup>7</sup>
- On August 28, 2016, State Life was rated AA- by S&P. This is the fourth highest of 21 possible ratings assigned by the agency.<sup>8</sup>

*“OneAmerica has a strong competitive position supported by its leading market position in its niche Care Solution line.”*

— Standard & Poor's, August 30, 2016 Report

With this foundation and our mutual structure, we support the financial futures of those who depend on us. We have, we do, and we will.



7. <http://www3.ambest.com/ambv/bestnews/presscontent.aspx?altsrc=3&refnum=24228>

8. <https://www.oneamerica.com/newsroom/news-releases/standard-poor-affirms-ratings-of-oneamerica>

Let us prove our commitment to helping  
you craft a sound financial strategy.  
Experience for yourself what it means to  
be our customer.

**Note:** Products issued and underwritten by **The State Life Insurance Company**<sup>®</sup> (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite.

Asset-Care Form number series: L301 (FL), R509 (FL), R501 (FL) and SA31 (FL). Not available in all states or may vary by state.

The long-term care insurance rider has exclusions, limitations and reductions. All individuals in the scenarios presented are fictitious and all numerical examples are hypothetical and are used for analytical purposes only. Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal,

fiduciary, or investment advice. The policies and long-term care insurance riders have exclusions and limitations. For cost and complete details, contact your insurance agent or company.

**The purpose of this marketing material is the solicitation of insurance, and contact will be made by an insurance agent or insurance company.**

**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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### **About OneAmerica<sup>®</sup>**

A national leader in the insurance and financial services marketplace for 140 years, the companies of OneAmerica help customers build and protect their financial futures.

OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and recordkeeping services, individual life insurance, annuities, asset-based long-term care solutions and employee benefit plan products.

Products are issued and underwritten by the companies of OneAmerica and distributed through a nationwide network of employees, agents, brokers and other sources who are committed to providing value to our customers.

For more information, call **1-800-537-6442**.