



ANNUITY CARE

The State Life Insurance Company®

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com

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

Annuity Care and Annuity Care II form number series: SA34, R508; SA35. Indexed Annuity Care form number series: SA36, R529 and R530.

Guarantees are subject to the claims paying ability of State Life. Not available in all states or may vary by state.

Exclusions and limitations: Care provided by a member of an insured's immediate family; Services or supplies that are paid by Medicare, any state or Federal Worker's Compensation law, or any other governmental program, except Medicaid; Care received due to an intentionally self-inflicted injury; Care provided due to an injury received as a result of participation in a felony, riot or insurrection; Care provided in a facility for the treatment of alcoholism or drug addiction; or Care for which no charge is normally made in the absence of insurance.

This is a solicitation of insurance, and an insurance producer or insurance company may contact you.

Provided content is for overview and informational purposes only and is not intended as individualized tax, legal, fiduciary, or investment advice.

Annuity care uses the basic structure of fixed annuities and offers guarantees unseen in traditional long-term care insurance.

Tax deferral

Cash value growth

Death benefit

Option to annuitize

SAMPLE

Pension Protection Act

Example of annuity-based long-term care

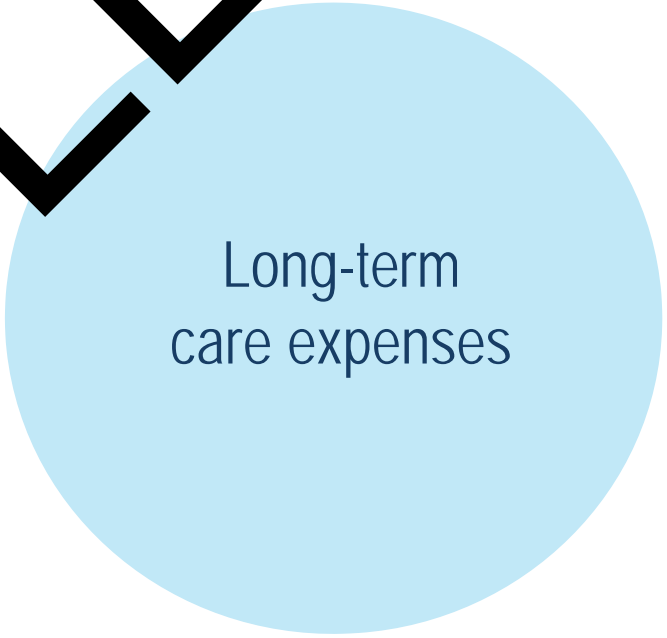
Existing annuity
(funded with after-tax dollars)



1035 Exchange



Taxes owed on gain
which is withdrawn first
Withdrawal



Income tax-free as a
reduction of cost basis

*Numeric examples are hypothetical and
were used for educational purposes only.*

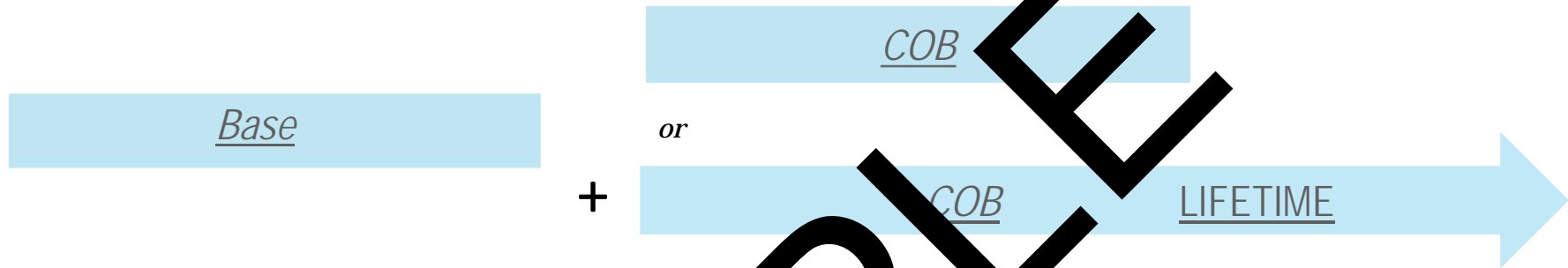
SAMPLE

Annuity Care

Concept

Continuation of Benefits

Option



Base Policy

- Ages: 50-85
- Single or Joint
- Deferred, Fixed Annuity
- Cash Value growth
- 36 month payout for LTC¹
- Cash, Non-Qualified Annuities: LTC free for qualifying LTC expenses
- Qualified money is taxable for LTC expenses (possible deductibility)
- No teleinterview for base-only contract

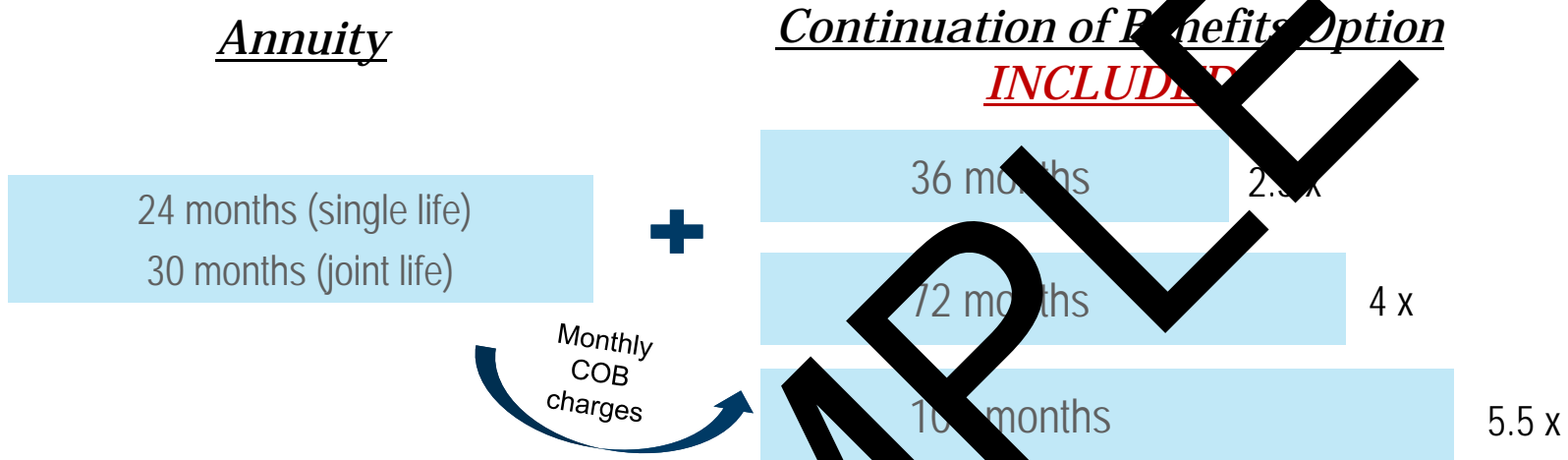
Rider Policy

- Ages: 50-85
- Annual pay, Single Pay
- Non-cancelable Premiums
- Inflation options
- Additional 36 mos , or Lifetime (Unlimited)
- Single Pay Rider can be paid with Base annuity premium
- Continuation of Benefits Rider requires teleinterview

1. For joint policies in AZ, NJ and OR: a minimum of 48 months of coverage.

Annuity Care II

Concept



Highlights:

- Ages 40-80
- Withdrawals for LTC expenses are federal income tax-free
- Internal withdrawals to pay for Continuation Of Benefits rider are federal income tax-free
- Benefits paid from Continuation Of Benefits rider are federal income tax-free
- Funding sources: cash equivalents and non-qualified annuities via 1035 exchange
 - ✓ Requires teleinterview only

Indexed Annuity Care

Concept

Fixed Indexed Annuity

24 months, single
30 months, joint

+

Continuation of Benefits Rider (optional)

24 months, single
30 months, joint

2x

48 months, single
60 months, joint

3x

LIFETIME

Highlights:

- Ages 40-85
- Fixed-indexed annuity allows for upside growth potential by linking to the S&P 500®, with protection from downside risk
- Withdrawals for LTC expenses are federal income tax-free (non-qualified money only)
- Benefits paid from Continuation of Benefits Rider are federal income tax-free
- Funding sources: cash equivalents, non-qualified annuities via 1035 exchange
- Optional lifetime coverage available with premium guaranteed to never increase
 - ✓ Base annuity only – NO teleinterview
 - ✓ Continuation of Benefits rider requires teleinterview only

SAMPLE

Thank you for attending!

Illustrations, marketing materials, and product information

Contact your trusted financial professional for more information on the Annuity Care suite of products!

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