



Asset-Care[®]

Asset-Care[®] Solutions

Level premium options are available

If you like the Asset-Care concept, but prefer not to pay premium by transferring an existing asset, you can still purchase Asset-Care by paying level premiums over a period of time.

Choose the payment option that works for you

You can select a payment option ranging from a 10-pay option — where the policy is paid up in 10 years — to a lifetime option. Your insurance representative can provide you with all the available options so you can choose the payment period best suited for you.

Regardless of the payment option selected, your cash value grows tax-deferred with a guaranteed interest rate. Also, you receive a guaranteed amount of life insurance coverage that can be used for qualifying long-term care (LTC) expenses.

When you own an Asset-Care policy, you can be confident that:

- Your premiums are guaranteed not to increase
- The amount of LTC benefits you have is guaranteed, and
- Your cash value earns tax-deferred interest with a guaranteed interest rate.

LTC benefits you can use

Level premium Asset-Care provides comprehensive LTC benefits that can be used for expenses incurred for:

- Home care
- Assisted living
- Nursing home facilities
- And more

Review an Outline of Coverage for more information on covered qualified LTC expenses.

Federal income tax-free benefits

With Asset-Care, the death benefit payable to your beneficiaries and any LTC benefits¹ (should you ever need them) may be federal income tax-free.

¹ Any LTC benefits paid reduce the policy's death benefit and cash value.

Products and financial services provided by

THE STATE LIFE INSURANCE COMPANY[®] | *a ONEAMERICA[®] company*

P.O. Box 406 | Indianapolis, IN 46206 | 1-800-275-5101 | www.oneamerica.com



Asset-Care[®]

Lifetime LTC option available¹

Since no one can predict if long-term care will be needed — much less how long care may be required — a Continuation of Benefit rider is also offered with premiums guaranteed never to increase. This rider can increase your guaranteed length of LTC coverage to provide lifetime benefits for additional peace of mind.

Notes: Asset-Care is whole life insurance or whole life insurance and annuity combination that allows access to 100 percent of the life policy death benefit and/or annuity cash value for qualifying LTC expenses (paid monthly). Asset-Care is issued and underwritten by The State Life Insurance Company[®], a OneAmerica company, of Indianapolis, Indiana. Policy form numbers L301, R501 and R518 may not be available in all states or may vary by state.

To learn how level premium Asset-Care options can work for you, ask your insurance representative for a personalized illustration and an Outline of Coverage.

1. Additional premium required.

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NOT A DEPOSIT	NOT FDIC OR NCUSIF INSURED	NOT GUARANTEED BY THE INSTITUTION	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	MAY GO DOWN IN VALUE
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