

Live life your way

Long-term care protection focused on you





You may not need care, but what if someday you do?

It's hard to imagine now, but someday you may need help with the basic activities of life. As we age, illness, disability, frailty, or mental decline can turn even everyday tasks like dressing and eating into challenging chores. Long-term care protection can help by empowering you to live more safely and independently as you age.

Care benefits focused on you

If and when you do need care, our compassionate, experienced care can give you a greater sense of confidence. At OneAmerica Financial®, our focus is on benefitting our policyholders, not shareholders. As a mutual organization and a pioneer in long-term care solutions, we are well suited to put your needs first – today and in the years to come.

Planning for care now could help your loved ones focus on you – instead of worrying about *how* to care for you in the future.

Financial considerations

Life is full of decisions, many of which are financial. Could your financial situation be impacted by a need for care later in life? Consider these financial implications of long-term care:

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- 1. Retirement income:** How would it impact your lifestyle if your annual expenses increased significantly due to a long-term care need? Do you have the income to cover expenses from common conditions such as diabetes, heart disease, Alzheimer's disease and need for daily assistance that come with aging?
- 2. Length of care:** No one wants to depend on others, but if you do need care, how long might you require it? Would it be for 12 months, 12 years, or more? Could you find yourself worrying about having enough money to pay for care or guessing how long you would need it?

Family matters

The possible need for long-term care can be a difficult topic. So can asking loved ones, who are busy with their own lives, to care for you. How could a need for care affect your loved ones?

Consider the following:

- 1. Spouses:** Caring for a chronically ill loved one could impact a caregiver's physical and mental health. Do you know anyone who has provided care for a spouse? What was their experience?
- 2. Adult children:** Many parents expect that loving children will step in when a need for care arises, possibly requiring career or relocation choices to be made. Would your children be able to take care of you? If children are not part of your care equation, who would you turn to for care assistance?
- 3. Family dynamics:** Typically, informal care at home is not shared equally among adult children or other relatives. One family member may bear a larger burden, which can stress family relationships. If you needed care, would it be shared equally among family members? A long-term care protection plan can protect relationships and create better moments for you and your loved ones during what can be a difficult time.



Start thinking about your future long-term care needs now

A great place to start is by working with your financial professional and your family to outline your preferences as you talk about strategies to cover future expenses and your future care wishes. OneAmerica Financial has tools available to help.

Understanding long-term care

Long-term care differs from other types of care. The goal isn't to cure an illness but to help you function at an optimal level. When you can no longer perform activities of daily living on your own, long-term care services can help.

What does long-term care protection provide?

Long-term care protection can give you and your family a source of funds to pay for the services you need. It also can cover care that family members provide at home, which could help you stay in a home-based setting longer.

When do long-term care benefits kick in?

Benefit payments are triggered in one of two ways (To be eligible for benefits, you must be a chronically ill individual with qualified long-term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner.):



1. You cannot perform at least two of six activities of daily living, which include:

- Bathing
- Dressing
- Eating
- Continence
- Toileting
- Transferring



2. You require care as a result of a severe cognitive impairment such as Alzheimer's disease.

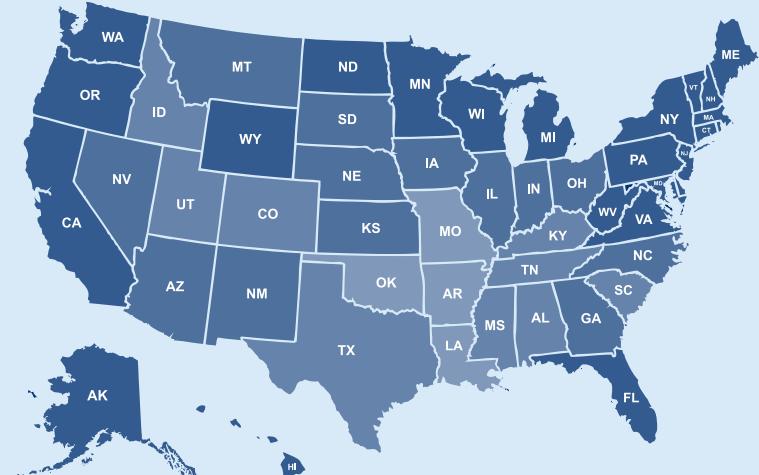
What does long-term care cost?

In the United States, the average monthly cost for a private room in a nursing home is \$7,698. Scan the QR code below to see the average costs for long-term care services in your state.

See the average costs for long-term care in your state



Scan this QR code for more information on the costs of various long-term care services by state.



Source: HealthView Services, Jan. 1, 2024. Annual numbers calculated based on actual medical claims data and income data from the U.S. Dept. of Commerce Bureau of Economic Analysis.

Asset Care, an asset-based long-term care strategy

Asset Care can help you pay for almost any type of care, ranging from care provided by independent providers at home to more specialized, full-time support in a facility.

It's a life insurance policy — your asset — designed to help pay for long-term care expenses if they're needed. Your premium payment provides a guaranteed death benefit that can be accessed, tax-free, to help pay for qualifying long-term care services.

Asset Care helps protect your retirement income against the impact of long-term care-related expenses. You can even pass unused funds to your beneficiaries — tax-free. Most important of all, having Asset Care protection in place helps provide you and your family peace of mind because you know you have options if and when care is needed.

Guaranteed protection

Asset Care provides for all the guarantees associated with whole life insurance, but with the potential for use when long-term care needs arise.

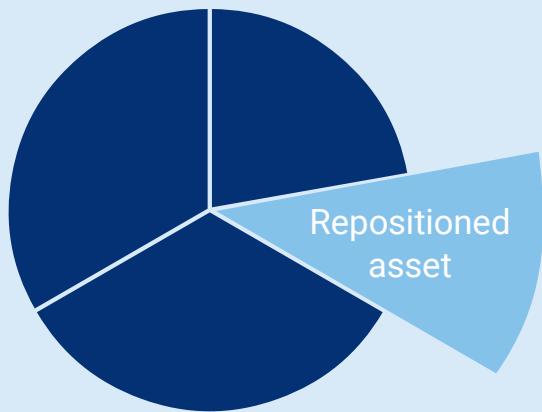
Asset Care guarantees

- Once the policy is issued, we cannot increase premiums for that coverage
- Long-term care benefits never decrease¹
- Cash value growth
- Death benefit if not used for long-term care expenses
- Option to have your premium returned²

Asset Care offers versatile options for protection, care, funding and how you receive your benefit.

Your assets

Asset-based long-term care policies work by leveraging existing assets to help pay for long-term care expenses if they are needed. And, if long-term care expenses aren't incurred, then the assets pass on to your beneficiary — your family or favorite charity.



Your repositioned asset can provide:

- Death benefit
- Cash value
- Long-term care protection
- Continuation of Benefits for long-term care insurance rider³

1. Long-term care benefits can change due to loan activity, requested decrease in benefits or face amount reductions.
2. Only available with Single Premium with Return of Premium policy.
3. Continuation of benefits for long-term care insurance rider is available for an additional cost.

Flexibility offers freedom

We empower you with guidance and flexibility to tailor a policy and align future care to your needs.

With Asset Care, you're free to choose from a range of flexible caregiving options that align with your policy and plan of care. Get started with care provided by someone more familiar to you.* If you need it, you can easily transition to professional support through other independent providers or home health care agencies. Adult day care, assisted living and nursing home care are also available options for you.

Types of Long-term Care Services



Independent providers (under the Personal Care Services Provision)

Some long-term care needs may not require specialized knowledge, and those needs can be met by someone more familiar to you.*



Home health care

Medical and nonmedical services, including those offered by independent providers, can allow you or a loved one to continue living safely and comfortably at home. Service providers may help with tasks like cooking, cleaning, laundry and activities of daily living.



Adult day care

Day programs provide care, companionship and activities for older adults and give caregivers freedom to go to work, handle personal business or relax.



Assisted living

Also called residential care facilities, residents, usually live in their own apartments or rooms and share common areas. They have access to services, meals, laundry, social and recreational activities, assistance with personal care, and 24-hour supervision.



Nursing home

Also called skilled nursing facilities these provide services with a greater focus on medical care than most assisted living facilities. Services typically include nursing care, 24-hour supervision, three meals a day and assistance with everyday activities.

*Cannot be immediate family members unless they are employed by a home health agency and benefits are assigned to the home care agency.

Tailoring a policy for you and your family

With Asset Care, you're free to choose from a variety of ways to pay for and customize your policy.

Different ways to fund your policy

You can fund your Asset Care policy using savings, income or existing qualified or non-qualified dollars.

Cash premiums

Use savings or current income to purchase Asset Care, either in a single payment or through recurring premium payments of 5, 10 or 20 years, or up to age 95.

Qualified dollars

Fund Asset Care with retirement dollars from an existing 401(k), 403(b), Traditional IRA (Individual Retirement Account) or another qualified account that is no longer needed for retirement income.

Non-qualified dollars

Transfer cash value from an existing life insurance policy or a non-qualified annuity to fund your Asset Care policy.

Options to customize

In addition to guarantees, Asset Care offers a variety of options to help customize your long-term care benefits to meet your specific needs.

Single or joint protection

Protect yourself, or yourself and your spouse, with the joint protection option.

Inflation protection¹

This rider guarantees your base policy long-term care benefit will increase annually, helping to protect against the rising costs of qualified long-term care expenses.

Waiver of premium²

An automatic waiver of premium benefit means any required ongoing premiums are waived while you receive long-term care benefits.

Benefits that last up to a lifetime

Our optional Continuation of Benefits (COB)¹ rider extends the length of your policy benefits beyond the initial two years. You may extend your long-term care benefits an additional two years, four years, six years — or as long as your lifetime.

1. Optional rider available at an additional premium.

2. Does not apply to respite care, caregiver training, supportive equipment, care coordination or international facility benefits; only applies to recurring premium base policy or a recurring premium COB Rider.

You have a team beside you

Asset Care can help ease the physical, financial, and emotional burdens of long-term health care and aging while helping to minimize stress on your loved ones. It can provide you and your family with an option to access a support network that shares ongoing guidance and helps protect family relationships.

Navigating the realities of long-term care services can be stressful. Our clients feel a greater sense of confidence knowing that our compassionate approach and passion for our work keeps us focused on our customers and their needs. Our deep knowledge gives us well founded perspective. Together, these qualities make us a thoughtful provider for long-term relationships.

Guidance when you need it¹

We're here for you. Your Care Benefit Concierge is your long-term care resource who will treat you like family, provide information and support you every step of the way. From day one of your claim, your Care Benefit Concierge will assist to alleviate burdens and be your go-to resource for your long-term care benefits.

Care coordination

Your policy provides for an annual benefit to be used toward care coordination service, aimed at providing you information about services and providers in your area.



Built-in options for support give everyone in the family confidence that money is being spent wisely and you're receiving the required care.

¹. Care Benefit Concierge services are company practice and may be subject to change.



Let's get started

If you're considering long-term care protection to help safeguard your income and provide your loved ones with options to provide for your care, you'll want to consider buying it well before you need it. That's because premiums for long-term care protection are dependent on your age and your health.

Ready to learn more?
Talk to your financial professional.

Reasons to start sooner than later

Lower premiums

You'll pay less for coverage when you're younger and in better health.

Secure coverage

Protect yourself against the possibility of not being able to obtain coverage if you develop a chronic illness or disability later in life.

Peace of mind

Be prepared for a long-term-care event and have peace of mind that your loved ones would be protected if you were to pass away.

Care is where our heart is

We care about the people behind our policies. That's why Asset Care protection offers a holistic approach to long-term care that makes your life easier and puts you and your loved ones at ease.

Our care team offers support and guidance every step of the way. Asset Care protection includes a trusted Care Benefit Concierge who support you and your family from the moment you activate your benefits.

A resource you can trust

Paying your claim isn't the end. It's the beginning of a long-term care journey — and a long-term relationship. At OneAmerica Financial, we embrace the entirety of the LTC experience. We created Asset Care with our values — and your needs — in mind.

Care in action

With Asset Care, long-term care protection provides so much more than a check. Help is always a call away with OneAmerica Financial.



You have a strategy in place to help protect finances and family relationships



Your family has care options, peace of mind and feels informed



Your caregiver feels supported



Support for when you need it

We are OneAmerica Financial®, a national financial services organization helping people build greater certainty for better moments, every day. The companies of OneAmerica Financial have been advancing financial security for almost 150 years. We support millions of customers with solutions across life insurance, retirement, employee benefits and long-term care. As a people first mutual organization, we prioritize our customers' interests and maintain a long-term focus on both value and financial stability.

We provide solutions that work for real life, helping families and business owners protect what's important to them and move confidently toward their dreams. We work together to understand and meet unique needs, deliver with strength and reliability and be there with trusted, caring support for each customer's journey.



More than 35 years in long-term care

People like you have trusted and continue to trust the companies of OneAmerica Financial to offer high-quality long-term care protection.



A+

- A.M. Best agency rating
- A+ is the second-highest of A.M. Best's rating categories.

OneAmerica Financial companies include The State Life Insurance Company® (State Life). State Life was rated A+ by A.M. Best on August 29, 2024. A+ is the second highest of A.M. Best's 15 rating categories. This rating refers to the overall financial status and is not a recommendation of the company.

Note: OneAmerica Financial is the marketing name for the companies of OneAmerica Financial. Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica Financial company that offers the Care Solutions product suite. Asset Care form numbers: L302 (CA), L302 (CA) JT, L302 (CA) SP, L302(CA) SP JT, R531, R532 (CA), R533 (CA), R535 (CA), R537 (CA), R538 (CA), R540 and SA39 (CA). All guarantees are subject to the claims paying ability of State Life. All numeric examples are hypothetical and were used for explanatory purposes only. • This information is not designed to promote nor to endorse 1035 exchanges. Before using a 1035 exchange carefully weigh all the benefits, any surrender fees or costs, and implications or limitations of replacing a policy. • Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice. • The policies and long-term care insurance riders have exclusions and limitations. Details about the cost, benefits, limitations and exclusions of this policy and long-term care riders will be provided by a licensed insurance agent. • Asset Care is medically underwritten and may require a medical exam depending upon age and face amount. To be eligible for benefits, the insured must be a chronically ill individual with qualified long-term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner. • This is a solicitation of insurance. An insurance agent or insurance company will contact you.

NOT A DEPOSIT. NOT FDIC OR NCUA INSURED. NOT BANK OR CREDIT UNION GUARANTEED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY LOSE VALUE.



Life Insurance Retirement Employee Benefits Long-Term Care

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