



Asset-Care[®]

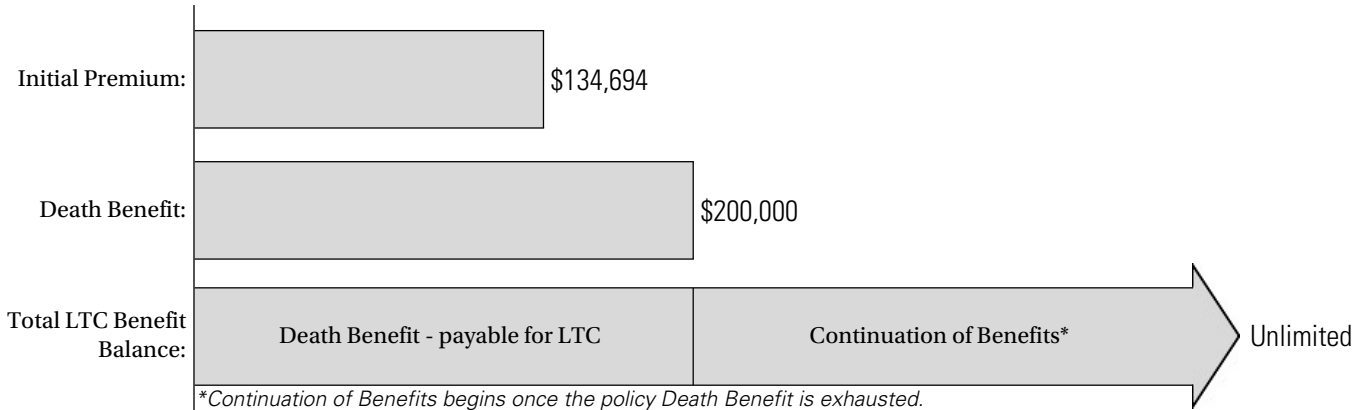
Product: Asset-Care I - Single Premium (cash)
State: IL

Presented by:
Jack Lenenberg
LTCPartner.com
(800) 891-5824

Prepared for:
Valued Client
Male, 60
Class: Non-Smoker

Valued Client
Female, 60
Class: Non-Smoker

Total Initial Premium:	\$134,694
Death Benefit:	\$200,000
Total LTC Benefit Balance / Benefit Period:	Unlimited / Lifetime



Initial LTC Benefit Limit, Per Individual:	\$6,000 Monthly \$72,000 Annually
Initial LTC Benefit Limit, For One or Both Individuals**:	\$12,000 Monthly (\$6,000 per person) \$144,000 Annually (\$72,000 per person)

***If both insureds receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.*

Product Features:
Single Premium - \$100,920
Guaranteed Return of Premium***
3% Acceleration Rate / 33 Months
Guaranteed Cash Value Accumulation
***Excludes cost of enhanced LTC monthly payout

Continuation of Benefits Data:
Single Premium - \$33,774
Benefit Balance - Unlimited
Benefit Period - Lifetime
Inflation Option - None

Not all features and benefits of the policy are shown here. For additional details of all benefits and features, please see the policy.

THE STATE LIFE INSURANCE COMPANY[®]



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PREMIUM, CASH VALUE, AND LTC BENEFIT SUMMARY - GUARANTEED

Policy Year	Joint Equal Age	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Benefit Balance	Base Policy Annual Benefit Per Person	COB Rider Annual Benefit Per Person
1	61	\$134,694	\$100,920	\$200,000	Unlimited	\$72,000	\$72,000
5	65	\$0	\$99,259	\$200,000	Unlimited	\$72,000	\$72,000
10	70	\$0	\$98,961	\$200,000	Unlimited	\$72,000	\$72,000
15	75	\$0	\$118,376	\$200,000	Unlimited	\$72,000	\$72,000
20	80	\$0	\$136,262	\$200,000	Unlimited	\$72,000	\$72,000
25	85	\$0	\$152,132	\$200,000	Unlimited	\$72,000	\$72,000
30	90	\$0	\$164,298	\$200,000	Unlimited	\$72,000	\$72,000
35	95	\$0	\$173,524	\$200,000	Unlimited	\$72,000	\$72,000
40	100	\$0	\$179,390	\$200,000	Unlimited	\$72,000	\$72,000

Table assumes policy and rider remain in force and no withdrawals have been made through given year.

Client Disclosures

- OneAmerica is the marketing name for The State Life Insurance Company® (State Life).
- Asset-Care is a whole life insurance or whole life and annuity combination that allows access to 100% of the life policy death benefit and/or annuity cash value for qualifying LTC expenses (paid monthly).
- Asset-Care is subject to medical approval. Asset-Care is issued and medically underwritten by State Life. Policies and riders may not be available in all states and may vary by state.
- Exclusions, restrictions, limitations, and reductions in benefits will, in certain situations, apply to this policy. For full details, please see your policy, discuss with your financial services professional or call us at 1-844-833-5520.
- All guarantees are subject to the claims-paying ability of State Life.
- Provided content is for overview and informational purposes only and is not intended as and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.
- The rates shown for Asset-Care are based on several factors including health factors of the proposed insured and optional riders chosen. Rates may change based on changes in the proposed insured's health status.
- A minimum premium amount is required. Care Solutions premiums may be funded with a single premium or, depending on the product, paid annually, semi-annually, quarterly, or monthly. There are charges for all modes except annual.
- Surrender charges apply, except as specifically stated in the contract.
- Some optional riders, such as the LTC Benefits Continuation Rider, are available with this product for additional premium.
- Not all ages and/or options are available on this calculator.
- For additional options, please see your policy or financial services professional.
- Premiums are not guaranteed until the policy is issued.

• NOT A DEPOSIT • NOT FDIC OR NCUA INSURED • NOT BANK OR CREDIT UNION GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A CONDITION TO ANY BANKING SERVICE • MAY LOSE VALUE

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