

Asset Care[®]

Prepared for:

Valued Husband
Valued Wife

Presented by:

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Contact Information:

January 13, 2021

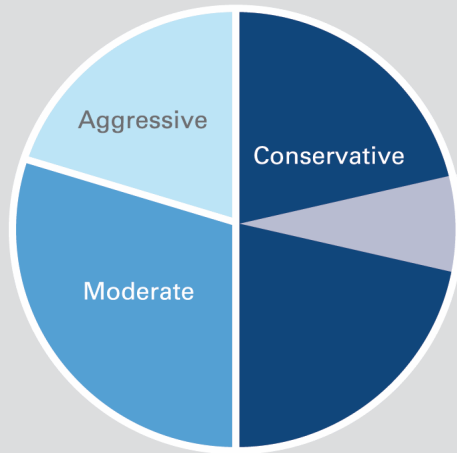
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THE STATE LIFE INSURANCE COMPANY[®] | a **ONEAMERICA[®]** company
One American Square, P.O. Box 406 | Indianapolis, IN 46206-0406

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How does Asset Care work?

Typical portfolio



Optional COB rider can extend LTC benefits beyond the base face amount

More than just nursing home care

Long-term care (LTC) 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 solutions can help you pay for almost any level of care, ranging from local care during the day to more specialized support:

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

Note: Benefits will be paid monthly up to the monthly benefit limit based on the actual number of days the insured is confined or receiving qualified long-term care services.

Benefits beyond traditional LTC

This suite of whole life-based products can 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

Benefit triggers*



You cannot perform at least two of six Activities of Daily Living (ADLs), which include bathing, maintaining continence, dressing yourself, eating/feeding yourself, toileting (including getting on and off a toilet) and transferring (for example, from a bed to a chair).



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

*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.

Elimination Period

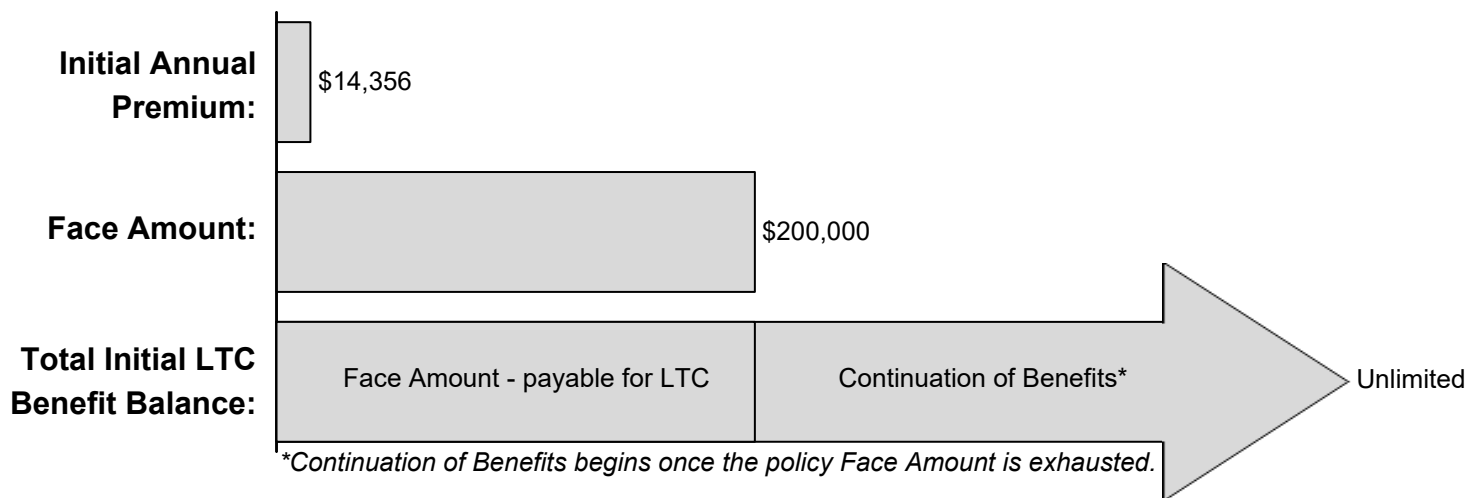
90 days is the elimination period to access LTC benefits once you have a benefit trigger. However, Home Health Care is available after 0 days.

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

State: VA

Prepared for: Valued Husband
Male, 50
Class: Non-Tobacco

Valued Wife
Female, 50
Class: Non-Tobacco



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 insured 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.*

Premiums:

10-Pay Life Premium - \$8,086
10-Pay LTC Premium - \$6,270
Total Initial Premium - \$14,356

Features and Benefits:

Benefit Period - 33 Months AOB¹ / Lifetime COB²
Inflation Option - 0% AOB¹ / 0% COB²
Inflation Duration - N/A
Premium guaranteed to never increase
Guaranteed Cash Value
Waiver of Premium

¹ Acceleration of Benefits

² Continuation of Benefits

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End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$14,356.00	\$0	\$200,000	Unlimited	\$6,000	\$6,000
2	\$14,356.00	\$3,724	\$200,000	Unlimited	\$6,000	\$6,000
3	\$14,356.00	\$10,050	\$200,000	Unlimited	\$6,000	\$6,000
4	\$14,356.00	\$16,626	\$200,000	Unlimited	\$6,000	\$6,000
5	\$14,356.00	\$23,462	\$200,000	Unlimited	\$6,000	\$6,000
6	\$14,356.00	\$30,570	\$200,000	Unlimited	\$6,000	\$6,000
7	\$14,356.00	\$37,958	\$200,000	Unlimited	\$6,000	\$6,000
8	\$14,356.00	\$45,638	\$200,000	Unlimited	\$6,000	\$6,000
9	\$14,356.00	\$53,620	\$200,000	Unlimited	\$6,000	\$6,000
10	\$14,356.00	\$61,918	\$200,000	Unlimited	\$6,000	\$6,000
11	\$0.00	\$64,360	\$200,000	Unlimited	\$6,000	\$6,000
12	\$0.00	\$66,894	\$200,000	Unlimited	\$6,000	\$6,000
13	\$0.00	\$69,518	\$200,000	Unlimited	\$6,000	\$6,000
14	\$0.00	\$72,236	\$200,000	Unlimited	\$6,000	\$6,000
15	\$0.00	\$75,048	\$200,000	Unlimited	\$6,000	\$6,000
20	\$0.00	\$90,586	\$200,000	Unlimited	\$6,000	\$6,000
25	\$0.00	\$108,488	\$200,000	Unlimited	\$6,000	\$6,000
30	\$0.00	\$127,974	\$200,000	Unlimited	\$6,000	\$6,000
35	\$0.00	\$147,152	\$200,000	Unlimited	\$6,000	\$6,000
40	\$0.00	\$162,914	\$200,000	Unlimited	\$6,000	\$6,000
45	\$0.00	\$173,656	\$200,000	Unlimited	\$6,000	\$6,000
50	\$0.00	\$180,842	\$200,000	Unlimited	\$6,000	\$6,000
55	\$0.00	\$184,700	\$200,000	Unlimited	\$6,000	\$6,000
60	\$0.00	\$187,764	\$200,000	Unlimited	\$6,000	\$6,000
65	\$0.00	\$190,290	\$200,000	Unlimited	\$6,000	\$6,000
70	\$0.00	\$192,308	\$200,000	Unlimited	\$6,000	\$6,000
71	\$0.00	\$200,000	\$200,000	Unlimited	\$6,000	\$6,000

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.

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Long-Term Care (LTC) and Inflation Protection Rider (IPR) Options

AOB Duration	AOB IPR	COB Duration	COB IPR	Total Initial Premium (No Inflation)	Total Initial Premium (20 Year IPR)	Total Initial Premium (Lifetime IPR)
33 Months	None	No COB	No COB	\$9,458	N/A	N/A
		33 Months	None	\$11,444	N/A	N/A
			3%	N/A	\$13,246	\$16,050
			5%	N/A	\$15,032	\$23,594
		Lifetime	None	\$14,356	N/A	N/A
			3%	N/A	\$18,810	\$26,134
	5%		N/A	\$23,074	\$45,872	
	3%	No COB	No COB	N/A	\$13,418	\$18,812
		33 Months	3%	N/A	\$17,206	\$25,404
		Lifetime		N/A	\$22,770	\$35,488
	5%	No COB	No COB	N/A	\$17,528	\$33,828
		33 Months	5%	N/A	\$23,102	\$47,964
		Lifetime		N/A	\$31,144	\$70,242

The values shown in this table represent LTC premium options and include life premium.

Different ways to pay your Total Premium:	
• Annually	\$14,356.00 per year
• Semi-Annually	\$7,394.34 twice per year
• Quarterly	\$3,733.56 four times per year
• Monthly Bank Draft	\$1,248.97 per month

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Policy Number:	N/A	Acceleration of Benefits Duration:	33 Months
Product Funding Option:	Recurring Premium	AOB Inflation:	None
Payment Period:	10-Pay	Continuation of Benefits:	Yes
Return of Premium:	N/A	COB Duration:	Lifetime
Tax Qualification:	N/A	COB Payment Option:	10-Pay
Input Method:	Initial Monthly LTC Benefit	COB Inflation:	None
Premium Amount:	N/A	Include COB Rider in Premium:	Yes
Face Amount:	\$200,000.00	Inflation Protection Duration:	N/A
Monthly LTC Benefit:	\$6,000.00	Premium Drop-In Rider:	No
Annuity Premium Amount:	N/A	Total Premium Drop-In Amount:	N/A
Life Premium Amount:	N/A	Nonforfeiture Rider:	No
Policyholder pays Life premium directly:	N/A	Quote Date:	01/13/2021
Starting year 1 through year:	N/A		

Client Disclosures:

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