

# Helping Guarantee Your Family's Financial Security

*With OneAmerica Care Solutions*



**ONEAMERICA®**

*OneAmerica® is the marketing name for the companies of OneAmerica*

You've worked hard to support your family and to ensure their futures are bright. You helped them grow into strong, independent people — and you can help them stay that way.





# Looking out for your family in the long term

For years, you've been imagining all the things you'll do in your retirement. Travel the world. Restore a classic car. Spend time with your kids and grandkids. Whatever you hope to do once you stop working, you've probably thought a lot about it.

Have you considered the statistic that 52 percent<sup>1</sup> of people turning 65 today will eventually need some form of long-term care (LTC) in their lifetimes?

For many people, the possible need for future long-term care can be a difficult topic. But adding an asset-based, long-term care solution based on whole life insurance to your overall financial strategy can help protect yourself, your loved ones, your retirement and your legacy.

**If you do need long-term care, you'll want to:**

## **Control your care**

Taking steps now to understand and prepare for your future can help you maintain control over your care options.

## **Maintain your independence**

Specifying your preferences for future needs can ensure you get the kind of care you want, remain independent as long as possible and preserve your dignity.

## **Protect your family**

Planning for care now allows your friends and family to care about you — instead of having to care for you.

## **Preserve your assets**

Knowing that you've planned for the future, you can ensure that long-term care won't impact your ability to leave a lasting legacy to your family, favorite charity or place of worship.

1 in 7

People who will require care for 5 years or longer<sup>1</sup>

\$48,048

Average annual cost of a full-time home health aide<sup>2</sup>

80%

Long-term care provided by family members<sup>3</sup>

1. Source: AARP Long-Term Support and Services, date of publication 03/2017 2. Based on annual rate divided by 12 months (assumes 44 hours per week). Source: Paying for Senior Care, date of publication 04/2018 3. Source: LongTermCare.gov, date of publication 9/21/2018



### Be proactive

Yuan was 10 years from retirement, but he knew that when the time came, he wanted to protect himself and his family in the event that he needed long-term care. By selecting the 10-pay option, he was able to fully fund his long-term care benefits by the day he retired — and protect his loved ones for years to come.

- **Think ahead:** Yuan was able to prepare for the uncertainty of his future.
- **Funding options:** His LTC needs were funded before he stopped working.

**Note:** All individuals used in scenarios are fictitious and all numeric examples are hypothetical and were used for explanatory purposes only.



# Our Care Solutions products have you and your family in mind

OneAmerica® Care Solutions provides financial protection when you need it and allows your family to focus on care, not cost.



## Benefits beyond traditional LTC

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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, and
- The option to have your premium returned.

## More than just nursing home care

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

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

## OneAmerica Care Solutions guarantees<sup>4</sup>:

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- *Premiums never increase*
- *LTC benefits never decrease*
- *Cash value growth*
- *Death benefits are available if not used for LTC*
- *The option to have your premium returned*

It's true that the whole life-based OneAmerica Care Solutions offers guarantees that traditional long-term care insurance simply cannot.

Traditional long-term care insurance doesn't feature cash value, a death benefit or a way to get your money back. And many of these products have seen significant change in the past few years, from unexpected premium increases to carriers leaving the market altogether.

You can be confident that OneAmerica Care Solutions is stable, predictable and guaranteed.

4. Guarantees are subject to the claims paying ability of the issuing insurance company.

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### Be prepared

Shortly after retiring, Harry was in a serious car accident that left him unable to function as he did before. But Harry received quality care with the assistance of a home health aide because he and his wife had discussed their care preferences when they purchased protection. His family knew where he would receive care and how they were going to pay for it.

- **Reduced stress:** Harry reduced his family's stress because the funds were already in place to pay for a home health aide.
- **Control:** He was able to receive care in his home, which is where he wanted to be.



# Understanding your options

Everyone is unique, and each person's situations and needs are unique, too. Care Solutions can be tailored to complement these differences with benefits to address any circumstances that life may throw your way.

## Working together

Your trusted financial professional can help you understand and determine your needs, and recommend a path forward by explaining your options and helping you customize acceptable protection for yourself and your family.

### Funding options

OneAmerica Care Solutions works by leveraging your existing assets in tax-advantaged ways. Funding options can include:

- Current income
- Existing assets like 401ks, CDs, IRAs
- Qualified and any non-qualified money

There are even payment options to fit your budget with premiums that are guaranteed to never increase.

### Optional lifetime benefits

Long-term care needs can be unpredictable, so we offer a Long-Term Care Benefits Continuation Rider to ensure you and your family remain covered after your base policy runs out, with premiums that are guaranteed to never increase. This protection can cover an LTC need for a lifetime instead of just a few years.

### Service

When care is required, call the OneAmerica Claims Concierge<sup>5</sup>. Care Specialists based in our home office will help guide you when you need to make a claim and support you throughout the entire process. They will review the policy with you and ensure you understand all of your benefits, then assist you in collecting what you'll need to file a claim. The OneAmerica Claims Concierge service can help reduce your stress, and help you get the money you need for your long-term care expenses.

## Your four steps to get the care to meet your needs

**1** Discuss your situation with your trusted financial professional

**2** Determine which product and funding option fits for you and your family

**3** Decide on options to customize your protection

**4** Depend on the OneAmerica Claims Concierge when you need to make a claim

**Note:** Asset Care is medically underwritten so you must be in average or better health to qualify.

<sup>5</sup> OneAmerica Claims Concierge service is a company practice and may be subject to change.



## Customizing your protection

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We can help create a solution that works for you, with protection for as long as you need.

### *Single or joint protection*

Protect yourself or yourself and your spouse with our joint protection option.

### *Inflation protection*

Prevent the rising costs of medical expenses from affecting the care you receive.

### *Funding options*

Use your income, existing assets or qualified money to fund your protection with pay period options from 5 years up to a lifetime.

### *Lifetime benefits*

Ensure you're covered for your lifetime or as long as you choose with the Continuation of Benefits rider.

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### **Be protected**

Maria lost her husband after a brief illness. Because he never needed long-term care services, their shared benefit pool remains intact. Thanks to their joint life policy, Maria still has access to LTC benefits if she ever needs them. If not, those assets can pass on to her kids and grandkids.

- **Joint protection:** Maria was comforted by her joint protection because it would protect her if she ever needed care.
- **Leave a legacy:** And if not, she could pass those assets to her heirs.



# A company you can trust

OneAmerica is a company with the strength, longevity and experience required to help you achieve your financial goals. For more than 140 years, millions of Americans like you have trusted the companies of OneAmerica. You can rely on us to deliver on our promises. To work for our policy holders — not our shareholders. To fulfill our commitments to you.

As a mutual organization, our strength comes from putting you first. A.M. Best and Standard & Poor's have given us the following ratings:

- On July 27, 2018, State Life was rated A+ (Superior) by A. M. Best. This is the second highest of 16 possible ratings assigned by the agency.
- On September 7, 2018, State Life was rated AA- by S&P. This is the fourth highest of 21 possible ratings assigned by the agency.

*With this foundation and our mutual structure, we support the financial futures of those who depend on us. We have, we do, and we will.*

**Note:** These ratings reflect rating agency assessments of the overall financial status of the companies of OneAmerica. They are not intended to be a recommendation of any OneAmerica company.



Let us prove our commitment to helping  
you craft a sound financial strategy.  
Experience for yourself what it means to  
be our customer.

**Note:** Policies and long-term care insurance riders are underwritten by **The State Life Insurance Company®** (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Asset Care Form number series: ICC18 L302, ICC18 L302 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 R537, ICC18 R538, ICC18 SA39 and ICC18 R540. • 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 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. • Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice. • **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**

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### About OneAmerica®

A national provider of insurance and financial services for more than 140 years, the companies of OneAmerica help customers build and protect their financial futures.

OneAmerica offers a variety of products and services to serve the financial needs of their policyholders and customers. These products include retirement plan products and recordkeeping services, individual life insurance, annuities, asset-based long-term care solutions and employee benefit plan products.

Products are issued and underwritten by the companies of OneAmerica and distributed through a nationwide network of employees, agents, brokers and other sources that are committed to providing value to our customers.

To learn more about our products, services and the companies of OneAmerica, visit **OneAmerica.com/companies.**