

# The OneAmerica Advantage

Unplanned health expenses in retirement are a common risk that can easily derail even the best made plans. OneAmerica® offers a number of flexible options that can fit into your client's existing strategy and help keep their retirement assets in place in the event they need long-term care.

## Five Ways We Stand Out

### 1. LTC Lifetime Continuation of Benefits Rider

We offer a COB rider on both our whole life and annuity-based contracts that may help protect against the costs of an extended LTC event. Once the base policy benefits have been exhausted, the COB rider kicks in for a length of time that you chose — from a few years to your entire lifetime.

### 2. Joint Coverage

A joint policy provides one pool of money to cover two people if a need for LTC arises. This shared benefit typically costs less than purchasing two of our individual policies. If there is a need for LTC each person has access to the full death benefit, up to the monthly benefit limit for qualifying LTC expenses, even if both have expenses simultaneously.

### 3. Qualified Money

Your client can use existing qualified money such as a 401k, traditional IRA or qualified annuity as sources to obtain LTC protection. Reallocating those existing assets makes it easy to keep their retirement strategy in place while also adding LTC protection.

### 4. Life and Annuity Solutions

OneAmerica offers both whole life and annuity-based options for funding LTC protection. Asset Care® is whole life insurance with LTC benefits that allows funding from many types of assets. All Asset Care policies include the following guarantees: death benefit, cash value growth, access to 100 percent of the death benefit for qualifying LTC expenses at premiums guaranteed never to increase. For your clients who would benefit from an annuity based solution we offer Annuity Care®. Through a 1035 exchange, your clients can avoid taxation on gains earned. Annuity Care provides tax-free LTC benefits with the option for lifetime payments and a guaranteed rate of return.

### 5. 30 Years of LTC protection

We are proud to be among the strongest organizations in the industry with a commitment to the market through our experience and leadership. Customers have been placing their trust in our asset-based LTC products for 30 years — that's a quarter of a century of providing quality care and meeting customer's needs as they prepare for future LTC needs.

We'll work with you to create a flexible strategy to meet your client's needs.  
Let us show you the OneAmerica advantage.

**Note:** Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Asset Care form numbers: ICC18 L302; ICC18 L302 JT; ICC18 L302 SP; ICC18 L302 SP JT. Annuity Care form numbers: SA34 and R508. Not available in all states or may vary by state. • 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.

**ONEAMERICA®** is the marketing name for the companies of OneAmerica | [OneAmerica.com](http://OneAmerica.com)