

Prepared for:

Valued Wife
Valued Husband

Presented by:

MICHAEL J SATO

Contact Information:

February 08, 2023

NOT A DEPOSIT	NOT FDIC OR NCUA INSURED	NOT BANK OR CREDIT UNION GUARANTEED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	MAY GO DOWN IN VALUE
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*Products and financial services provided by
THE STATE LIFE INSURANCE COMPANY[®] | a **ONEAMERICA[®]** company
One American Square, P.O. Box 406 | Indianapolis, IN 46206-0406*

The contact listed is not an affiliate of the companies of OneAmerica.

How does Asset Care work?

Funding your LTC



- Funding: 401k, IRA, 403b
- Guaranteed cash value growth
- Optional COB rider can extend LTC benefits beyond the base face amount



\$199,999

401k, IRA, 403b



\$25,000

10-Pay Whole Life Premium (Annually)



\$267,236

Whole Life 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.

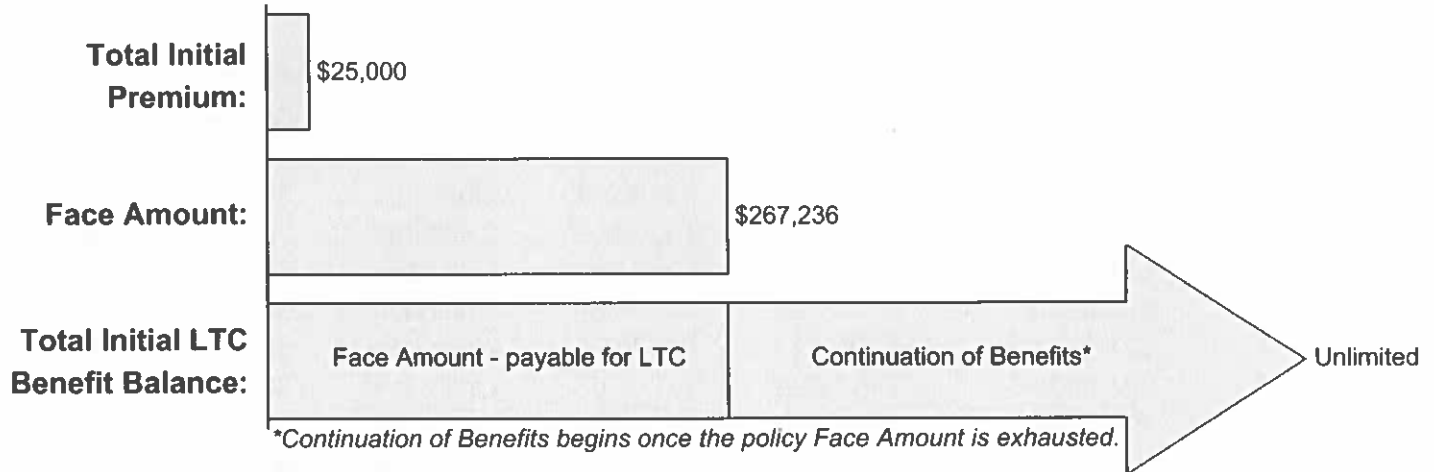
Asset Care[®]

Asset Care Annuity Funding Whole Life

State: HI

Prepared for: Valued Wife
Female, 60
Preferred Non-Tobacco

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Male, 60
Preferred Non-Tobacco



Initial LTC Benefit Limit, For One or Both Individuals:	\$16,034 Monthly (\$8,017 Monthly, per person)
End of Year 10 LTC Benefit Limit, For One or Both Individuals:	\$16,034 Monthly (\$8,017 Monthly, per person)

Premiums:

Single Pay Annuity Premium - \$199,999
10-Pay Life Premium*** - \$12,469
10-Pay LTC Premium*** - \$12,531

***Automatically funded by withdrawals from Single Pay Annuity. See Ledger page for details.

Features and Benefits:

Benefit Period - 33 Months AOB¹ / Lifetime COB²
Inflation Option - 0% AOB¹ / 0% COB²
Inflation Duration - N/A
Guaranteed Cash Value
Waiver of Premium

¹ Acceleration of Benefits

² Continuation of Benefits

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Single Premium: \$199,999.44

End of Policy Year	Life Premium / Annuity Withdrawal*	Total Cash Surrender Value	Total Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$24,999.93	\$160,847	\$443,991	Unlimited	\$8,017	\$8,017
2	\$24,999.93	\$149,875	\$420,509	Unlimited	\$8,017	\$8,017
3	\$24,999.93	\$142,221	\$396,791	Unlimited	\$8,017	\$8,017
4	\$24,999.93	\$134,337	\$372,837	Unlimited	\$8,017	\$8,017
5	\$24,999.93	\$126,228	\$348,643	Unlimited	\$8,017	\$8,017
6	\$24,999.93	\$117,899	\$324,207	Unlimited	\$8,017	\$8,017
7	\$24,999.93	\$109,363	\$299,527	Unlimited	\$8,017	\$8,017
8	\$24,999.93	\$100,624	\$274,600	Unlimited	\$8,017	\$8,017
9	\$24,999.93	\$109,329	\$267,236	Unlimited	\$8,017	\$8,017
10	\$24,999.93	\$125,823	\$267,236	Unlimited	\$8,017	\$8,017
11	\$0.00	\$130,326	\$267,236	Unlimited	\$8,017	\$8,017
12	\$0.00	\$134,949	\$267,236	Unlimited	\$8,017	\$8,017
13	\$0.00	\$139,682	\$267,236	Unlimited	\$8,017	\$8,017
14	\$0.00	\$144,519	\$267,236	Unlimited	\$8,017	\$8,017
15	\$0.00	\$149,446	\$267,236	Unlimited	\$8,017	\$8,017
20	\$0.00	\$174,983	\$267,236	Unlimited	\$8,017	\$8,017
25	\$0.00	\$199,917	\$267,236	Unlimited	\$8,017	\$8,017
30	\$0.00	\$220,240	\$267,236	Unlimited	\$8,017	\$8,017
35	\$0.00	\$233,978	\$267,236	Unlimited	\$8,017	\$8,017
40	\$0.00	\$243,099	\$267,236	Unlimited	\$8,017	\$8,017
45	\$0.00	\$247,982	\$267,236	Unlimited	\$8,017	\$8,017
50	\$0.00	\$251,851	\$267,236	Unlimited	\$8,017	\$8,017
55	\$0.00	\$255,037	\$267,236	Unlimited	\$8,017	\$8,017
60	\$0.00	\$257,578	\$267,236	Unlimited	\$8,017	\$8,017
61	\$0.00	\$267,236	\$267,236	Unlimited	\$8,017	\$8,017

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.

*Values do not reflect any withholding for taxes. If tax withholding is not waived, the life insurance policy will be issued using the net income generated from the annuity minus withholding and will have a smaller face amount and LTC benefits than illustrated.

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End of Policy Year	Life Cash Surrender Value	Annuity Cash Surrender Value	Total Cash Surrender Value	Face Amount	Annuity Account Value	Total Death Benefit
1	\$0	\$160,847	\$160,847	\$267,236	\$176,755	\$443,991
2	\$8,864	\$141,011	\$149,875	\$267,236	\$153,273	\$420,509
3	\$21,734	\$120,487	\$142,221	\$267,236	\$129,555	\$396,791
4	\$35,072	\$99,265	\$134,337	\$267,236	\$105,601	\$372,837
5	\$48,891	\$77,337	\$126,228	\$267,236	\$81,407	\$348,643
6	\$63,207	\$54,692	\$117,899	\$267,236	\$56,971	\$324,207
7	\$78,041	\$31,322	\$109,363	\$267,236	\$32,291	\$299,527
8	\$93,407	\$7,217	\$100,624	\$267,236	\$7,364	\$274,600
9	\$109,329	\$0	\$109,329	\$267,236	\$0	\$267,236
10	\$125,823	\$0	\$125,823	\$267,236	\$0	\$267,236
11	\$130,326	\$0	\$130,326	\$267,236	\$0	\$267,236
12	\$134,949	\$0	\$134,949	\$267,236	\$0	\$267,236
13	\$139,682	\$0	\$139,682	\$267,236	\$0	\$267,236
14	\$144,519	\$0	\$144,519	\$267,236	\$0	\$267,236
15	\$149,446	\$0	\$149,446	\$267,236	\$0	\$267,236

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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	\$15,187	N/A	N/A
		33 Months	None	\$19,182	N/A	N/A
			3%	N/A	\$22,755	\$25,152
			5%	N/A	\$26,174	\$32,784
		Lifetime	None	\$25,000	N/A	N/A
			3%	N/A	\$33,739	\$40,374
	5%		N/A	\$42,214	\$60,555	
	3%	No COB	No COB	N/A	\$22,710	\$26,788
		33 Months	3%	N/A	\$30,278	\$36,753
		Lifetime		N/A	\$41,261	\$51,975
	5%	No COB	No COB	N/A	N/A	N/A
		33 Months	5%	N/A	N/A	N/A
Lifetime		N/A		N/A	N/A	

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

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Policy Number:	N/A	Acceleration of Benefits Duration:	33 Months
Product Funding Option:	Single Premium Annuity	AOB Inflation:	None
Payment Period:	10-Pay	Continuation of Benefits:	Yes
Return of Premium:	N/A	COB Duration:	Lifetime
Tax Qualification:	Qualified	COB Payment Option:	10-Pay
Input Method:	Annuity Premium Amount	COB Inflation:	None
Premium Amount:	N/A	Include COB Rider in Premium:	Yes
Face Amount:	\$267,236.00	Inflation Protection Duration:	N/A
Monthly LTC Benefit:	N/A	Premium Drop-In Rider:	N/A
Annuity Premium Amount:	\$200,000.00	Total Premium Drop-In Amount:	N/A
Life Premium Amount:	N/A	Nonforfeiture Rider:	No
Policyholder pays Life premium directly:	N/A	Quote Date:	02/08/2023
Starting year 1 through year:	N/A		

Client Disclosures:

• OneAmerica[®] is the marketing name for companies of OneAmerica. 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 SP JT, ICC18 R537, ICC18 R538, ICC18 R535, ICC18 SA39, ICC18 R540 • Asset Care is a whole life insurance or whole life and annuity combination that allows access to 100% of the life policy death benefit for qualifying LTC expenses (paid monthly). • Asset Care is issued and medically underwritten by State Life. Asset Care may require a medical exam depending upon age and face amount. • All guarantees are subject to the claims-paying ability of State Life. Premiums are not guaranteed until the policy is issued. • This is a non-cancellable policy. • 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. Quoted rates may vary 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 funding option, paid annually, semi-annually, quarterly, or monthly. There are charges for all modes except annual. • Surrender charges apply for surrender benefits drawn from the account value, except as specifically stated in the contract. • Some optional riders, such as the Continuation of Benefits (COB) Rider for Long-Term Care, are available with this product for additional premium. • Not all ages and/or options are available on this quote. • For additional options, please see your policy or financial services professional. • Exclusions are as follows: A) Care or services: 1. provided by an immediate family member or partner of an insured or owner or for which no charge is normally made in the absence of insurance, unless: (a) Family member is a regular employee of the service or care provider furnishing the service or care; (b) The service or care provider receives the payment for the service or care; and (c) Family member receives no compensation other than the normal compensation for an employee in his or her job category. 2. for which no charge is made in the absence of insurance. 3. That result from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury 4. Is provided outside of the United States, its territories, and Canada except as specified in the International Facility Benefit provision. (The Continuation of Benefits Rider does not include an International Facility Benefit provision). B) Treatment provided in a governmental facility (unless we are otherwise required by law to pay the benefit); C) Participation in a felony, riot or insurrection or involvement in an illegal occupation; D) Services or supplies for which benefits are available under Medicare or other governmental program (except Medicaid), any State or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; E) Services received while Rider is not in force except as provided in the Extension of Benefits provision. • A pre-existing condition means a condition for which medical treatment was recommended by, or received from, a provider of health care services within six (6) months preceding the issue date. We will not reduce or deny any Claim under this Rider because of a Pre-Existing Condition disclosed on the application. Any loss occurring within six (6) months after the Issue Date with respect to a Pre-Existing Condition not disclosed on the application will not be covered. • The total period of time for making a late payment is 65 days. • The Acceleration of Benefits and Continuation of Benefits Riders are intended to be federally tax-qualified as defined by the Internal Revenue Code of 1986, §7702B(b).

THE STATE LIFE INSURANCE COMPANY[®]

ONEAMERICA[®]

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INPUT SUMMARY AND DISCLOSURES

