

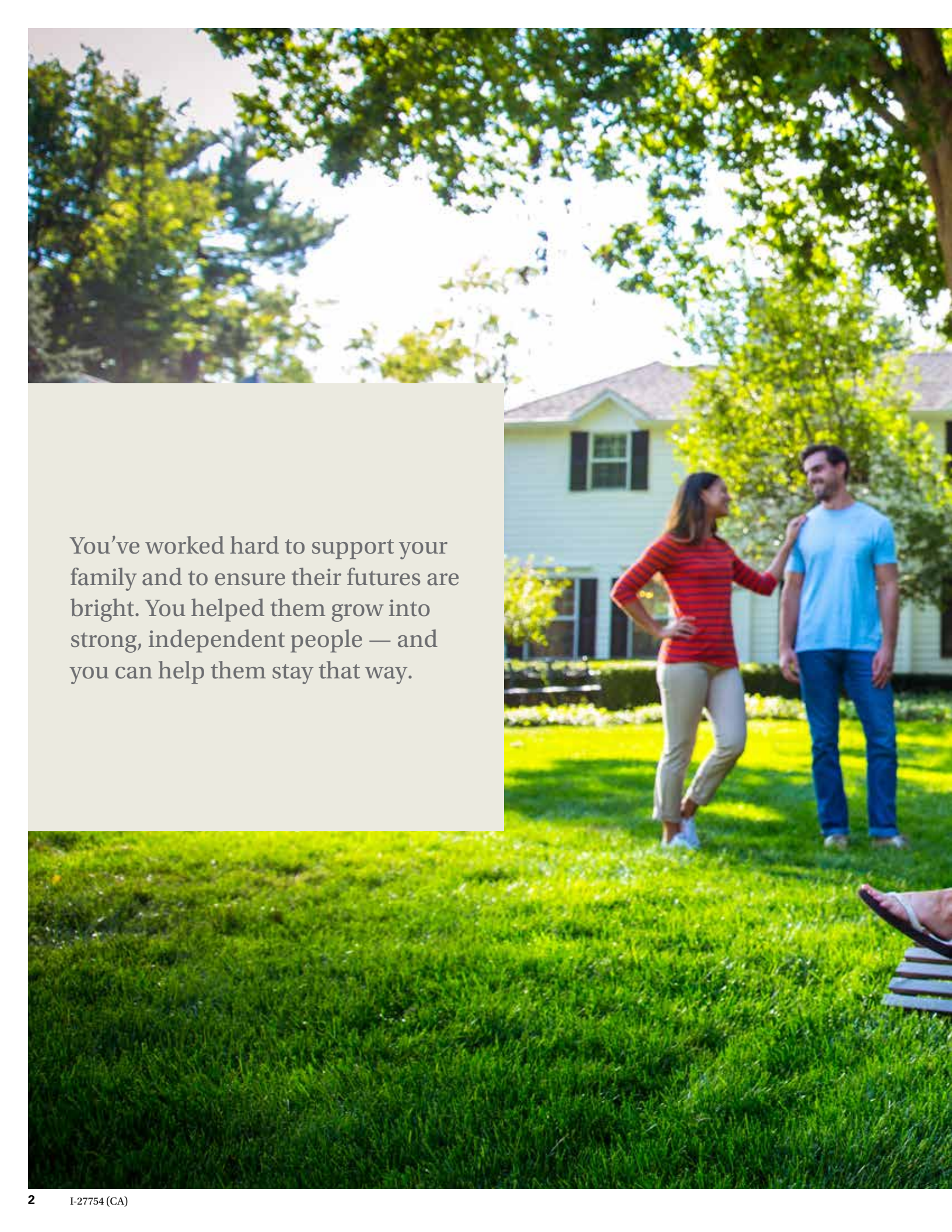
Helping Guarantee Your Family's Financial Security

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 fact that 70 percent¹ 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 5

People who will require care for 5 years or longer¹

\$43,680

Average annual cost of a full-time home health aide¹

66%

Elderly people who receive care exclusively from a family caregiver²

1. Source: U.S. Department of Health and Human Services, longtermcare.gov, accessed 1/3/2017

2. Source: Family Caregiver Alliance, caregiver.org, accessed 1/3/2017



Be proactive

If you are close to retirement, you've probably thought that you'll want to protect yourself and your family in the event that you need long-term care. By selecting the 10-pay option, you are able to fully fund your long-term care benefits by the day you retire — and protect your loved ones for years to come.

- **Think ahead:** Help prepare for the uncertainty of the future.
- **Funding options:** LTC needs can be funded before you stop working.



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

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

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) which includes bathing, continence, dressing, eating, toileting and transferring. 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:

- Home care
- Residential care facility
- Nursing home
- Adult day care
- Hospice

OneAmerica Care Solutions guarantees:

- *Premiums never increase*
- *Benefits never decrease*
- *Assets grow at a guaranteed rate*
- *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.

Be prepared

Shortly after retiring, you are in a serious car accident that leaves you unable to function as you did before. But you can receive quality care with the assistance of a home health aide because you and your spouse discussed your care preferences when you purchased protection. Your family knows where you could receive care and how they are going to pay for it.

- **Reduced stress:** You can reduce your family's stress because the funds are already in place to pay for a home health aide.
- **Control:** You can receive care in your home, which is where you want to stay.



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
- Some 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. 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

Customizing your protection

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 another person with our patented joint protection option.

Funding options

Use your income, existing assets or qualified money to fund your protection.

Inflation protection

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

Lifetime benefits

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

Be protected

You lose your spouse after a brief illness. Because your spouse never needed long-term care services, your shared benefit pool remains intact. Thanks to your joint life policy, you still have access to LTC benefits if you ever need them. If not, those assets can pass on to your kids and grandkids.

- **Joint protection:** Joint protection can provide some comfort because it could protect both insureds if either needed care.
- **Leave a legacy:** And if not, they could pass those assets to their heirs.



A company you can trust

The companies of OneAmerica have the strength, longevity and experience required to help you achieve your financial goals. For 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 — and the industry has noticed. The leading independent credit rating agencies, A.M. Best and Standard & Poor's (S&P), have favorably recognized our overall strength.

- On July 28, 2016, State Life was rated A+ (Superior) by A.M. Best. This is the second highest of 16 possible ratings assigned by the agency.
- On August 28, 2016, State Life was rated AA- by S&P. This is the fourth highest of 21 possible ratings assigned by the agency.

“OneAmerica has a strong competitive position supported by its leading market position in its niche Care Solution line.”

— Standard & Poor's, August 30, 2016 Report

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.



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

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 number series: L301, R501 and SA31. Not available in all states or may vary by state.

All guarantees are subject to the claims paying ability of State Life. All individuals in the scenarios presented are fictitious and all numerical examples are hypothetical and are used for analytical purposes only. 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

About OneAmerica[®]

A national leader in the insurance and financial services marketplace for 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.

investment advice. The policies and long-term care insurance riders have exclusions and limitations. For cost and complete details, contact your insurance agent or company.

The purpose of this marketing material is the solicitation of insurance, and contact will be made by an insurance agent or insurance company.

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