

# Asset-Care® Solutions

## Level premium options are available

If you like the Asset-Care concept, but prefer not to pay premium by transferring an existing asset, you can still purchase Asset-Care by paying level premiums over a period of time.

### Choose the payment option that works for you

You can select a payment option ranging from a 10-pay option — where the policy is paid up in 10 years — to a lifetime option. Your insurance representative can provide you with all the available options so you can choose the payment period best suited for you.

Regardless of the payment option selected, your cash value grows tax-deferred with a guaranteed interest rate. Also, you receive a guaranteed amount of life insurance coverage that can be used for qualifying long-term care (LTC) expenses.

### LTC benefits you can use

Level premium Asset-Care provides comprehensive LTC benefits that can be used for expenses incurred for:

- Home care
- Assisted living
- Nursing home facilities
- And more

Review an Outline of Coverage for more information on covered expenses.

### Federal income tax-free benefits

With Asset-Care, the death benefit payable to your beneficiaries and any LTC benefits<sup>1</sup> (should you ever need them) are federal income tax-free.

### Lifetime LTC option available

Since no one can predict if long-term care will be needed — much less how long care may be required — Asset-Care Plus is also offered with premiums guaranteed never to increase. The Plus option can increase your guaranteed length of LTC coverage to provide lifetime benefits for additional peace of mind.

To learn how level premium Asset-Care options can work for you, ask your insurance representative for a personalized illustration and an Outline of Coverage.

### When you own an Asset-Care policy, you can be confident that:

- Your premiums are guaranteed not to increase
- The amount of LTC benefits you have is guaranteed and
- Your cash value earns tax-deferred interest with a guaranteed interest rate.



### About State Life

The State Life Insurance Company, a OneAmerica® company, is focused on providing asset-based long-term care solutions. State Life is a recognized leader in providing these solutions, which utilize life insurance, fixed-interest deferred and immediate annuities. The company's extensive Care Solutions portfolio of products helps consumers build a secure future by creating, leveraging and protecting their assets.

**Note:** Asset-Care is whole life insurance, annuity or whole life insurance and annuity combination that allows access to 100 percent of the life policy death benefit and/or annuity cash value for qualifying LTC expenses (paid monthly).

Asset-Care is issued and underwritten by The State Life Insurance Company, a OneAmerica company, of Indianapolis, Indiana. Policy form numbers L301 and R501 may not be available in all states or may vary by state.

Copyright © 2008 The State Life Insurance Company

1. Any LTC benefits paid reduce the policy's death benefit and cash value.

Products and financial services provided by

THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA® company

P.O. Box 406 | Indianapolis, IN 46206 | (317) 285-2300 | [www.oneamerica.com](http://www.oneamerica.com)