

Joint Life

Asset-Care® is a unique life insurance-based long-term care (LTC) solution that can cover two people under one single policy.

In fact, joint life Asset-Care¹ is so unique, it has received a United States patent². You can only get this special joint protection from OneAmerica®!

What is it?

A joint life 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 individual policies. Joint protection can be a great fit for spouses, siblings, and even business partners.

How does it work?

Joint life Asset-Care is medically underwritten, meaning both proposed insureds must apply and be accepted for protection. The amount of protection available is based on a number of factors, including the Joint Equal Age³, which is calculated by the Company using both ages, genders, and underwriting classes.

If there is a need for LTC: each insured has access to the full death benefit, up to the monthly benefit limit for LTC expenses.

If a need for LTC arises for both insureds simultaneously: each are eligible for their own monthly benefit limit. This means the full death benefit is still available, but for a shorter period of time.

When one person dies: the other insured still has access to the pool of money if a need for LTC arises, and can leave a death benefit if care isn't needed or fully used.

1. Joint life not available in PA. 2. U.S. Patent number 6,584,446 3. This age difference may be narrowed due to results of medical underwriting.

Hypothetical example:

The following chart shows examples of individual and joint life Asset-Care for Jim and Bonnie, both 65, who are married and in good health.

	Jim	Jim and Bonnie	Bonnie
Total single premium	\$100,000	\$200,000	\$100,000
Benefit period	Lifetime	Lifetime	Lifetime
Monthly LTC amount	\$2,612	\$5,948 each	\$2,906
Death benefit	\$130,623	\$297,384	\$145,313

Continued on next page

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Why do I want Joint Life Asset-Care?***Reduced cost/Larger benefit pool***

Spreading the risk over two lives instead of just one may reduce the cost and provide a larger pool of shared benefits compared to two individual policies.

Possible lifetime coverage for both

If the Continuation of Benefits (COB) rider is selected, it applies to both insureds for one premium rate, locked in at the time of purchase. Premiums are guaranteed never to increase, even upon the death of the first insured.

More flexible underwriting

A joint policy may help to “offset” poor health of one insured with good health of the other.

Simplicity

A joint policy reduces the amount of paperwork that may be associated with two individual policies: one policy, one bill, one annual statement.

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 R518. Not available in all states or may vary by state. • All individuals in this scenario are fictitious and all numeric examples are hypothetical and are used for analytical purposes only. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

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