

How asset-based long-term care works

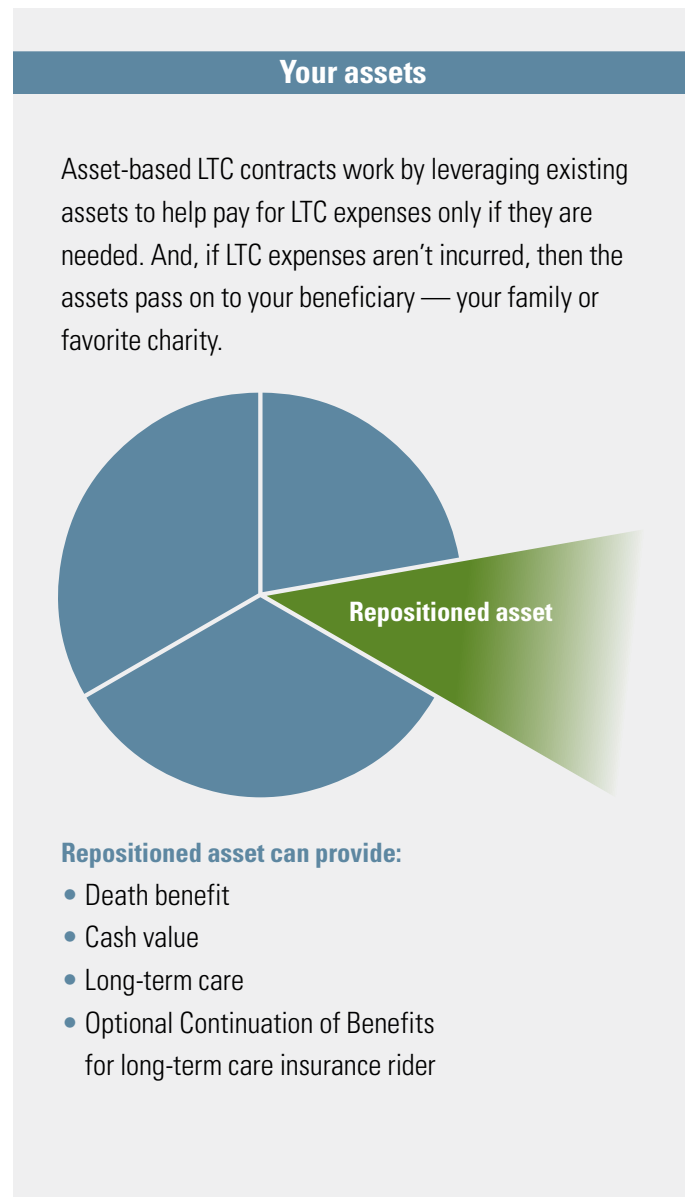
The Care Solutions® product suite offers asset-based long-term care (LTC) products that may provide individuals and couples with options to help them protect against the threat of LTC expenses — and still provide value if care is never needed.

By using the time-tested concepts of life insurance and annuities as their foundation, the Care Solutions products may help you prepare for these retirement concerns:

- Living a long life
- Covering LTC costs
- Helping with asset accumulation
- Assisting with wealth transfer

An asset-based LTC contract offers you

- Premiums that never increase
- Benefits even if LTC is never needed
- Flexibility of either a single or two-person contract





Care Solutions

The win-win LTC solution

Asset-based long-term care policies may provide you with LTC benefits if you need it, but also allows you to keep your assets as a legacy if you never need LTC. Consider it a part of your overall estate preservation plan.

Note: Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN. Policy Form number series: L301, SA31 and R501; L301 (ID); SA34, R508; ICC15 SA35, ICC15 R521 PPA ND, ICC15 R521, ICC15 R522, PPA, ICC15 R522, SA35, SA35 (ID). Not available in all states or may vary by state. This policy is medically underwritten and requires you to qualify for coverage. To be eligible for benefits, the insured must be chronically ill with qualified long-term services provided pursuant to a plan of care prescribed by a licensed health care practitioner. The long-term care insurance riders have exclusions and limitations. For cost and complete details of coverage, call or write your insurance producer for the company. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

Contact your financial professional to learn more about how the Care Solutions product suite may meet your LTC planning needs.

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