

# A better way to prepare for long-term care expenses

*Bob and Mary are typical retirees. They worked hard their entire lives, saved, and addressed the obstacles to an enjoyable retirement — except one. Bob and Mary have not prepared for the risk of needing long-term care (LTC).*

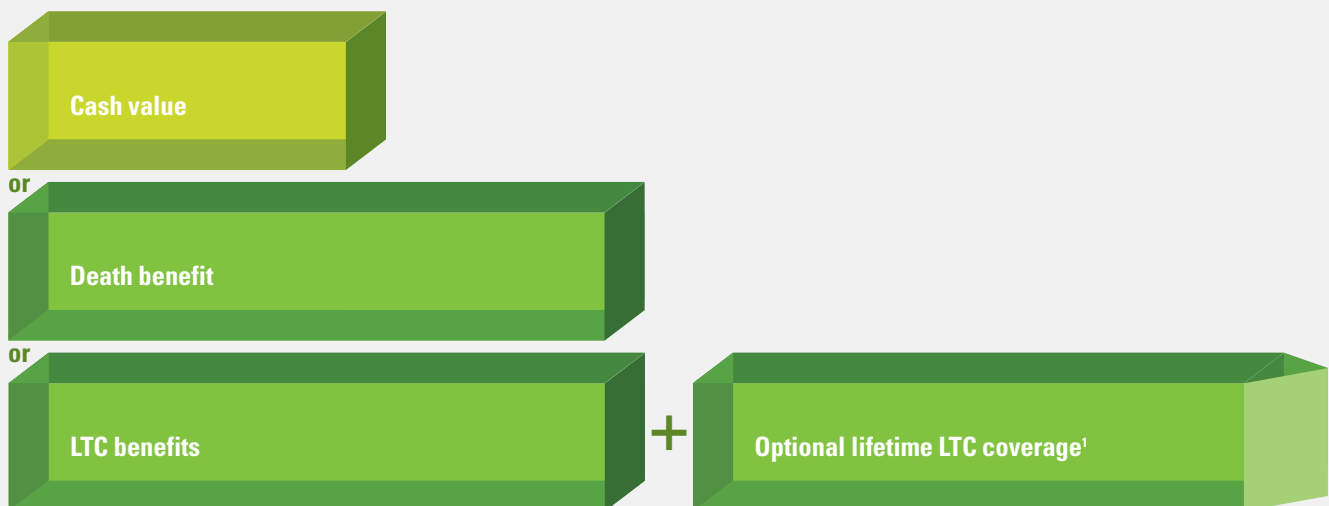
Should LTC become a reality, they have decided that the CD they own at the local bank will be used to pay the cost. Bob and Mary are willing to

assume the entire risk of LTC themselves based on the options they have been presented.

The problem with self-funding LTC comes with its high price tag. While many have a “rainy day” fund like Bob and Mary’s CD, there is no guarantee that it will be enough. Care could last for an extended period of time — and Bob and Mary may both require care. Rainy day funds can be quickly exhausted in such scenarios.

Another approach may be to use the rainy day asset to purchase a much larger pool of dollars

## Benefits of using your rainy day fund to purchase Asset-Care



1. Additional premium required



# Asset-Care<sup>®</sup>

that can be used for LTC expenses. Asset-Care<sup>®</sup>, issued and underwritten by The State Life Insurance Company<sup>®</sup> (State Life), Indianapolis, IN, is whole life insurance<sup>1</sup> that allows access to the death benefit for qualifying LTC expenses. Funding Asset-Care with a single premium from a source such as a CD, can provide a larger pool of dollars for care, guaranteed cash value accumulation, and if care is never needed, a death benefit to heirs. Asset-Care can even provide benefits to both Bob and Mary from a single policy.

**Notes:** Products not available in all states or may vary by state. Asset Care Policy Forms: L301, L301(ID), SA31, R501, R518 and R519 (or state variation). Key aspects of the joint life Asset-Care have been awarded a patent by the U.S. Patent and Trademark Office. All guarantees are subject to the claims paying ability of State Life. All individuals in this scenario are fictitious and are used for analytical purposes only. Whole life insurance<sup>1</sup> contains a premium expense charge and has surrender charges for partial cash value with withdrawals.

This policy and LTC insurance riders have exclusions, limitations, reductions and term under which the policy may be continued in force. For cost and complete details of the coverage, call (or write) your insurance agent or company.

This is a solicitation of insurance. Contact will be made by an insurance agent or an insurance company.

Talk with your insurance agent about how Asset-Care can help you prepare for needing LTC — or never needing it.

1. In Maryland, universal life insurance

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