

# Annuity Care® and Annuity Care® II at a glance

## Overview

	Annuity Care®	Annuity Care® II
<b>Issue ages</b>	50-85	40-80
<b>Annuitants</b>	Single, single with eligible person and joint	Single, single with eligible person and joint
<b>Policy structure</b>	<ul style="list-style-type: none"> <li>• Deferred annuity that allows monthly withdrawals for qualifying long-term care expenses (subject to monthly maximums).</li> <li>• A higher interest rate is credited to funds withdrawn for long-term care expenses.</li> <li>• An optional Continuation of Benefits can extend LTC benefits beyond the annuity value.</li> </ul>	<ul style="list-style-type: none"> <li>• Deferred annuity that allows monthly withdrawals for qualifying long-term care expenses (subject to monthly maximums).</li> <li>• A higher interest rate is credited to funds withdrawn for long-term care expenses.</li> <li>• A built-in Continuation of Benefits extends LTC benefits beyond the annuity value and is purchased through an insurance charge deducted monthly from annuity values.</li> </ul>
<b>Premium type</b>	Single premium; non-qualified and qualified premium sources accepted	Single
<b>Minimum/maximum premium</b>	Minimum: \$10,000 (may vary by state) Maximum: \$500,000	Minimum: \$10,000 (may vary by state) Maximum: \$300,000 if inflation protection selected, \$500,000 if inflation protection not selected
<b>Surrender charges</b>	Nine years 8, 8, 8, 7, 6, 5, 4, 3, 2	Nine years 9, 8, 7, 6, 5, 4, 3, 2, 1
<b>Base annuity long-term care withdrawal period</b>	<ul style="list-style-type: none"> <li>• 36 month single annuitant, single annuitant with eligible person, and joint annuitants</li> </ul>	<ul style="list-style-type: none"> <li>• 24 months — single annuitants</li> <li>• 30 months — joint annuitants or single annuitant with eligible person</li> </ul>
<b>Available Continuation of Benefits options</b>	<ul style="list-style-type: none"> <li>• 36 months</li> <li>• Lifetime</li> </ul>	<ul style="list-style-type: none"> <li>• 3 years (issue ages 40 to 80)</li> <li>• 6 years (issue ages 40 to 75)</li> <li>• 9 years (issue ages 40 to 70)</li> </ul>
<b>Premium for Continuation of Benefits</b>	Separate, out-of pocket premium paid annually, as a 10-pay or with a single premium	A charge
<b>LTC elimination period</b>	7 days	90 days

**Note:** Products underwritten and issued by The State Life Insurance Company® (State Life), Indianapolis, Indiana. Policy forms: Annuity Care: SA34 and R508; Annuity Care II: SA35. May not be available in all states or may vary by state.

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<b>Tax advantages for policies with non-qualified premium</b>	<ul style="list-style-type: none"> <li>• Long-term care benefit payments from annuity value are income tax-free as a reduction of basis</li> <li>• Long-term care benefit payments from the Continuation of Benefits are income tax-free</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care benefit payments from the annuity value are income tax-free as a reduction of basis</li> <li>• Long-term care benefit payments from the Continuation of Benefits are income tax-free</li> <li>• The monthly charge to pay for the Continuation of Benefits is income tax-free as a reduction of basis.</li> </ul>
<b>Claims adjudication</b>	Reimbursement	Reimbursement
<b>Death of owner/annuitant</b>	Surrender charges waived upon death of the owner or annuitant (if the same)	Surrender charges waived upon death

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