



# Pay Less, Get More

*Flexible LTC Protection for your clients, while retaining assets for future growth*

Not all long-term care (LTC) protection strategies are created equal. OneAmerica® Care Solutions offers a flexible approach to funding a LTC protection policy, allowing couples to benefit from coverage under a single, shared policy while saving premium dollars.

As you review the following scenarios, consider these questions:

1. Would your clients prefer a single, joint policy over two separate policies?
2. Would your clients prefer a standard six years of coverage each or choice of benefit durations, including lifetime benefits?
3. Would your clients prefer to save money, allowing you to retain and grow more of their assets, while also protecting those assets with LTC protection in place?

## Scenario 1: Husband and wife, both age 62, non-smokers using non-qualified assets

	Carrier 1	Carrier 2	OneAmerica Option 1	OneAmerica Option 2	OneAmerica Option 3
<b>Total premium</b>	\$200,000	\$200,000	\$162,033	\$175,770	\$130,638
<b>Male benefit</b>	\$5,059	\$5,281	N/A	N/A	N/A
<b>Female benefit</b>	\$4,877	\$5,249	N/A	N/A	N/A
<b>Joint benefit</b>	N/A	N/A	\$5,200 Each	\$5,200 Each	\$5,200 Each
<b>Combined death benefit</b>	\$258,336	\$252,714	\$173,333	\$260,000	\$173,333
<b>Duration</b>	6 Years Each	6 Years Each	Unlimited	8.3 Years (Shareable)	5.5 Years (Shareable)
<b>Premium difference</b>			<b>\$37,967 Savings</b>	<b>\$24,230 Savings</b>	<b>\$69,362 Savings</b>

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**Scenario 2: Husband and wife, both age 62, non-smokers using OneAmerica qualified assets vs competitors using non-qualified assets**

	Carrier 1	Carrier 2	OneAmerica Option 1	OneAmerica Option 2	OneAmerica Option 3
<b>Total premium</b>	\$200,000	\$200,000	\$169,091	\$174,000	\$131,454
<b>Male benefit</b>	\$5,059	\$5,281	N/A	N/A	N/A
<b>Female benefit</b>	\$4,877	\$5,249	N/A	N/A	N/A
<b>Joint benefit</b>	N/A	N/A	\$5,210 Each	\$5,200 Each	\$5,208 Each
<b>Combined death benefit</b>	\$258,336	\$252,714	\$173,653	\$260,019	\$173,610
<b>Duration</b>	6 Years Each	6 Years Each	Unlimited	8.3 Years (Shareable)	5.5 Years (Shareable)
<b>Premium difference</b>			<b>\$30,909 Savings</b>	<b>\$26,000 Savings</b>	<b>\$68,546 Savings</b>

If the answer to any of these questions is “yes,” talk to your OneAmerica Sales Representative to discuss customizing a LTC strategy for your clients.

**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 numbers: ICC18 L302, ICC18 L302 SP, ICC18 L302 JT, ICC19 L302 SP JT, ICC18 SA39; ICC18 R537, ICC18, R538, ICC18 R540 and L302, L302 SP, L302 JT, L302 SP JT, SA39; R537, R538, R540. Not available in all states or may vary by state. The information in this example comes from a leading long-term care insurance company, and is current as of March 2021. All numeric examples are hypothetical and were used for explanatory purposes only. • **NOT A DEPOSIT** • **NOT FDIC OR NCUA INSURED** • **NOT BANK OR CREDIT UNION GUARANTEED** • **NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY** • **MAY LOSE VALUE**