

April 19, 2023

ONEAMERICA®



Year of the Riders

Continuation of Benefits Rider

Let's focus on the benefits of our Continuation of Benefits Rider or COB. This rider is available on our Care Solutions LTC suite of products.

What is COB?

The COB Rider offers your clients the opportunity to extend the length of long-term care (LTC) protection from a few years to their entire lifetime.

The COB Rider is:

- Guaranteed to never change premium or benefits
- Available on Asset Care and Annuity Care contracts
- Protection against the costs of an extended long-term care event
- Joint or single life policies
- Two options: Limited or Lifetime
- Funded with a single premium or annual premiums

COB Prospects

The COB Rider is appealing to clients who:

- Are concerned with outliving their money due to needing care
- Have provided care for loved ones
- Are interested in tax-free streams of LTC income
- Have idle assets they are not currently living on for income

Learn more about COB Rider:

- [Continuation of Benefits Rider—Case Study](#)
- [Continuation of Benefits Rider—Running an Illustration](#)
- [Care Solutions Overview, I-32414](#)
- [Continuation of Benefits Rider Consumer Sheet, I-32413](#)
- [Care Solutions Calculator](#)

Questions?

We're here to provide quality service and support for you and your clients. If you have questions, contact the Sales Desk at 877-999-9883, opt. 2, or email them at osalesdesk@oneamerica.com.

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Note: OneAmerica® is the marketing name for the companies of OneAmerica. Products are 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 JT, ICC18 L302 SP, ICC18 L302 SP JT, ICC18 SA39, ICC18 R540, ICC18 L302, ICC18 R537, ICC18 R538, ICC18 R532, ICC18 R533, L302, L302 JT, L302 SP, L302 SP JT, R537, R538, R532, R533, SA39, and R540. Annuity Care Form numbers: SA34 and R508; Annuity Care II Form numbers: SA35, ICC SA35, ICC15 R521 PPA ND, ICC15 R521 PPA and R522 PPA; Indexed Annuity Care Form numbers: ICC21 SA36-R, ICC14 R529 PPA, ICC14 R529, ICC14 R530 PPA, ICC14 R530, SA36, R529 PPA, R529, R530 PPA and R530. Please note that Asset Care has a "Quote", not an "Illustration". Not available in all states or may vary by state.



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