

Advantages of Annuity Care[®]

See how the Pension Protection Act of 2006 (PPA) helps Annuity Care provide value that some annuities or insurance policies can't match.

Side-by-side comparison

	Non-qualified annuity/life insurance contract	Pension Protection Act-compliant Annuity Care
Tax-deferred growth	✓	✓
Account value growth	✓	✓
Account value access	✓	✓
Non-spouse beneficiaries pay income tax on tax-deferred gain (death benefit)	✓	✓
Ability to add spouse to contract		✓
Family access to a dedicated, Indiana-based claims professional		✓
Ability to receive gain tax-free if long-term care is needed (PPA)		✓

Strategy advantages:

- Instant approval using eApp, up to \$1 million*
- Available for older applicants up to age 85; up to age 87 with exception.
- Benefits are tax-free for qualified long-term care expenses
- Joint coverage option protects spouses/two eligible persons
- Family access to Care Benefit Concierge

**Paper application process available with a 48-hour turnaround. Standard suitability review applies. Base only sales; no Continuation of Benefits. Producers are also eligible to make commission on the full premium for individuals up to age 85; a compensation reduction applies for individuals ages 86 and 87.*

Previous underwriting decisions for the applicant will be reviewed, and we reserve the right to void the secondary decision.

OneAmerica FinancialSM is the marketing name for the companies of OneAmerica Financial. Products underwritten by The State Life Insurance Company, Indianapolis, Indiana. Annuity Care Form numbers: SA34, R508. Indexed Annuity Care Form numbers: ICC14 SA36, ICC14 R529 PPA, ICC14 R530 PPA; SA36, R529 PPA, R530 PPA. Not available in all states or may vary by state. • Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice. • This information is not designed to promote nor to endorse 1035 exchanges. Before using a 1035 exchange carefully weigh all the benefits, costs, and implications of replacing a policy.

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