



THE STATE LIFE
INSURANCE COMPANY
a ONEAMERICA® company
P.O. Box 406
Indianapolis, IN 46206-0406

Phone 1-800-275-5101

Asset Care III

Asset Care III is a whole life contract earning a 4% guaranteed interest growth funded over a 20 year period by withdrawals from a single premium Qualified annuity (IRA) earning 3% guaranteed interest.

Benefits:

- Tax-free Death Benefit - Maximum 1.5 million Life Contract
 - ✚ If joint – Second to die Death Benefit
- Tax-free Death Benefit is available for LTC coverage from the Life Contract
 - ✚ LTC benefit periods
 - ✓ 2% = 50 months
 - ✓ 3% = 33 months
 - ✓ 4% = 25 months
- LTC benefits accessed from the IRA during the 20 year period of funding life contract are taxable as income.

Funding:

- Direct transfer from an IRA or a qualified retirement plan
- Rollover from an IRA
 - ✚ IRA is funded with single premium at issue. Whole life contract is funded through annual withdrawals from an IRA annuity. Life contract is paid up after 20 years. Premium amount guaranteed at issue.

Guarantee Return of Premium: Available under the 50 month LTC base contract. (2% acceleration).

Charges for the optional 3% and 4% accelerations are non-refundable.

Insureds:

- Single / Joint (Joint contracts with **spouses only**)
- Ages 59 ½ - 80 (last birthday)

Rate Classes:

- Preferred - Non smoker
- Standard – Smoker
 - ❖ States NOT AVAILABLE: New York
 - ❖ States requiring minimum monthly LTC - CA, MN, NC, WI

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