

Product comparison

Asset Care[®] 2024 vs. 2019

Care is at the center of what we do. At OneAmerica Financial[®], we help you grow your business by caring for your clients, delivering **caring expertise, at every step**. We know that long-term care protection is about more than money – it's about compassion in challenging times.

Product comparison

	Asset Care 2024	Asset Care 2019
Chassis	No change	<ul style="list-style-type: none"> Participating whole life (no assumed dividends)
Joint construction	No change	<ul style="list-style-type: none"> Joint class or joint equal age not used for underwriting or pricing Uses age last and class of each insured
Premiums: Underwriting basis	No change	<ul style="list-style-type: none"> Base: Sex & tobacco distinct COB: Sex distinct, uni-tobacco
Funding option names	No change	<ul style="list-style-type: none"> Single Premium Single Premium w/ Return of Premium Annuity Funding Whole Life Recurring Premium
Claims payment flexibility	<p>When a client desires to receive care in their home by an informal caregiver, and it is aligned with their plan of care, our policy provides for a Cash Indemnity Benefit to support that informal caregiver.</p> <ul style="list-style-type: none"> 100% of Acceleration of Benefit (AOB) can be used to meet informal care needs Up to 75% of Monthly Benefit Limit (MBL) available to offset care expenses <p>Independent providers are now eligible for reimbursement</p>	<ul style="list-style-type: none"> Reimbursement only Independent providers are not eligible for reimbursement
Return of Premium (ROP) structure	<ul style="list-style-type: none"> No change to overall structure ROP has 2-year AOB with optional COB of either 2 years or 4 years 	<ul style="list-style-type: none"> Distinct product with full ROP on life, Acceleration of Benefits (AOB) and Continuation of Benefits (COB) ROP has 50-month AOB and 50-month COB

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Multi-pay options	No change	<ul style="list-style-type: none"> • 5-pay, 10-pay and 20-pay; pay to age 95 • Rider (COB, AOB, IPR) pay period must match base policy, expect that COB can be recurring premium for Single Premium Whole Life base pay
Waiver of premium for LTC	No change	<ul style="list-style-type: none"> • Automatically included for all coverages
Elimination period	<ul style="list-style-type: none"> • 0 days for cash indemnity for informal care • 0 days for home health care • 90 calendar days for facility care 	<ul style="list-style-type: none"> • 0 days for home health care • 90 service days for facility care • One per insured for the life of the contract
Inflation options	<ul style="list-style-type: none"> • 2%, 3% and 5% • Compound only • Limited duration (20 years) or lifetime 	<ul style="list-style-type: none"> • 3% and 5% • Compound only • Limited duration (20 years) or lifetime
Acceleration of Benefits (AOB) rider	2 years	<ul style="list-style-type: none"> • 25 months, 33 months, or 50 months
Continuation of Benefits (COB) rider	Optional benefit 2-year, 4-year, 6-year and lifetime options	<ul style="list-style-type: none"> • Optional benefit • Varies by AOB selected • 25 months = 25 months, 50 months, or lifetime • 33 months = 33 months or lifetime • 50 months = 50 months or lifetime
Annuity	No change	<ul style="list-style-type: none"> • No LTC value on the annuity for Annuity Funded Whole Life • 10-pay
Long-term care benefits	Same as old product with the addition of: <ul style="list-style-type: none"> • Informal care • Independent Providers: Allows for caregivers with required certifications but are independent from licensed home care agencies • Expanded Supportive Equipment Benefit: Adding automated medication dispenser and medical monitoring system equipment (note: any ongoing subscriptions are not reimbursable) • Caregiver consultant: Informal caregivers in the home (indemnity cash payment period) have access to a consultant who will provide insights and education 	Long-term care benefits may be paid for these types of care <ul style="list-style-type: none"> • Assisted living facility • Hospice care • Care coordination • Long-term care facility (all levels) • International facility • Home health care • Bed reservation • Adult day care • Respite care • Supportive equipment

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