



Asset Care III – Qualified Money: An RMD Strategy

Disclosures

As personal situations change, so will an individual's life insurance needs. Care should be taken to ensure this product is acceptable for long-term life insurance needs. Any associated costs should be considered before making a purchase. Life insurance has fees and charges that include costs of insurance which vary based on gender, health, and age, and has additional charge for riders.

Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite.

Any individuals used in scenarios are fictitious and all numeric examples are hypothetical and were used for explanatory purposes only.

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Disclosures Continued

Riders are optional and carry an additional cost. The long-term advantage of an optional benefit will vary with the terms of the benefit option and the length of time the product is owned. As a result, in some circumstances, the cost of an option may exceed the actual benefit paid under the option.

Please note that the replacement of an existing annuity must not be made unless all factors are weighed and it is documented as suitable for the client.

Policy form series *Asset-Care III*: L301, SA31, R501, L301 (FL), SA31 (FL) 1, R501 (FL), R509 (FL). Not available in all states or may vary by state.

All guaranteed are subject to the claims paying ability of State Life.

All numeric examples are hypothetical and were used for explanatory purposes only. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

Why Use Qualified Money?

For many, retirement dollars is the only type of money they have....that is how most of us invest for retirement....through 401(k)s, 403(b)s, IRAs, etc.

The first of the Baby Boomers will be entering Required Minimum Distribution (RMD) age in the next couple of years. This will continue for approximately 20 years with 78 million Baby Boomers to follow!

Many of the Baby Boomers do not need RMDs for income, but are required to take them out and pay taxes on those dollars.

Asset-Care III

Base

Base Policy

Ages: 59 ½ -80

Single or Joint

401k, IRA, 403b, qualified monies

Cash Value & Death Benefit

Inflation options

2% Acceleration (50 months)

3% Acceleration (33 months)

4% Acceleration (25 months)



Rider

or

Rider

LIFETIME

Rider Policy

Ages: 59 ½ -80

10-Pay, 20-Pay, Annual Pay, Single Pay

Non-cancelable Premiums

Inflation options

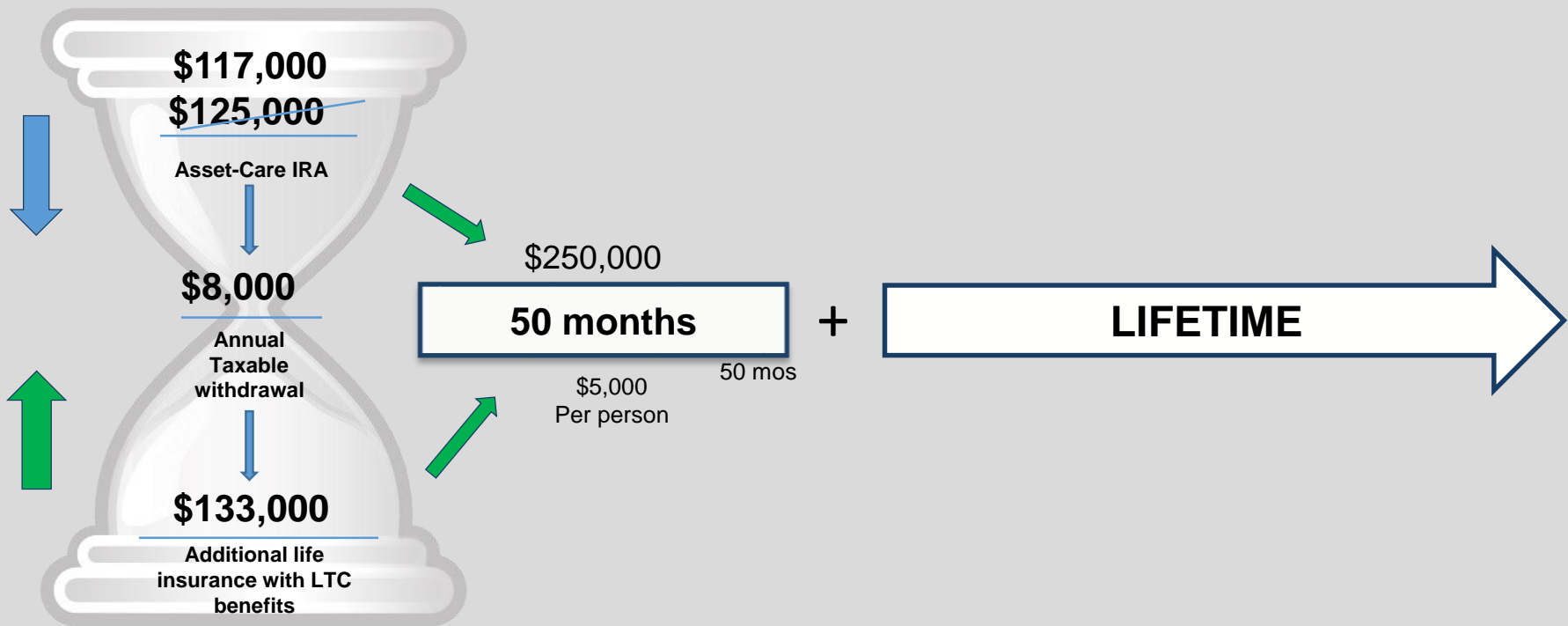
Additional 50, 33, or 25 mos (matching Base)

Lifetime (Unlimited)

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Asset-Care III example: Qualified money



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Prepared for:
Valued Client
Valued Client

First Insured: Male Preferred (Non-Smoker)
Second Insured: Female Preferred (Non-Smoker)

Age: 60 State: IN
Age: 60
Joint Class: 1 Joint Equal Age: 60

Initial Total Death Benefit: \$250,000



Contract Premium: \$126,240.87

It is assumed the premium will be paid no later than upon issuance of the policy.

Presented by: Please fill in name

	Base Policy (Both Insureds)	OR	Base Policy + COB Continuous Pay Rider (Both Insureds)	OR	Base Policy + COB Single Pay Rider (Both Insureds)
Initial Total Death Benefit	\$250,000		\$250,000		\$250,000
Total LTC Benefits	\$250,000		Lifetime/Unlimited		Lifetime/Unlimited
Total LTC Benefit Period	50 months		Lifetime/Unlimited		Lifetime/Unlimited
Initial Monthly Benefit <i>Home Health Care, LTC Facility, Assisted Living Facility, Adult Day Care, (additional services covered - see Basic Illustration)</i>	\$5,000 Per Person		\$5,000 Per Person		\$5,000 Per Person
Inflation Option	0% Simple		Base 0% Simple Rider 3% Compound		Base 0% Simple Rider 3% Compound
Waiting Period <i>-Home Health Care -Other LTC services</i>	30 days 60 days		30 days 60 days		30 days 60 days
1st Year Premium	\$126,240.87		\$128,842.52		\$173,798.02
Subsequent COB Premium	\$0.00		\$2,601.65 (annually)		\$0.00

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----- Guaranteed -----

Cash Value (Annuity & Life policy)

Total Death Benefit LTC Benefit

The annual distributions cause the IRA to decrease faster than the life insurance death benefit is increasing.

\$253,538 – Some Taxable – Yr. 1

\$224,895 – Tax-free – Yr. 20

End of Policy Year	Insureds' Joint Equal Age	Contract Premium	Life Insurance Premium and RMD	Total Accumulated Value	Total Cash Surrender Value*	Total Death Benefit/ LTC Benefit Balance**
1	61	\$126,240.87	\$8,238.30	\$127,230	\$126,241	\$253,538
2	62	\$0.00	\$8,238.30	\$128,286	\$126,241	\$252,398
3	63	\$0.00	\$8,238.30	\$129,403	\$126,241	\$251,224
4	64	\$0.00	\$8,238.30	\$130,584	\$126,241	\$250,014
5	65	\$0.00	\$8,238.30	\$131,822	\$126,241	\$248,768
6	66	\$0.00	\$8,238.30	\$133,120	\$127,850	\$247,484
7	67	\$0.00	\$8,238.30	\$134,471	\$130,460	\$246,161
8	68	\$0.00	\$8,238.30	\$135,871	\$133,158	\$244,799
9	69	\$0.00	\$8,238.30	\$137,319	\$135,946	\$243,397
10	70	\$0.00	\$8,238.30	\$138,804	\$138,804	\$241,952
11	71	\$0.00	\$8,238.30	\$140,323	\$140,323	\$240,464
12	72	\$0.00	\$8,238.30	\$141,862	\$141,862	\$238,931
13	73	\$0.00	\$8,238.30	\$143,406	\$143,406	\$237,353
14	74	\$0.00	\$8,238.30	\$144,944	\$144,944	\$235,727
15	75	\$0.00	\$8,238.30	\$146,465	\$146,465	\$234,052
16	76	\$0.00	\$8,238.30	\$147,954	\$147,954	\$232,326
17	77	\$0.00	\$8,238.30	\$149,397	\$149,397	\$230,550
18	78	\$0.00	\$8,238.30	\$150,771	\$150,771	\$228,720
19	79	\$0.00	\$8,238.30	\$152,052	\$152,052	\$226,834
20	80	\$0.00	\$8,238.30	\$153,223	\$153,223	\$224,895
21	81	\$0.00	\$0.00	\$157,058	\$157,058	\$224,895
22	82	\$0.00	\$0.00	\$160,766	\$160,766	\$224,895
23	83	\$0.00	\$0.00	\$164,344	\$164,344	\$224,895
24	84	\$0.00	\$0.00	\$167,785	\$167,785	\$224,895
25	85	\$0.00	\$0.00	\$171,069	\$171,069	\$224,895
26	86	\$0.00	\$0.00	\$174,199	\$174,199	\$224,895
27	87	\$0.00	\$0.00	\$177,154	\$177,154	\$224,895
28	88	\$0.00	\$0.00	\$179,894	\$179,894	\$224,895
29	89	\$0.00	\$0.00	\$182,417	\$182,417	\$224,895
30	90	\$0.00	\$0.00	\$184,749	\$184,749	\$224,895

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Life Policy L301(IN)

----- Guaranteed -----
4.00%

End of Policy Year	Insureds' Joint Equal Age	Life Insurance Premium and RMD	Accumulated Value	Cash Surrender Value	Death Benefit/ LTC Benefit Balance*
1	61	\$8,238.30	\$5,688	\$5,176	\$131,995
2	62	\$8,238.30	\$11,582	\$10,656	\$135,695
3	63	\$8,238.30	\$17,683	\$16,446	\$139,505
4	64	\$8,238.30	\$23,999	\$22,559	\$143,429
5	65	\$8,238.30	\$30,525	\$28,999	\$147,470
6	66	\$8,238.30	\$37,270	\$35,779	\$151,633
7	67	\$8,238.30	\$44,230	\$42,903	\$155,920
8		\$8,238.30	\$51,409	\$50,381	\$160,337
9		\$8,238.30	\$58,808	\$58,220	\$164,886
10		\$8,238.30	\$66,423	\$66,423	\$169,571
11		\$8,238.30	\$74,256	\$74,256	\$174,397
12		\$8,238.30	\$82,298	\$82,298	\$179,367
13		\$8,238.30	\$90,540	\$90,540	\$184,488
14		\$8,238.30	\$98,979	\$98,979	\$189,762
15		\$8,238.30	\$107,606	\$107,606	\$195,193
16	76	\$8,238.30	\$116,415	\$116,415	\$200,786
17	77	\$8,238.30	\$125,397	\$125,397	\$206,550
18	78	\$8,238.30	\$134,537	\$134,537	\$212,485
19	79	\$8,238.30	\$143,816	\$143,816	\$218,598
20	80	\$8,238.30	\$153,223	\$153,223	\$224,895
21	81	\$0.00	\$157,058	\$157,058	\$224,895
22	82	\$0.00	\$160,766	\$160,766	\$224,895
23	83	\$0.00	\$164,344	\$164,344	\$224,895
24	84	\$0.00	\$167,785	\$167,785	\$224,895
25	85	\$0.00	\$171,069	\$171,069	\$224,895
26	86	\$0.00	\$174,199	\$174,199	\$224,895
27	87	\$0.00	\$177,154	\$177,154	\$224,895
28	88	\$0.00	\$179,894	\$179,894	\$224,895
29	89	\$0.00	\$182,417	\$182,417	\$224,895
30	90	\$0.00	\$184,749	\$184,749	\$224,895

20 years of life insurance premium via the IRA annuity

Increasing Life Insurance Death Benefit with each premium payment

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Annuity Policy SA31

Guaranteed
at 3.00%

Illustrated (Non-Guaranteed)
at 3.00%*

End of Policy Year	Joint Age of Annuitant	Annuity Withdrawal**	Accumulated Value	Cash Surrender Value	Annuity Withdrawal**	Accumulated Value	Cash Surrender Value
1	61	\$8,238.30	\$121,543	\$110,956	\$8,238.30	\$121,543	\$110,956
2	62	\$8,238.30	\$116,703	\$107,642	\$8,238.30	\$116,703	\$107,642
3	63	\$8,238.30	\$111,719	\$104,104	\$8,238.30	\$111,719	\$104,104
4	64	\$8,238.30	\$106,585	\$100,335	\$8,238.30	\$106,585	\$100,335
5	65	\$8,238.30	\$101,297	\$96,327	\$8,238.30	\$101,297	\$96,327
6	66	\$8,238.30	\$95,851	\$92,071	\$8,238.30	\$95,851	\$92,071
		\$8,238.30	\$90,241	\$87,557	\$8,238.30	\$90,241	\$87,557
		\$8,238.30	\$84,463	\$82,778	\$8,238.30	\$84,463	\$82,778
		\$8,238.30	\$78,511	\$77,726	\$8,238.30	\$78,511	\$77,726
		\$8,238.30	\$72,381	\$72,381	\$8,238.30	\$72,381	\$72,381
		\$8,238.30	\$66,067	\$66,067	\$8,238.30	\$66,067	\$66,067
		\$8,238.30	\$59,564	\$59,564	\$8,238.30	\$59,564	\$59,564
		\$8,238.30	\$52,865	\$52,865	\$8,238.30	\$52,865	\$52,865
14	74	\$8,238.30	\$45,966	\$45,966	\$8,238.30	\$45,966	\$45,966
15	75	\$8,238.30	\$38,859	\$38,859	\$8,238.30	\$38,859	\$38,859
16	76	\$8,238.30	\$31,539	\$31,539	\$8,238.30	\$31,539	\$31,539
17	77	\$8,238.30	\$24,000	\$24,000	\$8,238.30	\$24,000	\$24,000
18	78	\$8,238.30	\$16,235	\$16,235	\$8,238.30	\$16,235	\$16,235
19	79	\$8,238.30	\$8,236	\$8,236	\$8,238.30	\$8,236	\$8,236
20	80	\$8,236.34	\$0	\$0	\$8,236.34	\$0	\$0
21	81	\$0.00	\$0	\$0	\$0.00	\$0	\$0
22	82	\$0.00	\$0	\$0	\$0.00	\$0	\$0
23	83	\$0.00	\$0	\$0	\$0.00	\$0	\$0
24	84	\$0.00	\$0	\$0	\$0.00	\$0	\$0
25	85	\$0.00	\$0	\$0	\$0.00	\$0	\$0
26	86	\$0.00	\$0	\$0	\$0.00	\$0	\$0
27	87	\$0.00	\$0	\$0	\$0.00	\$0	\$0
28	88	\$0.00	\$0	\$0	\$0.00	\$0	\$0
29	89	\$0.00	\$0	\$0	\$0.00	\$0	\$0
30	90	\$0.00	\$0	\$0	\$0.00	\$0	\$0

20 yrs of taxable withdrawals to pay Life Insurance premium.
Can satisfy RMD

Annuity value decreases with each withdrawal

Three Reasons Why:

- ✓ A great way to cover two people with one's retirement money. The surviving spouse is allowed to continue on with the IRA in the event of a deceased spouse. Therefore, Asset-Care III allows both spouses to use both the IRA and the life insurance in the event care is needed.

Two people on one contract? Our patented joint life policy allows this option.

- ✓ Required Minimum Distributions: Many don't want to take their RMD, but need to take them. What a great way to utilize idle dollars and put it to good use.
- ✓ Life insurance is commonly used for estate preservation purposes to offset the taxes owed by beneficiaries in the event of the death of the IRA owner.