

Is your client's nonqualified annuity where it needs to be?

According to the Deloitte Center for Financial services, "Voice of the annuities consumer survey" 2015:

- The main objective for annuity purchases (54%) is retirement security.

Make sure your clients' nonqualified annuities are aligned with their intentions.

The Pension Protection Act (PPA) allows for income tax-free withdrawals from specially designed nonqualified annuities to fund long-term care (LTC) expenses, regardless of cost basis. This allows clients to protect their retirement by guaranteeing funds are available for qualified LTC expenses. By exchanging a current annuity for an annuity that qualifies for the PPA advantages, your clients can be matched with a vehicle

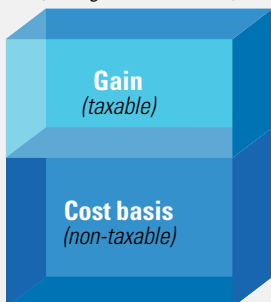
that can meet their needs while providing a tax advantage. Of course, before any annuity exchange is made, all factors should be weighed to verify the client's best interest.

Indexed Annuity Care is such an annuity, and it goes a step further by offering available lifetime LTC benefits — with guaranteed premiums.

Notes: Indexed Annuity Care is a fixed-indexed annuity issued by The State Life Insurance Company[®] (State Life), Indianapolis, Indiana. Form numbers SA36, R529 PPA, R529, R530 PPA and R530 are not available in all states and may vary by state. Guarantees are subject to the claims-paying ability of State Life.

Indexed Annuity Care tax advantages

Existing nonqualified annuity
(with gain + cost basis)



Indexed Annuity Care
(for long-term care expenses only)



Optional Continuation of Benefits Rider

Benefit your clients by learning more about Indexed Annuity Care and the Pension Protection Act. Contact the Sales Desk today at **1-800-275-5101**.

For use with financial professionals only. Not for public distribution.

© 2015 OneAmerica Financial Partners, Inc. All rights reserved.

NOT A DEPOSIT	NOT FDIC OR NCUSIF INSURED	NOT GUARANTEED BY THE INSTITUTION	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	MAY GO DOWN IN VALUE
----------------------	-----------------------------------	--	---	-----------------------------

Products and financial services provided by

THE STATE LIFE INSURANCE COMPANY | a ONEAMERICA[®] company

P.O. Box 406 | Indianapolis, IN 46206 | 1-800-275-5101 | www.oneamerica.com