

Two simple questions you should ask

Help start the long-term care (LTC) conversation by using these important questions with your clients. When you open up these considerations, you can shed light on the consequences of ignoring the risks of LTC.

“You may never need care, but what if you did? How would that affect your family?”

Four important considerations when a loved one needs care:

- **Spouses** — Caring for a chronically ill loved one can make the caregiver chronically ill as well.
- **Children** — Other loved ones, such as children, often carry the burden, too. The eldest daughter tends to give up her career and move in or relocate the parent to her home — as any child would feel obligated to do.
- **Family dynamics** — Informal care usually is not shared equally among adult children. One sibling may bear a larger burden, which can harm relationships.
- **Unnecessary losses** — A number of spiritual, emotional, financial and relational losses can be prevented when your clients are prepared for and protected from LTC risks.

“If you do need care, how will you pay for it?”

LTC can be very expensive. Most individuals are familiar with three ways to pay for care:

- **Government programs** — This may require them to spend their assets first.
- **Long-term care insurance (LTCi)** — In many cases traditional LTCi can be very expensive, hard to qualify for and, to many, viewed as a “use it or lose it” policy.
- **Self funding** — Few people are able to pay out-of-pocket, dollar-for-dollar, for all LTC expenses. Doing so can wipe out the savings they’ve worked their entire lives to build.

The Care Solutions suite of products uses life insurance and annuities in tax-advantaged ways to fund LTC. Asset-based LTC is designed so that unused benefits can pass to beneficiaries, or clients can get their money back if they change their mind.

Contact your back office or the Sales Desk at **1-800-275-5101** for product information, illustrations and more.

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