

Annuity Care[®] and Annuity Care[®] II at a glance



	Annuity Care	Annuity Care II
Issue ages	50–85	40–80
Annuitants	Single, single with eligible person and joint	Single, single with eligible person and joint
Policy structure	<ul style="list-style-type: none"> • Deferred annuity that allows monthly withdrawals for qualifying long-term care expenses (subject to monthly maximums). • A higher interest rate is credited to funds withdrawn for long-term care expenses. • An optional Continuation of Benefits can extend LTC benefits beyond the annuity value. 	<ul style="list-style-type: none"> • Deferred annuity that allows monthly withdrawals for qualifying long-term care expenses (subject to monthly maximums). • A higher interest rate is credited to funds withdrawn for long-term care expenses. • A built-in Continuation of Benefits extends LTC benefits beyond the annuity value and is purchased through an insurance charge deducted monthly from the annuity values.
Premium type	Single premium: non-qualified and qualified premium sources accepted	Single premium: non-qualified premium sources only
Minimum/maximum premium	\$10,000 / \$300,000 (if indemnity or inflation protection selected), \$500,000 (if indemnity or inflation protection not selected)	\$10,000 / \$300,000 (if indemnity or inflation protection selected), \$500,000 (if indemnity or inflation protection not selected)
Surrender charges	Nine years 8, 8, 8, 7, 6, 5, 4, 3, 2	Nine years 9, 8, 7, 6, 5, 4, 3, 2, 1
Base annuity long-term care withdrawal period	<ul style="list-style-type: none"> • 36 month single annuitant, single annuitant with eligible person, and joint annuitants 	<ul style="list-style-type: none"> • 24 months — single annuitants • 30 months — joint annuitants or single annuitant with eligible person
Available Continuation of Benefits options	<ul style="list-style-type: none"> • 36 months 	<ul style="list-style-type: none"> • 3 years (issue ages 40 to 80) • 6 years (issue ages 40 to 75) • 9 years (issue ages 40 to 70)
Premium for Continuation of Benefits	Separate, out-of pocket premium paid annually, as a 10-pay or with a single premium	A charge deducted monthly from annuity values
LTC elimination period	7 days	90 days
Tax advantages for policies with non-qualified premium (after January 1, 2010)	<ul style="list-style-type: none"> • Long-term care benefit payments from annuity value are income tax-free as a reduction of basis • Long-term care benefit payments from the Continuation of Benefits are income tax-free 	<ul style="list-style-type: none"> • Long-term care benefit payments from the annuity value are income tax-free as a reduction of basis • Long-term care benefit payments from the Continuation of Benefits are income tax-free • The monthly charge to pay for the Continuation of Benefits is income tax-free as a reduction of basis.
Claims adjudication	Reimbursement	Reimbursement
Death of owner/annuitant	Surrender charges waived upon death of the owner or annuitant (if different)	Surrender charges waived upon death of the owner or annuitant (if different)

Note: Products underwritten and issued by The State Life Insurance Company. Policy forms: Annuity Care: SA34 and R508; Annuity Care II: SA35. May not be available in all states or may vary by state.

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