



Asset Care®

Annuity Funding Whole Life

Prepared for:

Valued Client
Valued Client

Presented by:

KNA WEST LLC

Contact Information:

January 28, 2026

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Products and financial services provided by
THE STATE LIFE INSURANCE COMPANY® | a **ONEAMERICA Financial®** company
One American Square, P.O. Box 406 | Indianapolis, IN 46206-0406

The contact listed is not an affiliate of the companies of OneAmerica Financial.

How does Asset Care work?



Optional Continuation of Benefits rider can extend LTC benefits beyond the base face amount

Asset Care is whole life insurance that allows access to 100 percent of the life policy death benefit to help pay for qualifying long-term care (LTC). By using an asset based LTC policy, you could reposition an amount of qualified funds (401(k), IRA, 403(b)) as a single premium into a specific life insurance policy designed to provide LTC benefits.

Benefit Triggers*



You cannot perform at least two of six Activities of Daily Living (ADLs), which include bathing, maintaining continence, dressing yourself, eating/feeding yourself, toileting (including getting on and off a toilet) and transferring (for example, from a bed to a chair).



You request care as a result of a severe cognitive impairment, such as Alzheimer's disease.

*To be eligible for benefits, the insured must be a chronically ill individual with qualified long-term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner.

Elimination Period

There is no elimination period to access LTC benefits for Informal Care, Home Health Care, and Adult Day Care. There is a 90-day elimination period for Assisted Living, Nursing Home Care, and International Facilities.

Provides for more than just nursing home care

Our LTC solutions can help you pay for almost any type of care and can progress with you as needs change.

Examples of LTC include:

- **Informal care:** Some early LTC needs don't require specialized knowledge or physical intervention, and those needs can be met by family or friends, if desired.
- **Home health care:** This category includes a wide variety of medical and non-medical services that can be paid by your benefits, allowing you to continue living safely and comfortably at home. This can be provided by a licensed **home health care agency** or an **independent provider**, licensed or certified if required.
- **Adult day care:** Centers are designed to provide care and companionship for older adults who need assistance and/or supervision during the day.
- **Assisted living:** For individuals that need help with daily care, but not as much intervention as a nursing home would provide.
- **Nursing home:** Also called skilled nursing facilities, nursing homes provide a wide range of health and personal care services, focused more on medical care than most assisted living facilities provide.

Note: Not all features and benefits of the policy are shown here. For additional details of all features and benefits, please see the policy.

Caring expertise at every step

If a long-term care event occurs and support is needed, you and your loved ones can feel confident they'll receive more than just the funds to pay for necessary services. At OneAmerica Financial, we help create a community of support and care, and you'll see and feel that in many ways.

The vast majority of Americans want to age at home.¹ Asset Care allows for long-term care benefits to be received under either cash indemnity or reimbursement (with the ability to switch as needs change). Giving you and your loved ones the best of both worlds in terms of flexibility.

Informal care delivered at home*

When care can be provided informally by a family member or loved one early in your long-term care journey, your policy provides:

- A Caregiver Consultant who is available at no cost to provide ongoing counsel and support for informal caregivers
- Access to a cash benefit that provides a way to offset costs and ease financial burdens from providing informal care at home



Formal care services at home

When more specialized care is needed, your policy offers the flexibility to pay for a variety of services and tools to help you stay in your home longer, including:

- Independent providers
- Home health care agencies
- Adult day care
- Supportive equipment tools

While Asset Care is designed to support home-based care, should your needs progress, your policy also provides benefits for most other care settings including assisted living and nursing homes. Regardless of where you receive care, OneAmerica Financial also provides the support you need to maximize your benefits.

¹ https://apnorc.org/wp-content/uploads/2021/04/LTC_Report_AgingatHome_final.pdf, May 2021.

*Cash indemnity payments (Acceleration of Benefits rider only) are available up to 75% of the monthly benefit limit, up to the IRS monthly limit. Both reimbursement and cash indemnity have access to 100% of the Acceleration of Benefits (AOB).

Care. Just one call away.

From day one of your need, your personal Care Benefit Concierge* acts as your single point of contact through the claims process. Beyond the initial approval, the Concierge is your everyday contact for questions, follow-ups and to discuss/implement care changes as your need progresses. Before you put care plans in place or a claim is even approved, your Concierge will be there to guide you.

Working with a OneAmerica Financial Care Benefit Concierge

Your Indianapolis-based Care Benefit Concierge will treat you like family and remove as much from your plate as possible throughout your claim. We're here for you, so you can focus on receiving the love and attention only a loved one can give.



Your Care Benefit Concierge will:

- ✓ Help you maximize your policy benefits.
- ✓ Contact doctors on your behalf.
- ✓ Review your policy and determine coverage eligibility.
- ✓ Contact the care provider to iron out the details.
- ✓ Handle direct payment to care providers on your behalf.

Throughout your experience with us, our policy empowers you with the flexibility to decide on what your care looks like. We are here to provide our caring experience at every step as an extension of your care team — *your family* — so they can focus on what matters most. Whether today or twenty years from today, Asset Care will be there when you need it most.

*Care Benefit Concierge services is a company practice and may be subject to change.

Flexibility for your future

Benefits beyond LTC protection

Our whole life insurance-based product can help you provide your loved ones with choices should you experience an LTC event. In addition, Asset Care can help you maintain your independence, preserve your dignity and leave a legacy for loved ones by offering all of this with the peace of mind knowing that premiums are guaranteed never to change.

<p>If either of you needs care Age 80 Total LTC Benefits: Unlimited</p>		<p>LTC Benefits When needed, you have access to tax-free LTC benefits.</p>
<p>If you both pass away Age 80 Death Benefit: \$94,420</p>		<p>Death Benefit When LTC benefits are not used, you will pass on a tax-free death benefit to your beneficiary(ies).</p>
<p>If you need emergency funds Age 80 Cash Surrender Value: \$61,902</p>		<p>Cash Value When an emergency arises and LTC benefits have not been used, you have access to the accumulated cash surrender value.</p>

* Based on the older insured's age, 57.

Repurpose your qualified asset

1.

Assess your portfolio

How much do you want to repurpose?



Qualified Asset

\$149,999

2.

Received a 25% premium bonus

Asset Care provides you with a 25% automatic premium bonus which provides additional purchasing power to obtain LTC protection.



Premium Bonus

\$37,500

3.

Repurposed asset pays for your policy



Repurposed asset

\$187,499

**Spread out tax liability with
10 annual distributions of \$18,750.**

This can help satisfy your annual Required Minimum Distributions (RMDs).

4.

If you need care

Receive LTC Benefits

- Death Benefit accelerated for LTC needs
- Additional coverage/benefits beyond the Death Benefit¹

5.

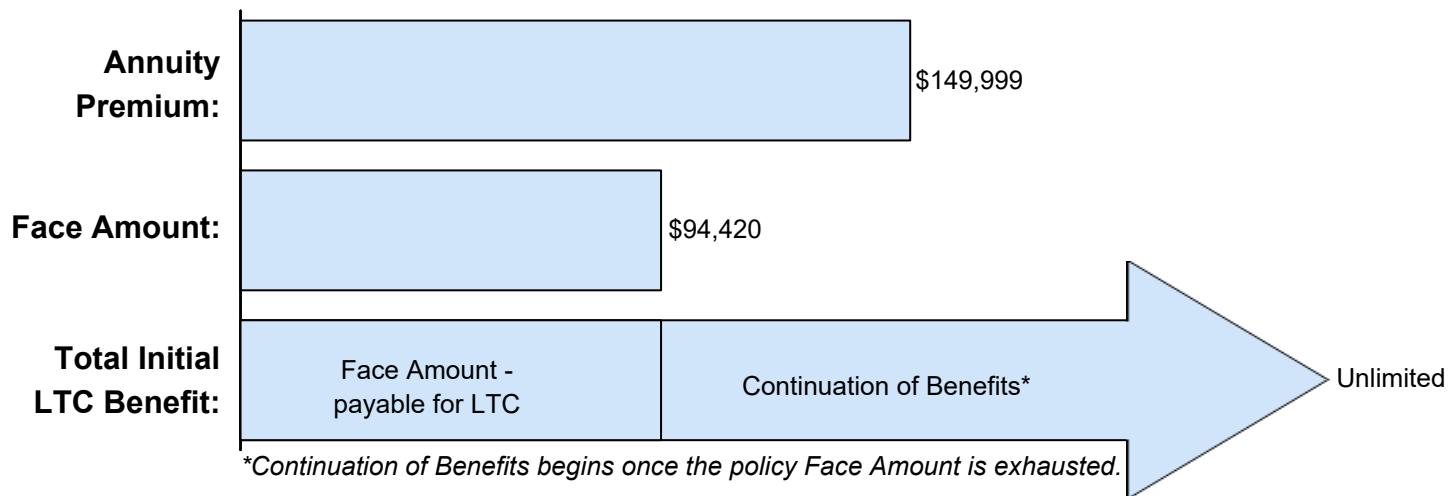
If you don't need care

You have Death Benefit protection

¹Optional Continuation of Benefits (COB) rider can provide up to lifetime LTC benefits, benefits that will continue your entire life and up to the monthly maximum limit of LTC coverage.

State: Colorado**Prepared for:** Valued Client, Male, 57, Preferred Non-Tobacco

Valued Client, Female, 57, Preferred Non-Tobacco



Initial LTC Benefit Limit:	\$3,934 Monthly (\$7,868 Jointly)
	\$47,210 Annually (\$94,420 Jointly)

Premiums:

Single Pay Annuity Premium - \$149,999

10-Pay Life Premium*** - \$4,065

10-Pay LTC Premium*** - \$14,685

***Automatically funded by withdrawals from Single Pay Annuity.
See Ledger page for details.

**This policy may be subject to a 10% tax penalty on
annuity withdrawals made before age 59 ½.**

Features and Benefits:Benefit Period - 2 Years AOB¹ / Lifetime COB²Inflation Option - 3% AOB¹ / 3% COB²

Inflation Duration - Lifetime

Guaranteed Cash Value

Waiver of Premium

¹ Acceleration of Benefits² Continuation of Benefits

State: Colorado

Prepared for: Valued Client, Male, 57, Preferred Non-Tobacco

Valued Client, Female, 57, Preferred Non-Tobacco

Single Premium: \$149,999.28

End of Policy Year	Annuity Income Payment*	Total Annual Premium	Total Cash Surrender Value	Total Death Benefit	Total LTC Benefits	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$18,749.91	\$18,749.91	\$122,312	\$228,829	Unlimited	\$3,934	\$3,934
2	\$18,749.91	\$18,749.91	\$111,702	\$212,855	Unlimited	\$4,052	\$4,052
3	\$18,749.91	\$18,749.91	\$101,777	\$196,498	Unlimited	\$4,174	\$4,174
4	\$18,749.91	\$18,749.91	\$91,308	\$179,748	Unlimited	\$4,299	\$4,299
5	\$18,749.91	\$18,749.91	\$80,277	\$162,596	Unlimited	\$4,428	\$4,428
6	\$18,749.91	\$18,749.91	\$68,670	\$145,032	Unlimited	\$4,561	\$4,561
7	\$18,749.91	\$18,749.91	\$56,468	\$127,047	Unlimited	\$4,698	\$4,698
8	\$18,749.91	\$18,749.91	\$43,657	\$108,630	Unlimited	\$4,839	\$4,839
9	\$18,749.91	\$18,749.91	\$34,821	\$94,420	Unlimited	\$4,984	\$4,984
10	\$18,749.91	\$18,749.91	\$40,095	\$94,420	Unlimited	\$5,133	\$5,133
11	\$0.00	\$0.00	\$41,552	\$94,420	Unlimited	\$5,287	\$5,287
12	\$0.00	\$0.00	\$43,053	\$94,420	Unlimited	\$5,446	\$5,446
13	\$0.00	\$0.00	\$44,597	\$94,420	Unlimited	\$5,609	\$5,609
14	\$0.00	\$0.00	\$46,185	\$94,420	Unlimited	\$5,777	\$5,777
15	\$0.00	\$0.00	\$47,812	\$94,420	Unlimited	\$5,951	\$5,951
16	\$0.00	\$0.00	\$49,480	\$94,420	Unlimited	\$6,129	\$6,129
17	\$0.00	\$0.00	\$51,182	\$94,420	Unlimited	\$6,313	\$6,313
18	\$0.00	\$0.00	\$52,918	\$94,420	Unlimited	\$6,503	\$6,503
19	\$0.00	\$0.00	\$54,681	\$94,420	Unlimited	\$6,698	\$6,698
20	\$0.00	\$0.00	\$56,467	\$94,420	Unlimited	\$6,899	\$6,899
21	\$0.00	\$0.00	\$58,271	\$94,420	Unlimited	\$7,106	\$7,106
22	\$0.00	\$0.00	\$60,086	\$94,420	Unlimited	\$7,319	\$7,319
23	\$0.00	\$0.00	\$61,902	\$94,420	Unlimited	\$7,538	\$7,538
24	\$0.00	\$0.00	\$63,708	\$94,420	Unlimited	\$7,764	\$7,764
25	\$0.00	\$0.00	\$65,497	\$94,420	Unlimited	\$7,997	\$7,997
26	\$0.00	\$0.00	\$67,264	\$94,420	Unlimited	\$8,237	\$8,237
27	\$0.00	\$0.00	\$68,996	\$94,420	Unlimited	\$8,484	\$8,484
28	\$0.00	\$0.00	\$70,673	\$94,420	Unlimited	\$8,739	\$8,739
29	\$0.00	\$0.00	\$72,278	\$94,420	Unlimited	\$9,001	\$9,001
30	\$0.00	\$0.00	\$73,806	\$94,420	Unlimited	\$9,271	\$9,271
31	\$0.00	\$0.00	\$75,247	\$94,420	Unlimited	\$9,549	\$9,549
32	\$0.00	\$0.00	\$76,589	\$94,420	Unlimited	\$9,836	\$9,836
33	\$0.00	\$0.00	\$77,829	\$94,420	Unlimited	\$10,131	\$10,131
34	\$0.00	\$0.00	\$78,965	\$94,420	Unlimited	\$10,435	\$10,435

State: Colorado

Prepared for: Valued Client, Male, 57, Preferred Non-Tobacco

Valued Client, Female, 57, Preferred Non-Tobacco

Single Premium: \$149,999.28

End of Policy Year	Annuitv Income Payment*	Total Annual Premium	Total Cash Surrender Value	Total Death Benefit	Total LTC Benefits	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
35	\$0.00	\$0.00	\$80,007	\$94,420	Unlimited	\$10,748	\$10,748
36	\$0.00	\$0.00	\$80,959	\$94,420	Unlimited	\$11,070	\$11,070
37	\$0.00	\$0.00	\$81,840	\$94,420	Unlimited	\$11,402	\$11,402
38	\$0.00	\$0.00	\$82,671	\$94,420	Unlimited	\$11,744	\$11,744
39	\$0.00	\$0.00	\$83,452	\$94,420	Unlimited	\$12,097	\$12,097
40	\$0.00	\$0.00	\$84,170	\$94,420	Unlimited	\$12,460	\$12,460
41	\$0.00	\$0.00	\$84,819	\$94,420	Unlimited	\$12,834	\$12,834
42	\$0.00	\$0.00	\$85,396	\$94,420	Unlimited	\$13,219	\$13,219
43	\$0.00	\$0.00	\$85,892	\$94,420	Unlimited	\$13,615	\$13,615
44	\$0.00	\$0.00	\$86,318	\$94,420	Unlimited	\$14,024	\$14,024
45	\$0.00	\$0.00	\$86,696	\$94,420	Unlimited	\$14,444	\$14,444
46	\$0.00	\$0.00	\$87,034	\$94,420	Unlimited	\$14,878	\$14,878
47	\$0.00	\$0.00	\$87,337	\$94,420	Unlimited	\$15,324	\$15,324
48	\$0.00	\$0.00	\$87,617	\$94,420	Unlimited	\$15,784	\$15,784
49	\$0.00	\$0.00	\$87,897	\$94,420	Unlimited	\$16,257	\$16,257
50	\$0.00	\$0.00	\$88,185	\$94,420	Unlimited	\$16,745	\$16,745
51	\$0.00	\$0.00	\$88,463	\$94,420	Unlimited	\$17,247	\$17,247
52	\$0.00	\$0.00	\$88,728	\$94,420	Unlimited	\$17,765	\$17,765
53	\$0.00	\$0.00	\$88,984	\$94,420	Unlimited	\$18,298	\$18,298
54	\$0.00	\$0.00	\$89,229	\$94,420	Unlimited	\$18,846	\$18,846
55	\$0.00	\$0.00	\$89,464	\$94,420	Unlimited	\$19,412	\$19,412
56	\$0.00	\$0.00	\$89,689	\$94,420	Unlimited	\$19,994	\$19,994
57	\$0.00	\$0.00	\$89,904	\$94,420	Unlimited	\$20,594	\$20,594
58	\$0.00	\$0.00	\$90,110	\$94,420	Unlimited	\$21,212	\$21,212
59	\$0.00	\$0.00	\$90,306	\$94,420	Unlimited	\$21,848	\$21,848

State: Colorado**Prepared for:** Valued Client, Male, 57, Preferred Non-Tobacco

Valued Client, Female, 57, Preferred Non-Tobacco

Single Premium: \$149,999.28

End of Policy Year	Annuity Income Payment*	Total Annual Premium	Total Cash Surrender Value	Total Death Benefit	Total LTC Benefits	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
60	\$0.00	\$0.00	\$90,494	\$94,420	Unlimited	\$22,504	\$22,504
61	\$0.00	\$0.00	\$90,673	\$94,420	Unlimited	\$23,179	\$23,179
62	\$0.00	\$0.00	\$90,844	\$94,420	Unlimited	\$23,874	\$23,874
63	\$0.00	\$0.00	\$91,008	\$94,420	Unlimited	\$24,590	\$24,590
64	\$0.00	\$0.00	\$94,420	\$94,420	Unlimited	\$25,328	\$25,328

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.

*** Values do not reflect any withholding for taxes. If tax withholding is not waived, the life insurance policy will be issued using the net income generated from the annuity minus withholding and will have a smaller face amount and LTC benefits than illustrated.**

State: Colorado**Prepared for:** Valued Client, Male, 57, Preferred Non-Tobacco

Valued Client, Female, 57, Preferred Non-Tobacco

End of Policy Year	Life Cash Surrender Value	Annuity Cash Surrender	Total Cash Surrender Value	Face Amount	Annuity Account Value	Total Death Benefit
1	\$0	\$122,312	\$122,312	\$94,420	\$134,409	\$228,829
2	\$2,742	\$108,960	\$111,702	\$94,420	\$118,435	\$212,855
3	\$6,845	\$94,932	\$101,777	\$94,420	\$102,078	\$196,498
4	\$11,100	\$80,208	\$91,308	\$94,420	\$85,328	\$179,748
5	\$15,510	\$64,767	\$80,277	\$94,420	\$68,176	\$162,596
6	\$20,082	\$48,588	\$68,670	\$94,420	\$50,612	\$145,032
7	\$24,820	\$31,648	\$56,468	\$94,420	\$32,627	\$127,047
8	\$29,731	\$13,926	\$43,657	\$94,420	\$14,210	\$108,630
9	\$34,821	\$0	\$34,821	\$94,420	\$0	\$94,420
10	\$40,095	\$0	\$40,095	\$94,420	\$0	\$94,420
11	\$41,552	\$0	\$41,552	\$94,420	\$0	\$94,420
12	\$43,053	\$0	\$43,053	\$94,420	\$0	\$94,420
13	\$44,597	\$0	\$44,597	\$94,420	\$0	\$94,420
14	\$46,185	\$0	\$46,185	\$94,420	\$0	\$94,420
15	\$47,812	\$0	\$47,812	\$94,420	\$0	\$94,420

State: Colorado**Prepared for:** Valued Client, Male, 57, Preferred Non-Tobacco

Valued Client, Female, 57, Preferred Non-Tobacco

Policy Summary		
Face Amount	Initial Monthly LTC Benefit (per individual)	Initial Total LTC Benefit
\$94,420	\$3,934	Unlimited

Different premium payment structures offer policyholders flexibility in managing their finances and paying for a policy. Each option below provides the same Face Amount and Monthly Benefit, coupled with guaranteed premiums for the life of the policy. Individuals can work with their financial professional to tailor their premium strategy to meet their financial needs, helping to ensure both protection and financial peace of mind.

You ran a Single Premium using Qualified Funds Quote. What are some other options available?

Alternative Guaranteed Premium Options	
Premium Options	Guaranteed Premium
5-Pay:	\$35,279.08
10-Pay:	\$18,749.91
20-Pay:	\$12,176.40
Pay to 95:	\$9,577.96
Single Premium Cash (Single Pay COB)*:	\$140,805.72**
Single Premium Cash (Pay to 95 COB)*:	\$72,518.34***
Single Premium using Qualified Funds:	\$149,999.28

* Other COB Payment Options available.

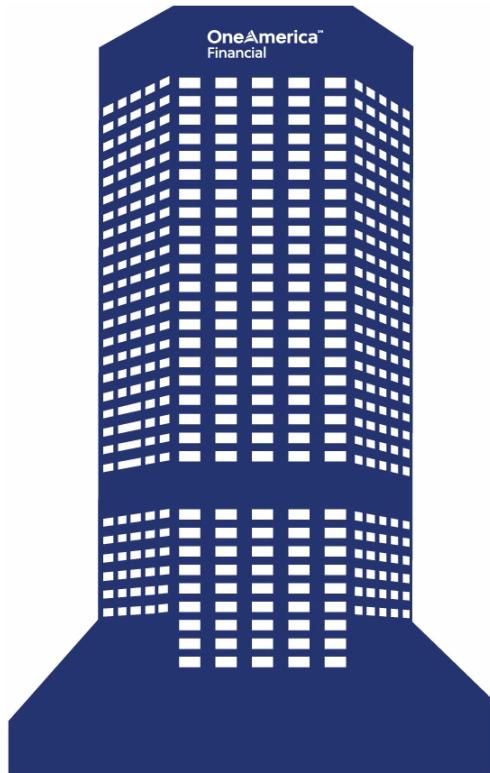
** \$73,332.24 of the premium is the COB premium portion.

*** \$5,044.86 of the premium is the COB premium, recurring to age 95.

We are OneAmerica Financial®

Since 1877, the companies of OneAmerica Financial have continuously pursued financial integrity and have the experience required to fulfill our promises and help you to achieve your financial goals.

We are dedicated to our customers' long-term financial security. OneAmerica Financial is a mutual organization, which has no shareholders. We are accountable only to our clients or policyholders.

**LTC Experience**

Since 1989

35+ years

Customers continue to place their trust in the companies of OneAmerica Financial to help protect against the impact of long-term care needs.

Financial Strength

A.M. Best

A+

(Superior)

On September 19, 2025, State Life was rated A+ (Superior). This is the 2nd highest of 15 rating categories.*

Financial Strength

Standard & Poor's

AA-

(Very Strong)

On September 8, 2025, State Life was rated AA- (Very Strong). This is the 4th highest of 22 rating categories.*

*These ratings reflect rating agency assessments of the overall financial status of the companies of OneAmerica Financial. They are not intended to be a recommendation of any OneAmerica Financial company.

Key Terms

Acceleration of Benefits (AOB)	The AOB rider provides monthly benefit payments for qualifying long-term care by drawing down the Face Amount. This rider persists until the Face Amount is used up.
Annuity Account Value	This is the Annuity Premium plus interest minus life insurance premium withdrawals.
Annuity Income Payment	This is one of 10 equal payments taken from the Repurposed Asset/Income Base. Usually, all 10 of these payments go to fund the life insurance policy (paying the Total Annual Premium). Should the policyholder choose to pay the Total Annual Premium directly, payments can begin after year 1.
Annuity Premium	This is the premium paid by the policyholder for the annuity.
Cash Indemnity	Cash Indemnity benefits pay a specified benefit for long-term care independent of actual cost of care received.
Cash Surrender Value	The amount the policy owner would receive upon a full surrender of the policy. Cash Surrender Value equals cash value less any loan and loan interest. Any long-term care benefit payments received will reduce the Cash Surrender Value.
Continuation of Benefits (COB)	The COB rider is optional and provides monthly benefit payments for qualifying long-term care expenses after the base AOB rider has been exhausted.
Death Benefit	The amount that will be paid to the beneficiary in the event of the insured's death or, for a joint policy, after both insureds' deaths while the policy is in force. Any long-term care benefit payments received will reduce the Death Benefit.
Elimination Period	Upon being diagnosed as chronically ill, this is the number of days of qualified care that must be provided before having access to long-term care benefits.
Face Amount	This is the dollar amount of life insurance chosen at issue to determine the death benefit and amount of long-term care benefits available under the policy and attached riders.
Inflation Protection Rider (IPR)	This optional rider increases the Monthly Benefit Limit and Total LTC Benefits by the growth option selected, compounded annually.
Life Premium	The portion of your premium used to fund the life policy Face Amount.
LTC Premium	The portion of your premium used to fund long-term care rider premiums and may be tax-deductible: AOB, AOB IPR, COB, and COB IPR premiums as applicable.
Monthly Benefit Limit	The maximum monthly amount available to be received for qualifying long-term care.
Premium Bonus	This is additional purchasing power provided by OneAmerica Financial. Just like premium the client would pay, this purchases additional Face Amount and long-term care protection.
Reimbursement	Reimbursement benefits pay a benefit amount equal to actual cost of care received up to the long-term care Monthly Benefit Limit.

Key Terms

Repurposed Asset/Income Base	This is the Annuity Premium plus the Premium Bonus.
Total Annual Premium	This is the 10-Pay premium amount that directly funds the life insurance policy, including the costs of the riders. Usually, these premiums are funded by the Annuity Income Payments. However, in some scenarios, policyholders may choose to pay premiums directly for the first year(s).
Total Cash Surrender Value	The accumulated value of the combined life and annuity policies, minus any surrender charges and any indebtedness, which is available to the policyowner upon full surrender. Surrender charges are a percentage of the annuity policy's accumulated value. Any long-term care benefit payments received will reduce the Cash Surrender Value.
Total Death Benefit	Amount from the combined life and annuity policies that will be paid to the beneficiary in the event of the last surviving insured's death while coverage is in force. Any long-term care benefit payments can reduce the Death Benefit.
Total LTC Benefits	The amount payable for qualifying long-term care incurred by either or both insureds. The total long-term care benefits can change due to loans taken, face reductions, and long-term care benefits paid.
Waiver of Premium	Provides that all required premium for the policy and associated riders will be waived after the insured has been certified as a chronically ill individual, has satisfied the applicable elimination period, and has incurred covered expenses or is eligible for cash indemnity benefit payments during the month in which premium is due.

State: Colorado

Prepared for: Valued Client, Male, 57, Preferred Non-Tobacco

Valued Client, Female, 57, Preferred Non-Tobacco

A Breakdown of Values — And Potential Tax Deductions

Annuity Premium:	\$149,999.28	10-Pay Annual Premium:	\$18,749.91
0.00% Annuity Premium Tax:	\$0.00	Life Premium:	\$4,064.78
		AOB Premium*:	\$1,196.30
		AOB IPR Premium*:	\$3,943.92
		COB Premium*:	\$4,427.35
		COB IPR Premium*:	\$5,117.56

Amount to Underwrite: \$94,420.00

If the Amount to Underwrite is greater than \$500,000, full underwriting (which may involve a paramedical exam, labs, or additional APS/medical records) is required.

*These amounts may be tax-deductible according to annually published IRS guidelines. Please consult a tax professional for additional information and advice. These premiums combined are what make up the LTC Premium.

Premium Bonus

The annuity premium amount is not the only money used to fund the Life & LTC insurance policy. An additional 25% is “bonus” money that OneAmerica Financial provides towards each life premium for the Annuity Funding Whole Life option.

Annuity Premium Amount:	\$149,999.28	(Client)
+ 25% Income Base Bonus Amount:	\$37,499.82	(OneAmerica Financial)
Total Available for Life & LTC Premium:	\$187,499.10	(split into 10 payments of \$18,749.91)

Administration — Understanding Rounding

With having easy, automatic annuity payments funding your life policy, we sometimes have small differences that occur between what is requested & what is administered. The administration system feeds the values in your policy pages-but some of the values may differ slightly from when a quote was first run. This is because our system calculates whole dollars of Face Amount.

An example (costs vary):

• \$357,722 Face Amount	(Annuity Premium: \$199,999.09-\$199,999.72)
• \$357,723 Face Amount	(Annuity Premium: \$199,999.73-\$200,000.26)
• \$357,724 Face Amount	(Annuity Premium: \$200,000.27-\$200,000.72)

If we receive **\$200,000.00** in premium, you can see from above that this will purchase **\$357,723** of Face Amount. You would receive the same benefits for **\$199,999.73** in premium. If a policyholder wants to make sure, to the cent, that they are paying the minimum premium for the benefits they are receiving, this value can be found on the first Ledger page of the quote or in the Breakdown of Values section above and that exact amount can be sent to us. Otherwise, the small difference in premium (in this example, **\$0.27**) is not refunded.

Client Disclosures:

OneAmerica Financial® is the marketing name for companies of OneAmerica Financial. Products issued and underwritten by **The State Life Insurance Company® (State Life), Indianapolis, IN**, a OneAmerica Financial company that offers the Care Solutions product suite. Asset Care form numbers: ICC18 L302 JT, ICC24 R545, ICC18 R532, ICC24 R546, ICC18 R533, ICC24 R547, ICC18 SA39, ICC18 R540.

Asset Care is a whole life insurance or whole life and annuity combination that allows access to 100% of the life policy death benefit for qualifying LTC (paid monthly).

Asset Care is issued and medically underwritten by State Life. Asset Care may require a medical exam depending upon age and face amount.

All guarantees are subject to the claims-paying ability of State Life. Premiums are not guaranteed until the policy is issued.

This is a noncancelable policy. This means you have the right, subject to the terms of the rider(s) and the policy to which they are attached, to continue the rider(s) as long as premiums are paid on time. It also means the scheduled premiums can never increase.

Provided content is for overview and informational purposes only and is not intended as and should not be relied upon as individualized tax, legal, fiduciary, or investment advice.

The rates shown for Asset Care are based on several factors including health factors of the proposed insured and optional riders chosen. Quoted rates may vary based on the changes in the proposed insured's health status.

A minimum premium amount is required. Care Solutions premiums may be funded with a single premium or, depending on the funding option, paid annually, semi-annually, quarterly, or monthly. There are charges for all modes except annual.

Surrender charges apply for surrender benefits drawn from the account value, except as specifically stated in the contract.

Some optional riders, such as the Continuation of Benefits (COB) Rider for Long-Term Care, are available with this product for additional premium.

Not all ages and/or options are available on this quote. For additional options, please see your policy or financial services professional.

Cash indemnity payments (Acceleration of Benefits rider only) are available up to 75% of the monthly benefit limit, up to the IRS monthly limit. Both reimbursement and cash indemnity have access to 100% of the Acceleration of Benefits (AOB).

Exclusions are as follows:

- A)** Care or services: 1. (Applies to reimbursement of covered expense only) Provided by an immediate family member or partner of an insured or owner or for which no charge is normally made in the absence of insurance, unless: (a) Family member is a regular employee of the service or care provider furnishing the service or care; (b) The service or care provider receives the payment for the service or care; and (c) Family member receives no compensation other than the normal compensation for an employee in his or her job category. 2. (Applies to reimbursement of covered expense only) For which no charge is made in the absence of insurance. 3. That result from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury 4. Is provided outside of the United States except as specified in the International Facility Benefit provision. (The Continuation of Benefits Rider does not include an International Facility Benefit provision);
- B)** Treatment provided in a governmental facility (unless we are otherwise required by law to pay the benefit);
- C)** Participation in a felony, riot or insurrection or involvement in an illegal occupation;
- D)** Services or supplies for which benefits are available under Medicare or other governmental program (except Medicaid), any State or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law;
- E)** Services received while Rider is not in force except as provided in the Extension of Benefits provision.

A pre-existing condition means a condition for which medical treatment was recommended by, or received from, a provider of health care services within six (6) months preceding the issue date. We will not reduce or deny any Claim under this Rider because of a Pre-Existing Condition disclosed on the application. Any loss occurring within six (6) months after the Issue Date with respect to a Pre-Existing Condition not disclosed on the application will not be covered.

The total period of time for making a late payment is 65 days.

The Acceleration of Benefits and Continuation of Benefits Riders are intended to be federally tax-qualified as defined by the Internal Revenue Code of 1986, §7702B(b).

Insured Information

Issue State:	Colorado	Risk Class:	Non-Tobacco
First Name:	Valued	Table Rating:	None
Last Name:	Client		
Gender:	Male		
Date of Birth:	Age: 57		

Second Insured Information

First Name:	Valued	Risk Class:	Non-Tobacco
Last Name:	Client	Table Rating:	None
Gender:	Female		
Date of Birth:	Age: 57		

Policy Design

Product Funding Option:	Single Premium Annuity	Acceleration of Benefits Duration:	2 Years
Payment Period:	10-Pay	AOB Inflation:	3%
Tax Qualification:	Qualified	Continuation of Benefits:	Yes
Input Method:	Annuity Premium Amount	COB Duration:	Lifetime
Premium Amount:	N/A	COB Payment Option:	10-Pay
Face Amount:	N/A	COB Inflation:	3%
Monthly LTC Benefit:	N/A	Include COB Rider in Premium:	Yes
Annuity Premium Amount:	\$150,000.00	Inflation Protection Duration:	Lifetime
Life Premium Amount:	N/A	Return of Premium:	N/A
Policyholder pays Life premium directly:	N/A	Premium Drop-In Rider:	N/A
Starting year 1 through year:	N/A	Total Premium Drop-In Amount:	N/A
		Nonforfeiture Rider:	No
		Quote Date:	01/28/2026

APPLICATION INFORMATION

The following values should be used to complete fields in **Section 7** of the application.

Item 1 — Face Amount: \$94,420

Item 2 — Product/Funding Selection: Annuity Funding Whole Life

Item 5 — Inflation Protection: Signature of owner(s) required for rejection of COB 5% Inflation Option

Item 8 — If a transfer/1035 is to be requested, amount needed: \$149,999.28