

# Annuity Care II vs a typical LTC Annuity

Here's a quick comparison between Annuity Care II and another LTC annuity in the marketplace.

## Annuity Care II compared to an individual LTC annuity

Hypothetical example: Male, age 62, non-smoker	Annuity Care II Premiums, benefits and values shown reflect single life, standard rating, and guaranteed values	Individual LTC annuity Premiums, benefits and values shown reflect single life, premier rating and guaranteed values
Total single premium for both insureds	\$100,000 .098% of LTCAV (monthly COB rider cost)	\$100,000 .108% of CV (monthly LTC rider cost)
Guaranteed premiums	Yes	Yes
Elimination period	90 days all care	0 days home health care & respite care 90 days all other care
Tax free LTC benefits	Yes	Yes
Inflation protection	0%	0%
Death benefit (if not used for LTC)	Yr 1: \$100,014 Yr 10: \$98,158 Yr 20: \$96,075	Yr 1: \$100,933 Yr 10: \$100,933 Yr 20: \$100,933
Guaranteed cash surrender value (if not used for LTC)	End of year 10: \$98,158 End of year 20: \$96,075	End of year 10: \$100,933 End of year 20: \$100,933 <i>*Does not include impact of any applicable MVAs</i>
Monthly LTC benefit — initially	<b>\$4,167 month</b> <b>\$50,000 annually</b> <i>*The Maximum Monthly Benefit is not reduced based on number of days needing home health care</i>	<b>\$4,167 month</b> <b>\$50,000 annually</b> <i>*The Maximum Monthly Benefit in a month is reduced proportionately for the number of days in which no Qualified Long Term services were received by the primary insured</i>
LTC benefit period (COB requires additional premium)	<b>96 months (8 years)</b>	<b>72 months (6 years)</b>
Total LTC Benefit Balance – End of Year 1	<b>\$401,637</b>	<b>\$302,798</b>

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**Note:** Annuity Care II is issued and underwritten by The State Life Insurance Company®, Indianapolis, Indiana. Annuity Care II form numbers: SA35, R508. Not available in all states or may vary by state. All guarantees are subject to the claims paying ability of the issuing company. The information in this example comes from a leading long-term care insurance company, and is current as of November 2017. All numeric examples are hypothetical and were used for explanatory purposes only. •

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