

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 A higher interest rate is credited to funds withdrawn for long-term care expenses.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 A higher interest rate is credited to funds withdrawn for long-term care expenses.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	\$10,000 / \$300,000
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 Lifetime 	<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 or indemnity
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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