



# Protect your future the way you protect your assets



1 in 335

houses will have a fire each year.<sup>1</sup>



1 in 52

people will have an auto accident each year.<sup>2</sup>



1 in 1.4

people age 65 and older will need long-term care.<sup>3</sup>

Have you thought about the odds that you'll need extended care? The likelihood of suffering a car accident or house fire is much lower than needing extended care. Yet you probably already own auto and homeowners insurance. Isn't it time you took the same care to protect your future?

#### What if you — like so many Americans — need extended care?

Perhaps you believe you could pay the cost yourself ... or you'd qualify for a government program. Maybe you're relying on family members to care for you in any situation.

If you hope to pay any LTC costs yourself, know that the average annual cost for nursing home care today is \$83,580.<sup>4</sup> And government programs like Medicare and Medicaid pay only limited benefits, if any, toward LTC.

Are you hoping your spouse or children will be able to care for you? Be sure you understand what's required of a caregiver. Are your loved ones in financial, physical and emotional shape to provide the care you'd want? Could they rearrange their lives to care for yours?

#### “When should I prepare for long-term care?”

You know that you can't buy car insurance at the side of the road just after an accident. In the same way, the very best time to look at LTC protection is before you need it, when you're healthy and may prepare for the future you want.

By choosing LTC protection now, you and your family may look forward to the future with more confidence.

**Sources:** **1.** Ahrens, Marty. National Fire Protection Association. “Home Structure Fires.” Sept. 2015. **2.** U.S. Department of Transportation National Highway Traffic Safety Administration. “Quick Facts 2014.” March 2016. **3.** U.S. Department of Health and Human Services. 2016, June 24. “Who Needs Care?” <http://longtermcare.gov/the-basics/who-needs-care/>. **4.** U.S. Department of Health and Human Services. “Costs of Care.” 2016, June 24. <http://longtermcare.gov/costs-how-to-pay/costs-of-care/>.

### Protect your future with OneAmerica® Care Solutions

The OneAmerica Care Solutions product suite has options to help meet your goals. The products are built on a foundation of life insurance, annuities or both, with qualified options available.

OneAmerica can help provide you with peace of mind that your retirement is secure, along with experience and service when you need help the most.

Contact your financial representative to learn about OneAmerica Care Solutions.

#### Care Solutions protects your future



##### Protect your retirement.

If you need LTC, Care Solutions may provide monthly benefits to help cover your costs. You may help preserve your retirement assets and have confidence you'll be able to pay for the care you need and want.



##### Leave a legacy.

If you don't need your LTC benefits, Care Solutions may pay a death benefit — free of income tax in most states — to your beneficiaries.



##### Get money back.

If your plans change and you decide to cancel your policy or contract, you may get back your initial premium or cash value accumulation, less any benefits you already received.

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