OneAmerica℠ Financial

Is your client's nonqualified annuity where it needs to be?

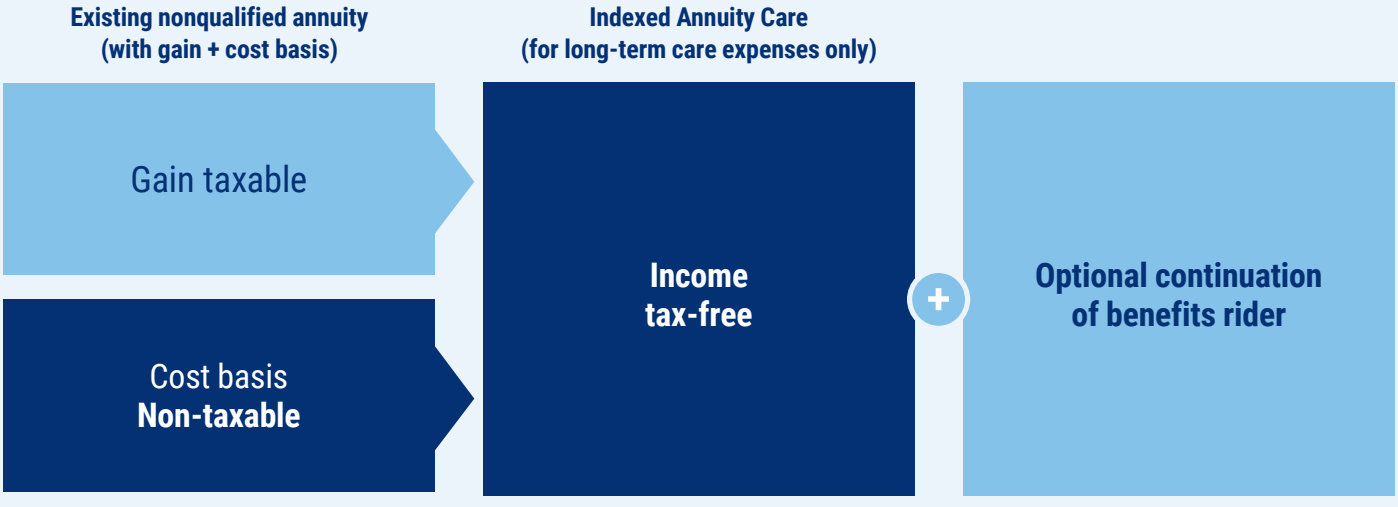
Make sure your clients' nonqualified annuities are aligned with their intentions

The Pension Protection Act (PPA) allows for income tax-free withdrawals from specially designed nonqualified annuities to fund long-term care (LTC) expenses, regardless of cost basis. This allows clients to protect their retirement by guaranteeing funds are available for qualifying LTC expenses. By exchanging a current annuity for an annuity that qualifies for the PPA advantages, your clients can be matched with a vehicle that can meet their needs while providing a tax advantage. Of course, before any annuity exchange is made, all factors should be weighed to verify that the product is appropriate for the client.

Indexed Annuity Care is such an annuity, and it goes a step further by offering available lifetime LTC benefits — with guaranteed premiums.

Benefit your clients by learning more about Indexed Annuity Care and the Pension Protection Act. Contact the Sales Desk today at **800-275-5101**.

Indexed Annuity Care tax advantages



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