

Two simple questions you can ask...

There are two simple questions you can ask your clients about their long-term care (LTC) preparations. Each can help shed light on the unintended consequences of ignoring the risk of LTC.

“You may never need care, but, what if you did? How would that affect your family?”

The four important considerations when a loved one needs care:

- **Spouses** — Many times caring for the chronically ill loved one can make the caregiver chronically ill as well.
- **Children** — When a spouse isn't involved, other loved ones carry the burden. Often the eldest daughter quits job, moves in or moves parent in her home, gives up career — as any child would probably feel obligated to do.
- **Family dynamics** — When informal care is needed, it may not be shared equally amongst the adult children. Often one sibling bears the burden and it can affect the relationship with siblings.
- **Unnecessary losses** — You can never avoid all losses; however, the unnecessary spiritual, emotional, financial, and familial losses could be mitigated when your clients are prepared.

“And IF you do need care, how will you pay for it?”

Long-term care can be very expensive. Most individuals know of three ways to pay for care:

- **Government programs** — This may require them to spend down your assets first.
- **Long-term care insurance** — In many cases traditional LTCi can be very expensive, hard to qualify for, and to many, viewed as a “use it or lose it” policy.
- **Self funding** — Requires them to pay out-of-pocket for all expenses. This means paying dollar-for-dollar and could potentially wipe out everything that has been worked for and saved.

If an individual has assets to protect, explore the Care Solutions portfolio of asset-based long-term care product. The Care Solutions portfolio uses life insurance and annuities in tax-advantaged ways to fund long-term care. Asset-based LTC is designed so that nothing is wasted if care is never needed. Any unused benefits can pass to heirs or other named beneficiaries. Asset-based LTC can also be a great way to use existing assets already ear-marked for long-term care expenses.

Contact the Sales Desk at **1-800-275-5101** for product knowledge, illustrations and more.

Notes: Products are underwritten and issued by The State Life Insurance Company, Indianapolis, Indiana. Policy Form Series: Asset-Care: L301, SA31 and R501 (or state variation); Annuity Care: SA34, R508; Annuity Care II: SA35. Product and riders may not be available in all states or may vary by state. Products not available in all states or may vary by state. All guarantees are subject to the claims paying ability of State Life.

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