

Indexed Annuity Care

Annuities: Tax-Free Leverage for A Lifetime

How many of your clients have annuities subject to high gains?

1. A majority of non-qualified annuity owners state that their funds are designated for emergency purposes.
 - An unexpected, catastrophic long-term care (LTC) event can be considered a significant financial emergency.
2. OneAmerica® Care Solutions has an annuity option, Indexed Annuity Care, which can be used 100% tax-free for qualifying LTC expenses.
 - This is an excellent opportunity for a 1035 exchange for non-qualified annuities.
3. Your clients can link their contract's growth to several crediting strategies tied to the S&P 500®
 - This allows them to enjoy growth in positive years, and protection from losses in down years.
4. This option can also provide a cash stream to last a lifetime.
 - Select the Lifetime option on the Continuation of Benefits rider and receive tax-free income for your lifetime to help pay for qualifying LTC expenses.

To learn how to protect your clients by turning this emergency fund into a lifetime, tax-free income stream contact your back office or our Sales Desk at **1-844-833-5520**.



Note: Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Indexed Annuity Care form number: SA36, R529 and R530. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary or investment advice. • **THIS INFORMATION IS NOT DESIGNED TO PROMOTE NOR TO ENDORSE 1035 EXCHANGES. BEFORE USING A 1035 EXCHANGE CAREFULLY WEIGH ALL THE BENEFITS, COSTS, AND IMPLICATIONS OF REPLACING A POLICY.** • NOT A DEPOSIT • NOT FDIC OR NCUA INSURED • NOT BANK OR CREDIT UNION GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com