

A better way to prepare for long-term care expenses

Bob and Mary are typical retirees. They worked hard their entire lives, saved, and addressed the obstacles to an enjoyable retirement — except one. Bob and Mary have not prepared for the risk of needing long-term care (LTC). Should LTC become a reality, they have decided that the CD they own at the local bank will be used to pay the cost. Bob and Mary are willing to assume the entire risk of LTC themselves based on the options they have been presented.

The problem with self-funding LTC comes with its high price tag. While many have a “rainy day” fund like Bob and Mary’s CD, there is no guarantee that it will be enough. Care could last for an extended period of time — and Bob and Mary may both require care.

Talk with your insurance professional about how Asset-Care can help you prepare for needing LTC — or never needing it.

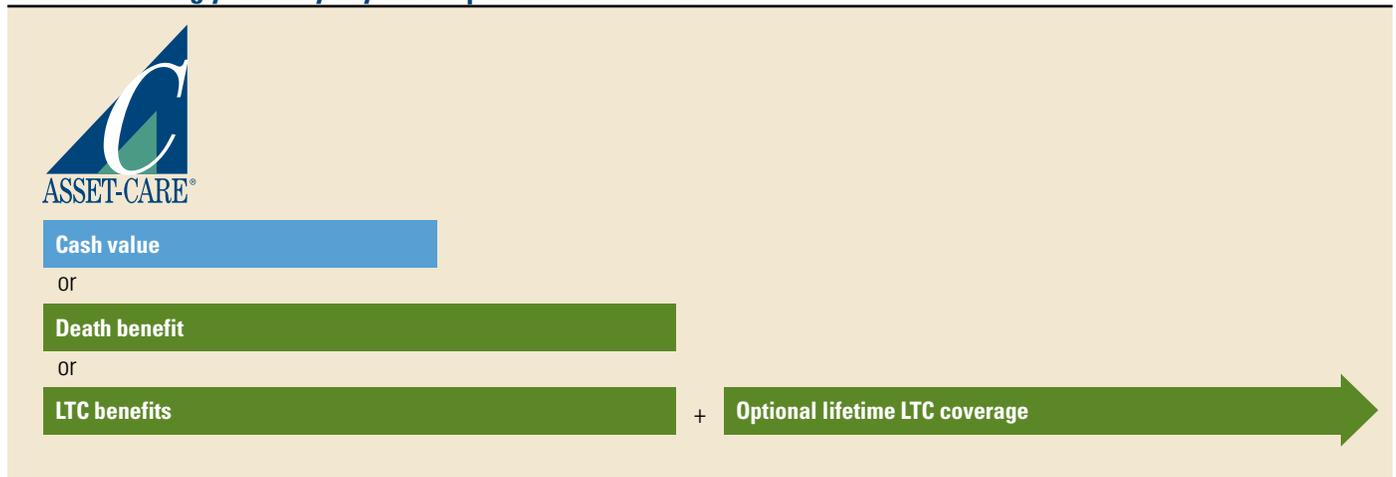
Rainy day funds can be quickly exhausted in such scenarios.

Another approach may be to use the rainy day asset to purchase a much larger pool of dollars that can be used for LTC expenses. Asset-Care®, from The State Life Insurance Company, is whole life insurance that allows access to the death benefit for qualifying LTC expenses. Funding Asset-Care with a single premium from a source such as a CD, can provide a larger

pool of dollars for care, guaranteed cash value accumulation, and if care is never needed, a death benefit to heirs. Asset-Care can even provide benefits to both Bob and Mary from a single policy.

Notes: Products not available in all states or may vary by state. Asset Care Policy Forms: L301, SA31, R501, R518 and R519 (or state variation). Key aspects of the joint life Asset-Care have been awarded a patent by the U.S. Patent and Trademark Office. All guarantees are subject to the claims paying ability of State Life. All individuals in this scenario are fictitious and are used for analytical purposes only. Whole life insurance contains a premium expense charge and has surrender charges for partial cash value with withdrawals.

Benefits of using your rainy day fund to purchase Asset-Care®



NOT FDIC INSURED

MAY LOSE VALUE

NOT BANK GUARANTEED

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