



# Why joint life?

Asset-Care® is the only life-based long-term care (LTC) product available that can provide protection for two people (generally spouses) from the same policy. In fact, joint life Asset-Care is so unique, it has been awarded a United States patent<sup>1</sup>.

With joint life Asset-Care, your clients can have access to a shared pool of LTC benefits obtained with one premium, rather than two premiums for separate policies. And because of Asset-Care's second-to-die whole life structure, the shared benefit is larger than they would otherwise have from a single life policy.

### Why Joint Life Asset Care?

#### *Reduced cost/Larger benefit pool*

Spreading the risk over two lives instead of just one may reduce the cost and provide a larger pool of shared benefits compared to two individual policies.

#### *Possible lifetime coverage for both*

If the Continuation of Benefits (COB) rider is selected, it applies to both insureds for one premium rate, locked in at the time of purchase. Premiums are guaranteed never to increase, even upon the death of the first insured.

#### *Simplicity*

A joint policy reduces the amount of paperwork that may be associated with two individual policies: one policy, one bill, one annual statement.

<sup>1</sup> U.S. patent number 6,584,446

### Hypthetical example clients

Jim and Bonnie, both 65, are married and in good health



|                | Total single premium | Benefit period | Monthly LTC benefit | Death benefit |
|----------------|----------------------|----------------|---------------------|---------------|
| Jim            | \$100,000            | Lifetime       | \$2,612             | \$130,623     |
| Bonnie         | \$100,000            | Lifetime       | \$2,906             | \$145,313     |
| Jim and Bonnie | \$200,000            | Lifetime       | \$5,984             | \$297,384     |

**ONEAMERICA®** is the marketing name for the companies of OneAmerica | [OneAmerica.com](http://OneAmerica.com)

**Note:** Asset-Care is issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica® company that offers the Care Solutions product suite. Asset-Care Form number series: L301, R501 and SA31. All guarantees are subject to the claims paying ability of State Life. Not available in all states or may vary by state. All individuals in this scenario are fictitious and all numeric examples are hypothetical and are used for explanatory purposes only. • Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.



ICB is not an affiliate of State Life and is not a OneAmerica company.

Contact me to learn more or for quotes:

Michael McDonnell  
Insurance Agent/Broker  
NPN 7595504  
1-888-582-2464  
mm@nationalltc.com