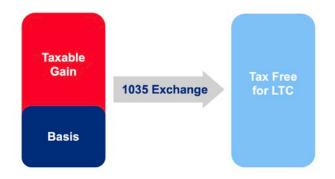


Base-only Annuity Care®

Adding value for clients with non-qualified annuities

- Do you have clients with non-qualified annuities?
- Has the original purpose of those funds changed?
- Are they concerned about emergencies or leaving a legacy?
- Did you know clients could use that money tax-free for long-term care needs?

Our Annuity Care and Indexed Annuity Care options offer your clients the freedom to transfer their non-qualified annuities into one that can be used to pay for LTC expenses—tax-free—regardless of the cost basis and gain.



Additionally:

- All options qualify under tax benefits outlined in the Pension Protection Act, making gains tax free if used for LTC expenses
- Joint coverage can protect two lives under one policy
- Available for older applicants up to age 85
- All clients are assigned a Care Benefit Concierge—a dedicated professional who can help with everything from coordinating LTC options to assisting with claims administration and billing

New! **Get instant approval**

Clients who answer "no" to a few initial questions may be instantly approved now up to \$1 million (up from \$500,000) on base-only sales*. Producers are also eligible to make commission on the full premium.

*Instant approval for eApp only, Paper application process available with a 48-hour turnaround. Standard suitability review applies. Base only sales; no Continuation of Benefits. Four questions for Annuity Care; Five questions for Indexed Annuity Care.

Previous underwriting decisions for the applicant will be reviewed, and we reserve the right to void the secondary decision.

Interested in learning more?

Contact your OneAmerica Financial sales representative to get more information on these latest enhancements.

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