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New Asset Care Enhancements: More flexibility. More opportunities. More ways to help clients.

OneAmerica

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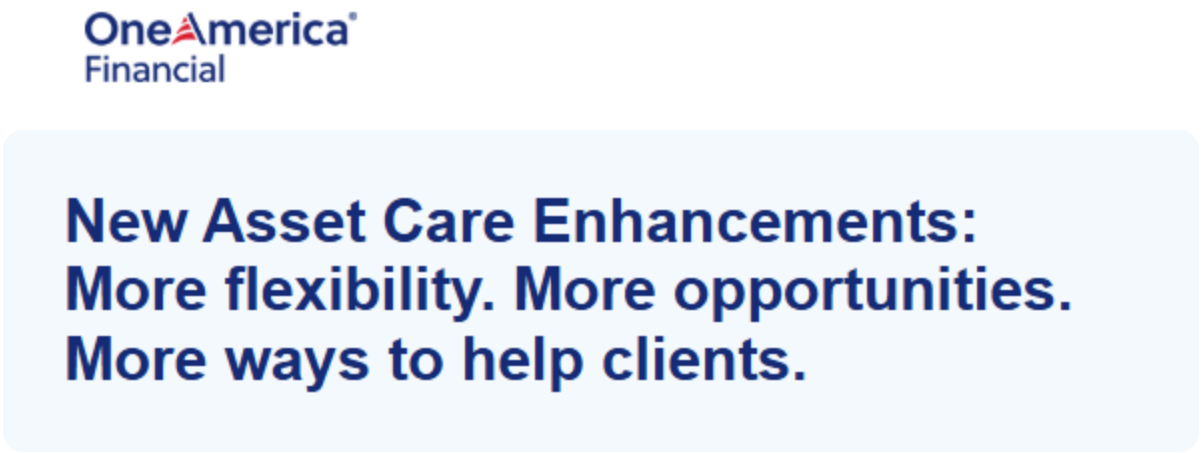

long-term care concerns.

What's new for Asset Care?

Asset Care: New 3-year Acceleration of Benefits (AOB) option

All Asset Care products had previously offered a 2-year Acceleration of Benefits option. With this enhancement, you'll also have access to a 3-year AOB option for both single-life and joint policies. Existing Continuation of Benefits (COB) options will remain available.

Why this enhancement matters:

- Provides greater flexibility to align solutions with a client's priorities and achieve more personalized long-term care and legacy strategies.
- Additional case design options where the death benefit can equal or exceed premiums paid, a key consideration for many clients and advisors.

What are the new opportunities for qualified money?

We are also enhancing our unique, turnkey solution that allows qualified money to fund linked-benefit long-term care protection. Your clients will still have access to the 10-year annuity income rider paired with a 10-pay Asset Care design. However, we have added several new options.

New options include:

- Additional payment duration choices
  - 5-year annuity income rider paired with a 5-pay Asset Care design
  - 20-year annuity income rider paired with a 20-pay Asset Care design
- Expanded inherited IRA opportunities
  - Ability to quote and submit eligible inherited IRA cases for clients as young as age 35.
- Greater ownership flexibility
  - Expanded support for situations where the annuity owner and the Asset Care insured are different individuals, creating new planning opportunities for couples and families.

real-world planning situations. The enhancements help you:

- Create solutions for a broader range of inherited IRA opportunities.
- Better manage tax planning by offering shorter and longer distribution periods.
- Provide more options for clients who value both long-term care protection and death benefit preservation.
- Address ownership scenarios that previously required manual workarounds.
- Expand conversations with retirement-focused prospects and centers of influence.
- Deliver solutions that build on our strong position in the linked-benefit market.

These enhancements can make it easier to match Asset Care solutions to individual client goals, whether they're focused on maximizing long-term care benefits, preserving legacy value, managing qualified assets or creating tax-efficient retirement strategies.

We're here for you

The enhancements are currently available in 43 states, and the following states are awaiting approval. View our state product availability document for more details (product not available in New York).

- California
- Delaware
- District of Columbia
- Florida
- Indiana
- New Jersey
- South Carolina

If you do business in the state of Montana, please read this additional announcement.

For additional details and sales concepts around these enhancements, please register for one of our upcoming training webinars:

- Mon. 9/21 @ 11 a.m. ET
- Tue., 9/22 @ 2 p.m. ET
- Wed. 9/23 @ 11 a.m. ET
- Thur. 9/24 @ 4 p.m. ET

Register

Pending cases can be moved to a new benefit option by submitting a new application.

The link to your compensation schedule has been updated to include the new 5- and 20-year annuity income rider options. If you need assistance, please contact cs.salessupport@oneamerica.com.

Reach out to your OneAmerica Financial representative to begin talking through

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One of the greatest risks to a confident retirement is healthcare. At LTCI Partners, we provide insurance solutions to help advisors and their clients manage this risk.

CONTACT US

Phone: 800-245-8108

Email: sales@ltcipartners.com

Mailing Address

LTCI Partners1604 Philadelphia Pike, Suite 215Wilmington, DE 19809

Office Address

500 W. Madison Street, 32nd Floor Chicago, Illinois 60661

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