

Why joint life?


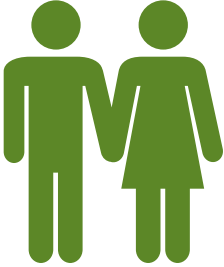

Asset-Care® is the only life-based long-term care (LTC) product on the market that provides access to the entire death benefit for two people (such as you and your spouse) in one policy. Because of its unique features, joint life Asset-Care has been awarded U.S. Patent No. 6,584,446.

With joint life Asset-Care, you and a joint insured have access to a shared pool of LTC¹ benefits obtained with one premium paid for one policy. With other products, you would pay two separate premiums for two separate policies. Plus, Asset-Care's shared benefit is larger than you would have from a single life policy.

Other Asset-Care joint life benefits:

- Reduced cost of insurance charges
- Underwriting flexibility
- Care Solutions Claims Concierge to personally help you file an LTC claim, reducing your stress and making sure you receive all of your policy benefits

Sample Asset-Care owners *Jim and Bonnie, both 65, are married and in good health.*

<p>Jim \$100,000 total single premium</p> <p>Benefit period: Lifetime</p> <p>Monthly LTC benefit: \$2,938</p> <p>Death benefit: \$146,884</p> 	<p>Jim and Bonnie \$200,000 total single premium</p> <p>Benefit period: Lifetime</p> <p>Monthly LTC benefit: \$6,674</p> <p>Death benefit: \$333,677</p> 	<p>Bonnie \$100,000 total single premium</p> <p>Benefit period: Lifetime</p> <p>Monthly LTC benefit: \$3,265</p> <p>Death benefit: \$163,261</p> 
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Get the long-term care protection you and your spouse need and the benefits you desire.

All guarantees are subject to the claims-paying ability of State Life. Asset-Care® is a whole life insurance (in MD, universal life) or whole life insurance and annuity combination that allows access to 100 percent of the life policy death benefit and/or annuity accumulation value for qualifying LTC expenses (paid monthly). All individuals in this scenario are fictitious, and all numeric examples are hypothetical and are used for explanatory purposes only. The policy and long-term care insurance riders have exclusions and limitations. Details about the cost, benefits, limitations and exclusions will be provided to you by a licensed agent.

¹ In OR, convalescent care.