

**DIVERSIFIED INSURANCE BROKERS**  
**1-800-533-5969**  
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Help your clients take control of their future today with Legacy Care from The State Life Insurance Company® (State Life). Legacy Care, a single-premium deferred annuity that offers several unique features and benefits, can provide value and peace of mind.

<b>Issue ages</b> (Available to single annuitants only)	0–99
<b>Single premium</b>	Minimum: \$10,000 Maximum: \$500,000
<b>Funds accepted</b>	Non-qualified
<b>Surrender charges<sup>1</sup></b>	7% for first 5 policy years, 0% thereafter
<b>Free withdrawals</b>	Clients can receive interest free of surrender charges after the first contract year. Withdrawals reduce the amount of benefit available under the Benefit Increase provision.
<b>Death of annuitant &amp; owner<sup>1</sup></b>	At death of annuitant, the owner may elect a new annuitant. At death of owner, the beneficiary receives the greater of the total premium paid (less partial surrenders) or the cash surrender value. If the beneficiary is the surviving spouse, the surviving spouse will become the new owner and assume all rights in the contract.
<b>Bailout provision<sup>1</sup></b>	The first-year interest rate is also the bailout interest rate, so that Legacy Care protects clients from downside interest rate risk. If the renewal rate ever drops below the first-year rate, the policy owner may surrender the annuity without surrender charges as long as the request is made within 60 days of the policy anniversary. Legacy Care’s future credited interest rates cannot be predicted but are designed to retain the possibility of later increases in credited interest rates.
<b>Benefit Increase Rider<sup>1</sup></b>	Should the annuitant become chronically ill, the owner may exchange all or a portion of the annuity cash value into a medically underwritten State Life single premium immediate annuity such as ImmediateCare®. <sup>2</sup>  This exchange will be free of any surrender charges and will be increased by 5 percent of the transfer that represents net single premium (less partial surrenders).  Legacy Care must be in force at least six months and not yet matured or annuitized for the Benefit Increase Rider to be available. Any exchange under this rider is also subject to the minimum premium and age limitations of the single-premium immediate annuity.  <b>The Benefit Increase Rider is not available in CT.</b>

**Notes:** Legacy Care policy form number SA32, R502 and R503 may not be available in all states. Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice.

1. May vary by state. Please contact your State Life Wholesaler for state specific information.

2. Restrictions apply. Contact your State Life Wholesaler to learn more about the medically underwritten single-premium immediate annuity.

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