

Maximize Idle Assets for Tax-Free LTC

Sales idea

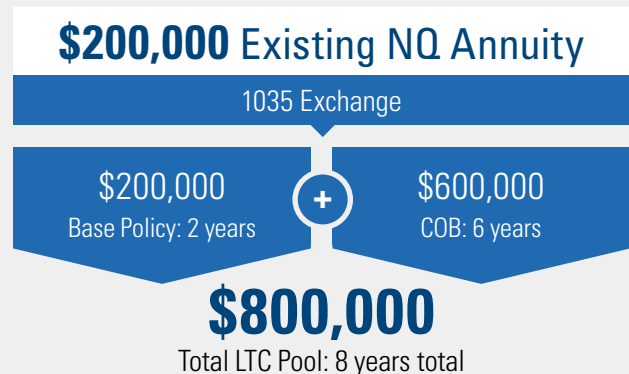
Annuity Care® II is a single premium deferred annuity with a built-in continuation of benefits (COB) beyond the annuity value, which can be used to help protect one's retirement income stream and loved ones from costs associated with extended care.

Thanks to the Pension Protection Act (PPA), certain annuity-based products funded with after-tax money (non-qualified funds) receive distinct tax advantages. Qualifying LTC expenses are distributed tax-free, whether from your base contract or the extended protection option.

Annuity Care II offers age-banded options of either 3- or 6-year continuation of benefits (COB). The fixed cost associated with the COB is simply deducted internally from the annuity account value so no additional premiums are needed. Consider this hypothetical example:

Sue, age 65

Sue has an existing non-qualified annuity that will not be needed for income in retirement. After meeting with her financial professional, she's come to the realization that her default plan for extended care costs is to self-fund the risk. Transferring her existing annuity via a 1035 exchange, allows Sue to take advantage of both the PPA benefits as well as the additional leveraged pool of funds provided by OneAmerica's Annuity Care II solution.



For more information about Annuity Care II, please scan or tap the QR code and watch this video.

Note: All numeric examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary.

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