

May 20, 2022

Asset Care[®]

For more than 30 years, Asset Care has been a leader in the asset-based long term care space. It is the only life based solution that offers lifetime benefits, joint protection, and a turn-key funding solution for qualified money.

The price reduction impact only impacts Asset Care. The Annuity Care products will not be touched, however, last week crediting rate increase was updated. *Illustrations will NOT be available until May 26.*

The re-pricing will take effect on all Asset Care cases issued on or after May 26, 2022 and will impact the following products:

Nationally (except California)

- Single premium – including return or premium product and single premium drop in rider
- Recurring premium – 20 pay and pay-to-age 95 (5 pay & 10 pay excluded from reprice)
- Annuity Funded Whole Life: increase Income Benefit Rider Bonus to 20%

In California – Asset Care I and IV

**PLEASE DIRECT YOUR QUESTIONS TO JUSTIN FOX AT (844) 658-3725
an justfox.isp@oneamerica.com**

Cases issued between April 25 and May 26 are eligible for the new pricing.

Again, please contact Justin with your questions and to review [the transition rules](#). *The transition rules / reissue rules are simple and time sensitive.* We will not grant exceptions.

As I have said in earlier Fridays with Fisher – I want to earn your business.

The first step of this is for you to include us in your product rotation. All carriers will work with young healthy clients. All carriers can offer limited duration benefits. All carriers like single premium and 10 year premiums.

But, OneAmerica is willing to work with your challenging cases being able to table rate (to table 8) Asset Care then pivot to an annuity based solution if the risk profile does not fit Asset Care. OneAmerica is the ONLY asset based carrier that offers unlimited duration benefits for both our individual and joint policies. And, OneAmerica offers the most premium funding design flexibility in the industry.

So, why aren't you including Care Solutions in your product lineup?

Learn more about OneAmerica's asset-based long term care solutions by contacting me via email at kevin.fisher@oneamerica.com or call me at (678) 512-9627.