



As part of our commitment to meeting the future needs of our policyholders, we routinely assess the experience of our Long Term Care Insurance Policies. Based on recent analysis, we determined that a premium increase will be necessary for our second-generation Long Term Care Insurance Policies in the states listed below (policy series LS-0004 et al for individual and LS-0005 et al for multi-life coverage).

This policy series was issued from February 2014 through October 2018. Due to the transition rules moving from our first-generation product to our second-generation product for multi-life coverage, many of your multi-life clients with policies issued in 2014 may not be impacted by this premium increase.

Alabama	Kansas	Missouri	Oregon	Virginia
Alaska	Kentucky	Nebraska	Pennsylvania	Washington
Arkansas	Louisiana	Nevada	Rhode Island	West Virginia
Georgia	Maryland	New Mexico	South Carolina	Wisconsin
Idaho	Michigan	North Carolina	Tennessee	Wyoming
Illinois	Minnesota	Ohio	Texas	
Iowa	Mississippi	Oklahoma	Utah	

A notification letter describing the premium rate increase will be mailed to each affected policyholder beginning **Monday, March 8**. For impacted Multi-life groups, we will also contact the group administrators to assist them with this process. If you would like to receive a copy of the letter for each of your affected client(s), please contact our [Agent Support](#) team.

[Click here](#) to view a sample Policyholder Letter, Selection Option Form, and FAQs document with more information about the premium increase.

Policyholders who meet certain conditions will receive a Selection Option Form, which provides information on available options if they do not want to pay the increased premium. While some policyholders will not receive a Selection Option Form, all policyholders are encouraged to call us to discuss additional options that may be available to keep some coverage in force.

If you have any additional questions or need additional information, please call our **Agent Support** team at **866.582.7701**.

LifeSecure Agent Support | AgentSupport@YourLifeSecure.com | 866.582.7701