



To our valued distribution partners,

As we reflect on an unpredictable year and look ahead to 2021 and beyond, LifeSecure approaches the new year with optimism.

Unforeseen challenges impacted the Long Term Care Insurance market and our entire industry in 2020, forcing many carriers to make tough, yet necessary, business decisions. LifeSecure hasn't been exempt from these challenges – while we design and price our worksite LTCi and other products to weather changing market conditions, we aggressively monitor, measure, and manage our business to ensure we are there to provide the reliable solutions you've come to expect from LifeSecure, today and into the future.

Regardless of the challenges we face, the need for LTC solutions has never been greater.

We remain committed to supporting our broker and agent partners while collaborating with others in the industry to create a more robust future for LTCi. And while the coronavirus pandemic created new obstacles in the worksite market, we've rapidly adjusted our business model to help you continue to meet the needs of your clients through additional remote selling tools and resources.

A strong and stable LTCi market is a shared goal for insurance carriers, distribution partners, and others across our industry. As we move forward, we're proud to continue working alongside new and existing industry partners to achieve this mission and deliver important protection to families for years to come.

We thank you for your partnership and continued support of LifeSecure. We truly value our relationship with you and your organization. If you have any questions, please don't hesitate to contact us.

A handwritten signature in black ink, appearing to read "S. Reid".

Scott Reid  
*Vice President, Sales & Strategic  
Relationships*

A handwritten signature in black ink, appearing to read "Cindy Harris".

Cindy Harris  
*Senior Director, Sales*