



Changes to Your Group's Long Term Care Insurance Offering

Dear LifeSecure Client:

You currently offer LifeSecure's individual worksite long term care insurance (LTCi) coverage to some or all of your employees. We thank you for choosing LifeSecure Insurance Company - and commend you for making this important protection available to your employees.

We are writing to advise you that LifeSecure is currently developing a new LTCi product, which we expect to be available in early 2018. In turn, we have made the decision to close all new sales of our current LTCi offering, effective December 1, 2017.

Unfortunately this means you should expect a disruption in the ability to offer this valuable coverage to your employees. Additionally, please note that due to these changes, your group will not automatically re-enroll in our new LTCi program when it becomes available.

HOW THIS NOTICE IMPACTS YOUR GROUP:

CURRENT POLICYHOLDERS

- This change does not affect the covered individuals within your group who have applied or will apply for coverage prior to December 1, 2017. All active policyholders will maintain their current plan and policy.

FUTURE APPLICANTS

- After Dec. 1, any new any new hires or other additions within your group will no longer be able to apply for LifeSecure's LTCi.
- Once our new LTCi offering is available, LifeSecure and/or your agent will contact you to discuss potential enrollment options.

Your agent can answer any questions and help you understand the new LTCi offering once it is available.

**Thank you! We appreciate your business,
LifeSecure Insurance Company**

