



Effective June 1, 2016, LifeSecure will temporarily suspend sales of its Long Term Care Insurance product in California for the individual LTCi market.

Earlier this year, LifeSecure filed refreshed LTCi policy forms and applications in California with updated pricing that includes gender-based rates for the individual market, as well as new unisex rates for the multi-life (worksite) market. **We will resume sales in California's *individual* LTCi market once our new filing receives approval from the California Department of Insurance.**

Please note:

- We will continue to offer our current LTCi product in the multi-life (worksite) market in California.
- We will continue to accept new applicants to existing association group programs during this time. However, we will not accept any new association group programs in California until we resume individual LTCi sales. During this phase, we will no longer allow any California applications for any future association groups until the new filing is approved.
- The decision to suspend individual LTCi sales in California does not impact our current individual LTCi policyholders in California.
- The decision to suspend individual LTCi sales in California does not impact LTCi sales in any other state.

Important dates:

- **May 31, 2016:** Last valid day for individual LTCi applications in California to be fully data-entered and submitted online - no later than 8:59 p.m. PT (11:59 p.m. ET).
- **June 1, 2016:** Sales of LifeSecure's LTCi product in California's individual LTCi market will cease and no further individual applications will be accepted.

Additional notes regarding existing LTCi business:

- Any individual LTCi application in a postponed policy status as of June 1, 2016, will not have the opportunity to be written until LifeSecure resumes sales in California's individual LTCi market.
- Any individual LTCi application closed as incomplete prior to or after May 31, 2016, will not be re-opened if missing requirements are received after May 31, 2016.
- There will be no change to LifeSecure's standard reinstatement process.

An important part of our responsibility is to analyze the experience of our products in order to ensure our long-term financial strength and stability to meet the future needs of our policyholders. While we regret this action, we feel it is necessary until our refreshed LTCi filing is approved. We continue to work diligently with the California Department of Insurance and hope to obtain approval of the new forms and pricing as quickly as possible.

Long term care insurance is our core business and we are proud of our industry leadership. We remain committed to creating a robust future for this very important product line and protecting the health and finances of more families. We sincerely appreciate your business and patience as we continue to work on a resolution.

If you have any questions, please contact our Agent Support care line at 866.582.7701.

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