

Long-Term Care Insurance Policy L-1000

Coverage Information

You received application for long-term care insurance included in "personal notification," which contains questions about your finances and your reasons for buying long-term care insurance. For your protection, state law requires us to consider this information when we review your application, to decide if long-term care insurance may not meet coverage.

[I am assuming, and state that long-term care insurance may not meet your financial needs. We suggest that you review the information provided along with your application, including the booklet "Shopping's Guide to Long-Term Care Insurance" and the page titled "Things You Should Know About Buying Long-Term Care Insurance." Your state insurance department also has information about long-term care insurance and may be able to tell you how coverage from all sources will satisfy your needs. You decide whether to buy this policy.]

[I am a beneficiary provided any financial information from us for you.]

[I am a beneficiary provided any financial information from us for you.]

We have completed our final review of your application. If, after careful consideration, you still believe the policy is what you want, please sign appropriate form below and return this letter to us within the next 30 days. We will then continue reviewing your application and issue a policy if you meet our medical standards.

If we do not hear from you within 30 days, we will stop your policy and not issue you a policy. You should understand that you will not have any coverage until we hear back from you, approve your application, and issue you a policy.

[I have read and understand the information provided.]

If so, [although my financial situation that long-term care insurance may not be a suitable purchase] I nevertheless agree that I will have any coverage until we hear back from you, approve your application, and issue you a policy.

Include (Circle the proper to box) if the applicant did not provide the questions about income:

Box 1: I have decided not to buy a policy at this time.

APPLICANT'S SIGNATURE

Date

Print name in [Name] and address of [Address]

NOTE:
This is a [Policy]

Long Term Care Suitability

D Keegan



Long Term Care Suitability:

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