

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 determine if a policy is appropriate for you and your needs.

You answer, 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 insurance from all states will help you decide whether to buy this policy.

You also receive a booklet with information about the law.

Insurance will cover the paragraph that applies.

If we have completed our final review of your application, we will send you a letter. Before we give you a letter, we will decide if the appropriate law, rules and forms that apply to us will be the best way to help you. We will then continue reviewing your application and will let you know if you need any medical information.

If we do not have from you within 60 days, we will let you know if we need more information from you to help. You should understand that you will not have any coverage until we have had from you, approve your application and issue you a policy.

Insurance will cover the paragraph in the booklet that applies.

If we, although my own belief indicates that long-term care insurance may not be a suitable purchase, I will continue to review this information and will let you know if I have received notice of my application.

Under the plan, the person in this state of the application that will provide the appropriate amount of insurance.

After I have decided which long-term policy to buy, I will let you know.

APPENDIX A TO THE POLICY

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Insurance will be provided to you, unless you have a policy.

APPENDIX A
Insurance will be provided to you, unless you have a policy.

Long Term Care Suitability

RD Boyd



Long Term Care Suitability:

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