LOIS HILEMAN

1620 S Walnut St

SPRINGFIELD, IL 62704

April 01, 2025

Policy/Certificate Number: 08890756186

Insured Name: LOIS Life LastName

Dear Roger G Nelson:

Thank you for being a valued Allianz customer. We are writing to let you know that the premium rates are increasing on your long term care insurance policy/certificate.

Effective April 01, 2025 (the “Rate Increase Effective Date”), your Quarterly policy/certificate premiums will increase from $0.00 to $0.00. FiledIncreaseLanguage This increase is not related to specific claims you may have filed or policy/certificate benefits you may have received. This is a statewide increase based on our claims experience with all long term care insurance policies/certificates like yours.

PhasedLanguage

|  |  |  |
| --- | --- | --- |
| **Month/Year** | **Old Premium** | **New Premium** |
| MM/YYYY | $0.00 | $0.00 |

Benefit reduction options, however, may be available to you to offset all or part of the rate increase. These options may also be available for the additional increases mentioned above. If you decide to reduce your policy/certificate benefits, your premiums will be adjusted accordingly.

We understand that this rate increase may have a significant impact on your budget. You may want to consider options that may be available to offset all or a portion of your premium increase by reducing or changing your current level of benefits.

Long term care services can be expensive and vary based on the type of care that you use and geographic area where the care is provided. A good resource to understand costs in your area: whatcarecosts.com. On this site, use the following Sponsor Code: Trans-Insured.

**Available Options To Reduce the Impact of This Rate Increase**

Depending on your current level of benefits, one or more of the following options may be available to you:

* Sell your long term care policy/certificate back to Allianz and receive a lump sum payment in exchange (see Policy/Certificate Buyback Offer)
* Reduce your policy/certificate benefit amounts and share the costs associated with claims (Benefit Reduction and Cost Sharing Option)
* Reduce your Benefit Increase Option rate
* Reduce your maximum lifetime benefit
* Reduce your maximum daily benefit
* Increase the length of your elimination period
* Remove your Benefit Increase Option
* Stop paying premiums and receive limited coverage with a maximum lifetime benefit equal to the dollar amount of premiums you’ve paid (Contingent Nonforfeiture Benefit)

Please be aware that not all options are equal and some will impact your coverage and premium more than others. Furthermore, reducing your coverage now will not prevent rate increases in the future if you keep your policy/certificate.

More details on each of these options is explained in the *Option Information and Frequently Asked Questions* to help you evaluate your next steps.

**Contact Us**

We understand that you may have questions about the rate increase and your options or need assistance reviewing your specific options and benefits. Our representatives are here for you. We can be reached, toll-free, at 1-888-503-8106 , weekdays 9:00 a.m. – 6:30 p.m. ET, or by visiting options.taltc.com.

Sincerely,

Allianz

Enclosures: Alternatives to Premium Increase

Agreement to Sell Your Long Term Care Insurance Policy/Certificate Back to Allianz and Cancel Your Coverage

Option Information and Frequently Asked Questions

Reply Envelope