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EssentialLTC - Partnership Exchange Mailings in 7 states

With the recent approval of the Partnership policy in seven states, we are happy to announce that the exchange of eligible National Guardian Life EssentialLTC policies is scheduled to occur in the following States:

Alabama	Colorado	Nebraska	Wyoming
Arkansas	Louisiana	Tennessee	

Exchanges of eligible EssentialLTC policies in these states is scheduled to be completed by June 28, 2018.

Eligibility for Exchange to a Partnership policy

To be considered as eligible for an exchange to a partnership policy, the inforce EssentialLTC Long Term Care policy would need to meet all of the following LTC Partnership eligibility requirements.

- Active policy issued and inforce that had been issued as a non-partnership policy, the Insured(s) resides within the contract state, and;
- minimum Inflation protection requirements are met according to the insureds age at the time of exchange*.
 - Age 75 or younger, an inflation protection option was selected.
 - Age 76 to 79 – no inflation protection is required.

**Note: Under a joint policy, the inflation protection requirement for a Partnership-Qualified policy is based upon the age of the younger insured.*

All eligible policies issued as non-partnership in each of the seven states will be automatically exchanged into a Partnership Qualified policy.

Policyholder Mailing

Eligible Insureds will receive a letter informing them their policy is now partnership qualified, along with a revised policy schedule page, and a partnership disclosure statement. The writing agent will also receive a copy of the exchange letter.