[Company Letterhead]

IMPORTANT NOTICE REGARDING YOUR POLICY'S LONG-TERM CARE INSURANCE PARTNERSHIP STATUS

(Please keep this Notice with Your Policy or Certificate)

The Nebraska Long Term Care Partnership Program is a partnership between Nebraska and private insurers of long-term care insurance policies. The Nebraska Long Term Care Partnership Program became effective on July 1, 2006 and is in accord with the Deficit Reduction Act of 2005. (P.L. 109-171).

Notice of Partnership Policy Status. This Notice identifies the qualified long-term care insurance policy or certificate that you have purchased as qualifying under the Nebraska Long Term Care Partnership Program. This Notice explains the valuable Medicaid asset protection that you may receive from purchasing a Partnership Policy.

Medicaid Asset Protection Provided. Long-term care insurance is an important tool that helps individuals prepare for future long-term care needs. Partnership Policies provide an additional level of protection. In particular, such policies permit individuals to protect additional assets from spend-down requirements under the state's Medicaid program if assistance under this program is ever needed and you otherwise qualify for Medicaid.

Specifically, the asset eligibility and recovery provisions of the Medicaid program of Nebraska are applied by disregarding an additional amount of assets which is equal to the amount of insurance benefits you have received from your Partnership Policy.

Other Medicaid eligibility requirements regarding assets and income must be met. Medicaid eligibility requirements may vary from one state to another and may change over time. Please note that Medicaid existence in the future is not guaranteed.

Additional Consumer Protections. In addition to providing Medicaid asset protection, your Partnership Policy has other important features. Under the rules governing the Nebraska Long Term Care Partnership Program, your Partnership Policy must be a qualified long-term care insurance contract under federal tax law, and as such the insurance benefits you receive from the policy generally will be subject to beneficial income tax treatment. (Please note that a policy can be a qualified long-term care insurance contract under federal tax law, with the same beneficial income tax treatment, even if it is not a Partnership Policy.) In order to qualify for the Partnership Program, with respect to inflation protection: (i) if the policy is sold to an individual who has not attained age 61 as of the date of purchase, the policy must provide compound annual inflation protection; (ii) if the policy is sold to an individual who has attained the age of 61 but has not attained age 76 as of the date of purchase, the policy must provide some level of inflation protection; and (iii) if the policy is sold to an individual who has attained age 76 as of the date of purchase, no inflation protection is required.

What Could Disqualify Your Policy as a Partnership Policy. If you make any changes to your policy or certificate, such changes could affect whether your policy or certificate continues to qualify as a Partnership Policy. Before you make any changes, you should consult with the issuer of your policy to determine the effect of a proposed change. In addition, if you move to a state that does not maintain a Partnership program or does not recognize your policy as a Partnership Policy, you would not receive Medicaid asset protection in that state. Also, changes in federal or state law could affect the Medicaid asset protection available with respect to your Partnership Policy.

Additional Information. If you would like further information about the Medicaid asset protection provided by your Partnership Policy or the Nebraska Long Term Care Partnership Program, please call the Nebraska Department of Health and Human Services.