



## LIFESecure's LTCI OUTLOOK AND COMMITMENT TO THE INDUSTRY

As we begin 2015 by reflecting on successes and lessons learned, the LifeSecure team is encouraged by all that we've accomplished in the past 12 months. With the help of key distribution partners, we successfully launched our next-generation long term care insurance product and continued to experience tremendous growth. In fact, LIMRA ranked LifeSecure one of the fastest-growing LTCi companies in the nation last year!

As we move forward, however, we cannot overlook the fact that it has been a tumultuous few years for the LTCi industry as a whole. Each of us, in one way or another, has been impacted by fluctuations in the market, as well as by the challenges of a persistent low interest rate environment. Yet when looking at 2015 and beyond, we remain optimistic about the future of LTCi.

The need for LTCi has never been greater. Many Americans remain underinsured and at risk, creating an ongoing opportunity to grow the private LTCi market and protect more families. While some carriers have made the necessary decision to exit or pullback from the market, other companies like LifeSecure remain committed to LTCi and are focused on implementing unique and innovative approaches to LTCi solutions. Simplification of products, along with stronger risk protections and updated pricing assumptions, are enabling LTCi carriers to better meet customers' needs and establishing LTCi as a critical element in overall financial planning and asset protection solutions. LifeSecure has firmly embraced this philosophy by introducing straightforward products, offering advanced technology, including electronic applications, and by maintaining the fastest underwriting turnaround time in the industry. Further, we are firmly committed to working collaboratively with our broker and agent partners to raise awareness and propel the LTCi market forward.

While LTCi's challenges won't all be resolved in 2015, we believe that committed carriers will continue taking the necessary steps to create a more robust and stable future for LTCi. All of us – carriers, agents, and consumers alike – benefit from a strong LTCi market.

Today, LifeSecure is a financially strong, fast-growing national insurance company with an unwavering commitment to delivering simple, yet solid LTCi solutions that provide confidence to both you and your clients. We are proud of our industry leadership and will continue working alongside key business partners and competitors alike to meet whatever challenges may come. Our collective goal is to develop a much stronger LTCi market to deliver this important protection to millions of Americans.



Tiffany Albert, President & CEO of LifeSecure Insurance Company

“LONG TERM CARE INSURANCE REMAINS OUR CORE BUSINESS. LIFESecure CONTINUES TO LOOK BEYOND COMMON PERCEPTIONS OF LTCI AND SEES SIGNIFICANT POTENTIAL. WE'VE EXPERIENCED TREMENDOUS GROWTH IN THE MARKET AND ARE FOCUSED ON MANAGING OUR BUSINESS STRATEGICALLY AND RESPONSIBLY IN ORDER TO ENSURE OUR SUCCESS FOR YEARS TO COME.”