



## COMMENTS ON THE LONG-TERM CARE INSURANCE INDUSTRY

A strong and stable long term care insurance (LTCi) market is a shared goal for insurance carriers, distribution partners, and others in our industry. Unfortunately as we've seen recently, persistent economic challenges like low interest rates continue to force carriers to make what are undoubtedly tough, yet necessary, business decisions. LifeSecure commends MedAmerica and other carriers for their work in pioneering LTCi, bringing forth innovative products that built our marketplace, and protecting countless families over the past decades.

Regardless of the challenges we face, the need for LTC solutions is growing and we must create a more robust future for this important product line. LifeSecure continues to support the LTCi industry as it evolves, and we remain dedicated to delivering this protection to benefit more Americans. One of LifeSecure's advantages in this area is our more-recent market entry, which gave us the opportunity to design, price, and underwrite our LTCi products based on accumulated experiences and lessons-learned of the industry. We are respectful of the balancing act required among all LTCi carriers as we maneuver through a sometimes challenging environment. Going forward, LifeSecure will continue to aggressively monitor, measure, and manage our business strategically and responsibly to provide confidence to our industry and customers alike.

LifeSecure has shown consistent, steady growth in the past decade, both in LTCi and as a company. We've diversified our product portfolio with our Hospital Recovery and Personal Accident insurance; released second-generation versions of all of our products; and are excited to continue bringing new and innovative insurance solutions to the market. Today, we're proud to be a financially strong, fast-growing national insurance company. We believe we're well-positioned to remain an industry leader for years to come.



Tiffany Albert, President & CEO of  
LifeSecure Insurance Company