Elmhaven Assurance Company

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Notice of a Change in Your Premium

March 9, 2021

Margaret A. Ostrander and Raymond C. Ostrander, 1846 Hawkstone Drive, Madison, WI 53711

Policies EH-LTC-7730418-P and EH-LTC-7730418-R

Dear Mr. and Mrs. Ostrander,

The premium for your long-term care policies will go up on your next policy anniversary, June 12, 2021. The increase is 22.1% and applies to every policy of this series issued in Wisconsin. It is not because of your age, your health or any claim. The Office of the Commissioner of Insurance has reviewed the filing.

Insured	Premium now, each year	Premium from June 12, 2021
Margaret A. Ostrander	$2,388.00	$2,916.00
Raymond C. Ostrander	$2,772.00	$3,384.00

Your choices

You do not have to do anything. If we do not hear from you, your benefits stay as they are and the new premium is billed in May. Or you may choose one of these for either policy, by writing to us before May 12, 2021:

1. **Keep the premium you pay now** by lowering the inflation protection from 3% compound to 1.5% compound from this anniversary on. The daily benefit you have built up so far is not reduced.
2. **Lower the premium below what you pay now** by shortening the benefit period from 4 years to 3 years.
3. **Stop paying premiums** and keep a paid-up policy. Its lifetime maximum would equal the premiums you have paid since 2012, and it would pay no more than that, whenever you need care.

A choice once made cannot be reversed. The shared care rider that links your two policies continues under every choice except the third.

We know this is unwelcome. If you would like the figures for your own policies under each choice, call the number above and ask for the long-term care service team.

Sincerely,

Policyholder Services