



The Prudential Insurance Company of America  
Long Term Care Customer Service Center  
P. O. Box 8519  
Philadelphia, PA 19176-8519  
Tel 877-232-3610 Fax 877-773-9515

Date

Name  
Address Line 1  
Address Line 2  
Address Line 3  
City, State Zip Code

Re: Long-Term Care Insurance Policy #[XXXXXXXXXX]

Dear Policyholder:

The Deficit Reduction Act of 2005 allows for the expansion of Qualified Long-Term Care Insurance Partnership Programs by states. Kentucky's Long-Term Care Insurance Partnership Program was approved to become effective in July, 2008. Under this program, persons covered under a qualified Long-Term Care Insurance Partnership Policy may be subject to special rules regarding asset protection if they qualify for Medicaid in Kentucky.

We have determined your above referenced long-term care insurance policy meets the criteria for a qualified partnership plan.

Enclosed you will find a Disclosure Notice that explains the Partnership Program. You should read this information carefully and keep this Notice with your Long-Term Care Insurance Policy. Since you have already received your Policy from Prudential, another copy is not enclosed. Your Policy is considered to be a Partnership Policy under the Kentucky Long-Term Care Partnership Program as of your Policy's Effective Date. There is no action necessary on your part and this does not impact your premium.

Please note that this policy may lose Partnership Program status if you move to a different state or if you reduce your inflation protection. Before making any changes, you should consult with Prudential to determine the effect of a proposed change. You can obtain additional information on the Kentucky Long-Term Care Partnership Program at: [www.insurance.ky.gov](http://www.insurance.ky.gov).

Thank you for choosing Prudential for your long-term care insurance needs. Should you have any questions concerning this letter, please contact your agent or the Prudential Long Term Care Customer Service Center at 877-232-3610.

Sincerely,

Prudential Long-Term Care Customer Service Center