



November 17, 2011

## **Effective January 1, 2012: Annual LTC Evolution Rate Adjustment for New Business Only**

As we near the end of the year, Prudential Long-Term Care would like to remind you that our innovative LTC Evolution <sup>SM</sup> product, with its many features and benefits, includes an annual rate adjustment effective every January 1 **for new LTC Evolution business only**. The average increase of this annual rate adjustment is about two percent and varies by age. The January 1, 2012, premium adjustment will apply to policies with applications signed January 1, 2012, through December 31, 2012. This 2012 premium adjustment does not affect existing policyholders or those whose policies were issued from applications dated and signed by **Friday, December 31, 2011**.

### **LTC Evolution Highlights**

This minimal annual increase on new business with LTC Evolution enables us to continue to offer the following advantageous features:

- Policy pays 80 percent of qualifying expenses with no daily or monthly limits
- Built-In Inflation Protection without the need for an additional rider
- \$1,500 Starter Benefit as soon as eligibility is established
- Guaranteed Increase Feature – ability to increase coverage every 5 years

### **Teleconference Replay Available**

If you missed Long-Term Care's monthly training teleconference covering Prudential LTC Evolution on November 9, 2011, a digitized replay is available until **Friday, December 2, 2011**, at 11:59 p.m. Dial the number below to hear **Steve Ellis**, Prudential LTC regional sales manager, present Evolution as a "Simple Comprehensive Dynamic Solution for a Complex Problem."

Dial-In number: **(320) 365-3844**  
Access Code: **182725**

Click [here](#) to view the accompanying presentation.

### **Illustration Software Message**

A pop-up message on the illustration software will alert producers to the rate adjustment. This message reads: Please note: On **Friday, December 31, 2011**, at midnight, the rates for Prudential LTC Evolution will default to the new rates for 2012. This adjustment, which will happen each year, is for new business only (applications dated January 1, 2012, and after) and will not affect existing LTC Evolution policyholders. If a policyholder increases his or her policy benefits after Friday, December 31, 2011, the new premium will apply to the increased benefits only. To qualify for the 2011 rates, applications must be signed by Friday, December 31, 2011, and received in new business by **Friday, January 20, 2012**.

For the Education of Producers/Brokers Only. Long-Term Care Insurance is issued by The Prudential Insurance Company of America, Newark, N.J.  
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