

## MEMORANDUM

**To:** ALL NORTH CAROLINA GENERAL AGENTS

**From:** Guarantee Trust Life Insurance Company

**Date:** 1/10/2018

**Subject:** 2018 Supplemental Solutions Lump Sum Cancer Rate Increase

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At GTL, we appreciate the business you have placed with us. We're writing today to provide you with advance notice that the premium on your client's Supplemental Solutions Lump Sum Cancer coverage with us will be changing soon.

In the face of higher than expected cancer claim experience, we've had to take the steps necessary to ensure the amount of premium charged continues to reflect the cost of providing coverage.

A premium increase of 10% has been filed and approved by your state's Department of Insurance. **North Carolina** has approved this rate increase for the Supplemental Solutions Lump Sum Cancer product.

Existing policyholders will begin being notified of their increase with policies due **February 15, 2018** or later.

GTL is a great competitor in the senior market, and we continue to provide several health and life products in your state. If you have any questions, please contact the Life and Health Sales Department at 800-323-6907 or email us at [agency@gtlic.com](mailto:agency@gtlic.com).