

MEMORANDUM

To: ALL ARIZONA GENERAL AGENTS

From: Guarantee Trust Life Insurance Company

Date: 02/28/2017

Subject: CHS Protection Plus Rate Increase

Please be advised that due to higher than expected loss ratios, the CHS Protection Plus Cancer and CHS Protection Plus Heart Attack and Stroke rates for existing policyholders will be increasing in **Arizona**.

Current CHS Protection Plus Insurance policyholders in these states will receive a rate increase effective **April 1, 2017**.

If you have any questions, please contact the Life and Health Sales Department at 800-323-6907 or email us at agency@gtlic.com.