



Provident Life and Accident Insurance Company
 1 Fountain Square
 Chattanooga, TN 37402
**LONG TERM CARE INSURANCE
 POTENTIAL RATE INCREASE
 DISCLOSURE FORM**

The premium rate applicable to your Long Term Care rider coverage will be shown on the schedule page of your policy.

The Long Term Care riders are Guaranteed Renewable. This means that the rates for these riders may increase in the future. Your rates cannot be increased due to your increasing age or declining health, but your rates may go up based on the experience of all policyholders with a policy similar to yours. Any increase in the premium rates would require approval of the State Insurance Department.

In the event of a premium increase, we will notify you of the revised premium rate at least 60 days prior to the billing date that any such increase would become effective. You can choose to pay the increased premium or reduce your coverage amount to a level such that your premiums will not increase.

Provident Life and Accident Insurance Company has not increased premiums on any in-force LTC riders, or similar policy forms, issued to date.

 Employee/Applicant Signature Date

Insured's Name: _____

Employee/Applicant Social Security Number: _____

Group Name and Number: _____