

Date

Name
Street Address
City, State Zip

Re: Medicare Supplement Policy: #XXXXXXX

Dear IAC Policyowner:

Federal lawmakers and public policy think-tanks continue to call for changes to Medicare that will help control the rising costs of the program. Prompt action is critical, particularly considering the millions of baby boomers who will be aging into the Medicare system for many years to come. Yet, nothing has been done to control the rising cost of health care in this country. Medical inflation continues to rise and, while at a lower rate than past years, this means we all continue to pay more for our health care. As health care costs go up, the cost of insurance must keep pace in order for us to continue to provide benefits to you and all of our policyowners.

After review by your state insurance officials, new premium rates have been filed for *all* IAC Medicare Supplement plans in your state. Effective [date], your bank draft premium will be [\$xxx]. If you have questions, please contact your IAC agent, or you can call us, toll free, at 1-888-524-3629 and our Policyowner Service representatives will be happy to help you.

Having an IAC Medicare Supplement plan puts you firmly in control of your health care, giving you the freedom to get your health care services from the doctor, clinic or hospital of your choice. Your policy is guaranteed renewable for your lifetime, which simply means that if you pay your premium on time your insurance coverage cannot be taken away.

Reining in the rising cost of health care for our growing senior American population has no easy fixes. That is why your IAC Medicare Supplement plan is more valuable to you today than ever before. Plus, as a valued member of the IAC family, we remain committed to giving you only the very best in fast, friendly, personalized customer service.

Again, if you have any questions, please contact your IAC agent, or call Policyowner Service, toll free, at 1888-524-3629 and we will be happy to help you.

Sincerely,

IAC Company president

name and signature