



National Guardian Life Insurance Company (NGL)
Home office: Madison, WI
Long Term Care Administrative Office
Post Office Box 4243
Woodland Hills, CA 91365-4343
Phone: 888.505.2332 Fax: 818.887.4595
www.ngl-essentialtc.com

Washington State Sales Announcement

As stated in previous communications, the Washington Cares Fund has generated an influx of business that has reached levels beyond NGL's processing capacity. In order to continue to accept business for other states, restrictions were put into place only allowing certain 10-Year and Single Payment applications to be submitted.

Even with these restrictions, NGL has continued to see an increased volume of Washington State applications. **Due to this, NGL has made the difficult decision to stop all sales of EssentialLTC in Washington State effective immediately.** There is an exception for pre-approved multi-life executive carves outs with a minimum ten pay annual premium of \$6,000.

Any 10-Year Premium Payment Option applications with a \$6,000 annual premium minimum or Single Premium Payment Option applications with a \$30,000 premium minimum, including E-APPSs, must be fully received by 6 p.m. EST (3 p.m. PST) on Monday, August 23, 2021, to be considered for possible issuance.

Any E-APP sent for signature but not signed by all parties will not be accepted. There will be **no exceptions** for E-APPs, mailed paper applications or uploaded applications received after the deadline. For any technology-related issues experienced with E-APP, be sure to contact our Agent Services Team **well before** the 6 p.m. EST (3 p.m. PST) deadline on Monday, August 23, 2021, so you and your client(s) can sign the E-APP on time.

Commissions: There will be a full charge back of commissions for policies where the premium is not paid for the second year of coverage.

Processing all of the Washington State business we currently have in house by November 1, 2021 is our top priority; however, due to the sheer volume of applications we cannot guarantee any timeframe.

We will begin accepting applications in Washington State again beginning November 1, 2021. You will receive notification of this closer to that date.