



Kemper Senior Solutions UPDATE

July 1, 2014

We want to thank you for your efforts and let you know that we appreciate you growing your business with us! Our products and services provide sound solutions that can help your clients meet their needs. KSS, in conjunction with your efforts, has achieved significant growth in the senior market and we are more committed to this market now more than ever.

Guaranteed Issue Whole Life Premium Changes

To further our goal of a strong Guaranteed Issue Whole Life product portfolio over the long term, we have decided to increase our premiums. The new premium rates will go into effect on **Aug. 1, 2014**. Attached is a new client brochure, which contains the new premium rates. Please note that the rate change affects only new business; in force policies are not impacted.

Additionally, to provide more flexibility, we are adding a \$7,500 face amount option* to our Guaranteed Issue Whole Life policy. The new face amount and its premium rates are reflected on the attached application and brochure. The application is being updated to show the \$7,500 option.

These changes are effective for applications written on and after Aug. 1, 2014**. Please make sure to use the new premium rates and applications beginning Aug. 1.

Commission rates are not affected by these changes.

*The \$7,500 face amount is not available in the state of Washington

**The \$7,500 face amount option will be available in Florida at a later date.

Home Health Care \$25 Policy Fee Removed

We have some important news to share with you about our Home Health Care product! In an effort to help make the HHC product even more appealing to you and your clients, we are removing the \$25 policy fee. This will also take effect for applications written on or after **Aug. 1, 2014**. The client brochures and applications will be updated to reflect this change.

Contracting - Commission Override Reminder

As a reminder, effective **July 1, 2014**, override withholdings will be reinstated for business written in FL, GA, KY, MA, MS, MT, NM, PA, SD, UT, VA, WV and WI – unless you are licensed and appointed in these states. Please note that this is our current list of states with this requirement; we have removed LA and SC, and added MA.

Regards,

Jack Broughton
Vice President

Kemper Senior Solutions
601 East Britton Road Oklahoma City, OK 73114
678.567.2238 or 470.774.4654
jbroughton@kemper.com
kemper.com

Insurance Benefits Provided by **Reserve National Insurance Company**

A **Kemper Life & Health** Company