



Illinois Municipal Retirement Fund

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Service Representatives 1-800-ASK-IMRF

www.imrf.org

GENERAL MEMORANDUM

Number: 519

Date: April 21, 2004

To: All Authorized Agents

Subject: On-site seminars for endorsed Long Term Care Plans

We advised you in General Memorandum 515 that IMRF endorsed Life Investors Insurance Company of America's Long Term Care insurance plans for both retired and active IMRF members.

Long Term Care coverage provides important benefits that are not available through medical insurance plans. As people live longer, the probability that they will need home care, or the services of an assisted living facility or nursing facility, is greater. These endorsed plans enable IMRF members, their spouses, and extended family members to enroll in a Long Term Care plan tailored for their needs **at discounted group rates. Because the plan is extended to family and friends, it may be offered to your non-IMRF employees as well.**

The endorsed Life Investors Long Term Care plans include nursing facility coverage, but perhaps more importantly, these plans provide benefits that enable individuals to remain at home or reside in an assisted living facility.

Addressing the possibility of the need for long term care is a logical part of any retirement strategy. The IMRF endorsement of the Life Investors plans will enable members to add this to their retirement package at a competitive rate.

Multiple options

Employers have the option of offering Life Investors Long Term Care plans as part of their group benefit package and establishing payroll deduction to pay the premiums. Employers can also choose whether to pay a portion of the premium.

Or, employers can offer the plans separately as IMRF endorsed plans. Employers can choose between establishing payroll deduction or having their employees billed directly by Life Investors. If the employer chooses to have employees billed directly, the employee can choose between paying with a check or allowing Life Investors to deduct the premiums from the employee's checking account.

Regardless which premium payment option an employer or employee selects, discounted group rates will apply.

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On-site seminars available

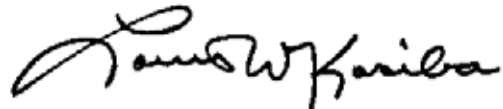
Doyle Rowe LTD has been selected to administer these plans for IMRF. The staff of Doyle Rowe LTD is available to conduct on-site seminars for your employees at the location and time of your choosing.

Brochures detailing the benefits afforded by the Life Investors plans are available for distribution to employees and can be obtained by contacting Doyle Rowe LTD at 1-800-564-7227. Finally, employees can learn more about these plans, including premium rates, by visiting www.doyle Rowe.com.

A sample introductory letter announcing the plans availability to your employees is enclosed. You may announce the plan's availability immediately.

The IMRF Board of Trustees is pleased to be able to make these quality plans available to IMRF members. Please contact Doyle Rowe LTD at 1-800-564-7227 with any questions regarding these plans or to arrange an educational seminar for your employees.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis W. Kosiba". The signature is fluid and cursive, with a large initial "L" and "K".

Louis W. Kosiba
Executive Director

Enclosure (1) Sample text to announce Life Investors Long Term Care plans seminar

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**Sample Text to Announce
Life Investors Long Term Care Plans Seminar**

To All Employees:

As part of an ongoing effort to address the needs of IMRF members, the IMRF Board of Trustees has endorsed the Life Investors Insurance Company of America Long Term Care plans for both retired and active IMRF members.

Long Term Care coverage provides important benefits that are not available through medical insurance plans. As people live longer, the probability that they will need home care, or the services of an assisted living facility or nursing facility is greater. These endorsed plans enable IMRF members, their spouses and extended family members to enroll in a Long Term Care plan tailored for their needs **at discounted group rates. Because the plan is extended to family and friends, it is available to non-IMRF employees as well.**

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On DATE at TIME, a representative of Doyle Rowe LTD, the administrator of the plans, will conduct an educational seminar in the LOCATION. All employees are encouraged to attend. If you would like to learn more about the IMRF endorsed long term care plans prior to the meeting, please contact Doyle Rowe LTD at 1-800-564-7227 or visit www.doyle Rowe.com.