

**Notice of Liquidation of
Calanthe Mutual Life Insurance Company
(Formerly *Grand Court Order of Calanthe*)**

You received this notice because Grand Court Order of Calanthe issued a life insurance policy to you. Please read this information about your policy carefully.

Grand Court Order of Calanthe was converted to a mutual insurance company, and its name was changed to Calanthe Mutual Life Insurance Company (Calanthe). This action was taken to protect Calanthe's policyholders and beneficiaries. This change required a new policy form, but all important aspects of the new policy are the same as your prior Calanthe policy. The new policy forms are available from the Texas Life and Health Insurance Guaranty Association (TLHIGA).

On October 9, 2020, the District Court in Travis County, Texas entered an order placing Calanthe in liquidation (Liquidation Order). The Liquidation Order and other documents regarding Calanthe are available at www.calanthereceivership.com. When Calanthe was placed in liquidation, TLHIGA became responsible for paying claims and collecting premiums under Calanthe's insurance policies. Resolution Oversight Corporation, the Special Deputy Receiver (SDR), will no longer collect premiums or handle claims.

What you need to do to pay premiums and make claims.

Premiums: Pay premiums if we send you a bill. **Your insurance will either end or convert to term insurance for a limited time period if you do not pay premiums. If your policy terminates, you may be able to reinstate your policy but only if your health status has not changed since the policy was issued.**

Send premiums (check or money order) to:

TLHIGA 515 Congress Ave., Suite 1875 Austin, TX 78701

Do not send payments to the Special Deputy Receiver's office.

Claims: Submit claims to:

TLHIGA 515 Congress Ave., Suite 1875 Austin, TX 78701 Facsimile 512-472-1470

Documents and Information to Submit with a Death Claim or Cash Surrender Request:

- 1) your name, address, phone number and email address;
- 2) name, address, and insurance policy number of the insured (person who died);
- 3) name, address, phone number, fax number and email of insured's representative (such as an executor);
- 4) death certificate;
- 5) amount of claim; and
- 6) basis for claim.

Do not send claims to the Special Deputy Receiver's office. If we need more information from you to process your claim, we will contact you.

Payments: TLHIGA will pay claims per the terms of your Calanthe policy and subject to the limits, terms, and conditions of the TLHIGA law.

Additional information and notice: Additional information about Calanthe is available on the SDR's website at www.calanthereceivership.com. For information about TLHIGA, go to www.txlifega.org or send an email to calanthe@txlifega.org.

Questions: If you have questions about this notice, please call TLHIGA at 800-982-6362 or 512-476-5101 between 7:30 a.m. and 4:30 p.m. central time, Monday through Friday, or email calanthe@txlifega.org.

This notice is provided by the SDR and TLHIGA

ANSWERS TO FREQUENTLY ASKED QUESTIONS AND OTHER HELPFUL INFORMATION

Information from the Texas Life and Health Insurance Guaranty Association and the Special Deputy Receiver

What is the Texas Life and Health Insurance Guaranty Association (TLHIGA)? TLHIGA is the life and health insurance guaranty association in Texas. Its purpose is to continue insurance policy benefits to policyholders (Covered Obligations) when their life and health insurance company becomes insolvent and is ordered liquidated by a court.

What is the Special Deputy Receiver (SDR)? The SDR administers the receivership, and coordinates with TLHIGA.

Claims

How do I submit a claim? You should submit claims to:

TLHIGA
515 Congress Ave., Suite 1875
Austin, TX 78701
Facsimile 512-472-1470

How long does it take after I submit a claim? TLHIGA will try to process your claim as quickly as possible. This usually takes 30 days or less after you submit all required documents and information. If you don't submit all requested information it will be longer than 30 days before it is processed. If you email or call us about your claim, you may need to leave a message. We try to return all calls and respond to all messages in twenty-four (24) business hours.

Do I need to file a Proof of Claim with the SDR? You do **not** need to file a Proof of Claim with the SDR to submit a claim under a Calanthe policy to TLHIGA.

Premium Payments

Should I keep making my premium payments? Yes. If you don't make premium payments on time, the policy may be terminated or changed so that the insurance coverage ends on a certain date.

Where should I send premium payments? Send premium payments to:

TLHIGA
515 Congress Ave., Suite 1875
Austin, TX 78701

What if I miss a premium payment? Your policy will end (terminate) or it will change to term insurance that ends on a certain date if you don't pay a premium on time. If your policy terminates, you can ask for the policy to be reinstated. To reinstate your policy, your medical condition must be evaluated, and if your health is medically acceptable per your policy terms, you must then pay all missed and due premiums with interest. You must apply to reinstate your policy within 6 months after it terminates.

All requests to terminate or make a change to your policy must be in writing and sent to TLHIGA. We may request more information.

Contact Information

How can I contact TLHIGA if I have any questions? If you have questions about this notice, please call TLHIGA at 800-982-6362 or 512-476-5101 between 7:30 a.m. and 4:30 p.m. central time, Monday through Friday, or email calanthe@txlifega.org.

Web links

- Special Deputy Receiver: www.calanthereceivership.com
- TLHIGA: www.txlifega.org
- Texas Department of Insurance: www.tdi.texas.gov