



February 10, 2021

Dear Early Advantage Member:

Attached is a copy of the opinion letter from our actuarial consultant, Continuing Care Actuaries, which provides the calculated amounts for your membership fees and monthly fees that may be used as a medical expense in connection with your 2020 income tax filing. The methodology used to calculate these amounts was consistent with prior years.

The Continuing Cae Actuaries letter provides the calculated amounts based on the type of Early Advantage contract you entered into with Westminster-Canterbury. If you have questions about your contract type, please reach out to Mandi Black at (757) 496-1114 or Rochell Dio at (757) 496-1628. Should you or your tax consultant have any other questions, please contact me at (757) 496-1778.

Be sure to keep the Continuing Cae Actuaries letter with your records pertaining to your 2020 tax filing.

Sincerely,

A handwritten signature in black ink that reads "David B. Myers". The signature is written in a cursive, flowing style.

David B. Myers
Chief Financial Officer

Attachment