

SERFF Tracking Number: AEGJ-125840143 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 40619  
Company Tracking Number: LTC PF 0908  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Worksite  
Project Name/Number: Product Flyer/LTC PF 0908

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Worksite SERFF Tr Num: AEGJ-125840143 State: ArkansasLH  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 40619  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: LTC PF 0908 State Status: Filed-Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett  
Authors: Joan Shumaker, Pamm Davis Disposition Date: 11/13/2008  
Date Submitted: 10/17/2008 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Product Flyer Status of Filing in Domicile: Not Filed  
Project Number: LTC PF 0908 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: Advertising filing  
not required in domicile state (Iowa).  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 11/13/2008 Deemer Date:  
State Status Changed: 11/13/2008  
Corresponding Filing Tracking Number: LTC PF 0908  
Filing Description:  
Please see cover letter in "Supporting Documentation" tab.

## Company and Contact

### Filing Contact Information

Pamm Davis, Advertising Analyst Trainee pamdavis@aegonusa.com

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P.O. Box 93007 (800) 553-7600 [Phone]  
Bedford, TX 76053-3007 (817) 285-3394[FAX]

**Filing Company Information**

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa  
P O Box 93005 Group Code: 468 Company Type:  
Hurst, TX 76053-3005 Group Name: State ID Number:  
(800) 553-7600 ext. [Phone] FEIN Number: 39-0989781  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: \$25.00 each advertising  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$25.00	10/17/2008	23265230

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/13/2008	11/13/2008

*SERFF Tracking Number:*      *AEGJ-125840143*                      *State:*                      *Arkansas*  
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## **Disposition**

Disposition Date: 11/13/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.



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## Form Schedule

**Lead Form Number:** LTC PF 0908

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTC PF 0909	Advertising	Product Flyer	Initial			LTC PF 0908 10-16-08 generic filing.pdf



# [TransCare Options<sup>®</sup>]

A Plan Designed for a Changing Future<sup>SM</sup>

A solid financial plan is key to helping you maintain your standard of living after you retire. But, no matter how much thought you put into your financial plan, an unforeseen long term care need could seriously impact what you have spent a lifetime saving.

[TransCare Options<sup>®</sup>] Long Term Care insurance provides you an effective way to help protect you from the risk of needing long term care.

## THE PRODUCT

### Standard Features<sup>1</sup>

- Alternative Payment Benefit – Paid directly to you to use anyway you see fit.
- 0-Day Elimination Period for Home Health Care, Adult Day Care and Alternative Payment Benefit
- Pays for actual, out-of-pocket charges you incur for care at home, in the community or at an approved facility up to a daily maximum benefit amount you choose

### Available Discounts<sup>1</sup>

- [40%] Spousal discounts for eligible couples
- [[10%] preferred discount]
- [[10%] worksite discount]

### You choose these optional benefits<sup>1</sup>

#### Benefit Increase Options (BIO)

- Deferred - automatically included if no other BIO is chosen
- 5% Simple
- [3% or 5%] Compound
- Nonforfeiture Benefit

AGENT NAME:

CONTACT INFO:

LIC. #:

<sup>1</sup>Not all benefits, discounts or options are available in all states. Some optional benefits require an additional premium. Exclusions and limitations apply. See Outline of Coverage for complete details. Policy Series TLC 1-FP 1001 or TLC 1-FP 402; in ID: TLC 1-P (ID) 408; in OK: TLC 1-FP (OK) 1001.

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## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Review Status:** 10/17/2008

**Satisfied -Name:** Cover Letter  
**Comments:**  
**Attachment:**  
AR LTC PF 0908 filing ltr.pdf

**Review Status:** 10/17/2008

**Satisfied -Name:** Variables  
**Comments:**  
**Attachment:**  
Variables 0908.pdf



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
817-285-3530  
pamdavis@aegonusa.com

October 17, 2008

Commissioner Julie Benafield Bowman  
1200 West Third Street  
Little Rock, AR 72201

RE: **Long Term Care Advertising**  
**NAIC #:** 86231  
**FEIN #:** 39-0989781  
**Form # / Description:** LTC PF 0908 Product Flyer

Dear Commissioner Bowman:

Enclosed is the referenced form submitted for your review and approval. This form is not intended to replace any advertising previously approved forms.

This form will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use this form in both paper and electronic form.

We trust that this form will meet with your approval. If you have any questions, please contact me at 800-553-7600, x3530, or [pamdavis@aegonusa.com](mailto:pamdavis@aegonusa.com).

Sincerely,

A handwritten signature in cursive script that reads "Pamm Davis".

Pamm Davis  
Advertising Analyst Trainee  
Long Term Care Division

## LTC PF 0908 VARIABLES

### **LTC PF 0908          Product Pamphlet**

The Product Name, throughout the pamphlet, is variable, depending upon the employer or association group is being used for. The variables could be:

Transitions by Transamerica  
SecurePath LTCi  
TransCare Options

In the “Available Discounts” - appropriate discount for (Spousal discounts for eligible couples, preferred discount and worksite discount) will show if applicable.

The “Benefit Increase Options” are: 3% or 5% Compound, None