

SERFF Tracking Number: AEGJ-125849943 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 40514  
Company Tracking Number: LTC KE 0808  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: TransCare  
Project Name/Number: Employee Brochure/LTC PBR/NBR 0608

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TransCare

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: AEGJ-125849943 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: LTC KE 0808

Co Status:

Authors: Joan Shumaker, Patsy

Holt

Date Submitted: 10/09/2008

State Tr Num: 40514

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 11/07/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name: Employee Brochure

Project Number: LTC PBR/NBR 0608

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/07/2008

State Status Changed: 11/07/2008

Corresponding Filing Tracking Number: LTC KE 0808

Filing Description:

Please see cover letter in "Supporting Documentation" tab.

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Advertising filing not required by domicile state (Iowa).

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

## 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? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$25.00	10/09/2008	23087949

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/07/2008	11/07/2008

*SERFF Tracking Number:*      *AEGJ-125849943*                      *State:*                      *Arkansas*  
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## **Disposition**

Disposition Date: 11/07/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Form	Employee Brochure	Filed	Yes

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## Form Schedule

**Lead Form Number:** LTC KE 0808

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	LTC KE 0808	Advertising	Employee Brochure	Initial			LTC KE 0808 filing 10-7-08.pdf



# TransCare Options<sup>®</sup>

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

Individual Long Term Care Insurance



**TRANSAMERICA**  
LIFE INSURANCE COMPANY

LTC KE 0808

key employee | BROCHURE

Insurance | Transamerica Long Term Care | Transamerica Long Term

# WHY LONG TERM CARE INSURANCE?

The reason is simple: Key Employees in their mid 40's and 50's may begin seeing their parents struggle with long term care needs. These same employees may understand that planning for future long term care needs can be a sound addition to their financial planning.

To remain competitive, businesses know that they need to invest in their top personnel. Therefore, more businesses are viewing Long Term Care insurance as part of the next generation in Key Employee Benefits. This is the reason why Transamerica Life Insurance Company created the [TransCare Options®] Long Term Care Insurance Plan for Key Employees.

## FLEXIBILITY & FEATURES\* EMPLOYEES WANT

[TransCare Options®] offers a choice of plans. Unlike other Long Term Care insurance policies, [TransCare Options®] can be individually tailored to meet each employee's needs. Eligible employees may also take advantage of premium discounts and reduced underwriting requirements. Some features include:

- Automatic 5-year rate guarantee;\*
- Spousal and Preferred Health premium discounts;\*
- Employer-paid plans that can be distinguished by employee class;
- Individual coverage issued directly to the Key Employee;
- A variety of benefit combinations that can be tailored to fit individual needs;
- Alternative Payment Benefit where the insured can use the benefit any way he or she sees fit;
- Coverage designed for the continuum of care that may be required for long term care needs; and
- Coverage for spouses and eligible extended family members with premium discounts may be available.

\*Exclusions and Limitations apply. Not all benefits are available in all states. See producer for details.

# STRENGTH AND STABILITY

Not all Long Term Care insurance policies or the companies that issue them are alike. A Long Term Care insurance policy is only as good as the company behind it. Transamerica Life Insurance Company provides quality insurance products to individuals, families, and businesses like yours.

Transamerica Life Insurance Company has consistently received high ratings from major rating agencies<sup>1</sup> such as A.M. Best (A+, Superior 2008) and Standard & Poor's (AA, Very Strong 2008).

## BENEFITS TO YOUR BUSINESS

More and more employees are balancing work with the role of caregiver. In fact, the majority of caregivers in the United States (59 percent) are employed either full or part time.<sup>2</sup>

By making Long Term Care insurance a part of your Key Employees benefit package, you can help your company decrease the possibility of lost productivity and revenue. Furthermore, because family members may purchase coverage through this program, your Key Employee may avoid becoming the primary caregiver. At the same time, your company can recruit and help retain Key Employees by providing a truly valuable financial benefit - an employer-paid, tax-qualified Long Term Care insurance policy.

Long-Term Care Insurance may provide favorable tax advantages to businesses:

Under current tax law, businesses may determine eligible individuals for a company-paid plan by class of employees. Employer premium contributions made for the employee and his or her spouse may be 100% deductible as an ordinary business expense, as long as the employer retains no interest in the policy (IRC Sec. 162); and Benefits remain non-taxable to the employee if they are paid to reimburse the employee for incurred expenses that were not previously deducted, subject to per diem limitations (IRC Sec 104).

Note: Employee LTCI contributions are currently not eligible for pre-tax consideration under IRS sec. 125 plans. Neither Transamerica Life Insurance Company nor any of its agents or give legal, tax, or accounting advice. Please consult your tax advisor for assistance.

<sup>1</sup>After evaluating a company's financial condition and operating performance, these agencies assign ratings of a company's financial strength and ability to meet obligations to policyholders. These ratings are not a recommendation from the rating providers for any specific product or company. A.M. Best's A+ rating is the second highest of 16 ratings and Standard & Poor's AA rating is the third highest of 21 ratings. Rating and Analysis 2008.

<sup>2</sup>AARP, "Valuing the Invaluable: A New Look at the Economic Value of Family Caregiving, June 2007.

# LTCi

LONG TERM CARE INSURANCE

This brochure is only a brief description of the features available through [TransCare Options®]. Exclusions and limitations may apply. See the accompanying Outline of Coverage or your producer for complete policy benefits and details.

**This brochure is for sales purposes and an insurance agent will contact you.**

Policy form number, options, and discounts vary by state and coverage may not be available in all jurisdictions.

Policy series TLC 1-FP 1001, TLC 1-FP 402 (In ID, TLC 1-FP (ID) 402; In NC, TLC 1-FP (NC) 402; In OH: TLC 1-FP (OH) 1102; In OK: TLC 1-FP (OK) 1001).

#### HOME OFFICE

Cedar Rapids, IA

#### ADMINISTRATIVE OFFICE

P.O. Box 95302  
Hurst, Texas 76053-5302



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## **Rate Information**

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## Supporting Document Schedules

**Satisfied -Name:** Cover Letter

**Review Status:**

Accepted for Informational 11/07/2008  
Purposes

**Comments:**

**Attachment:**

AR LTC KE 0808 filing ltr.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 9, 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 KE 0808 Employee Brochure

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.

This institutional advertisement is used with employers regarding allowing us to offer long term care insurance to their employees. It has no product information.

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