

SERFF Tracking Number: AEGJ-125851076 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 40513
Company Tracking Number: LTC EM 0808
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: TransCare
Project Name/Number: Employee Brochure/LTC EM 0808

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-125851076 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: LTC EM 0808

Co Status:

Authors: Joan Shumaker, Pamm
Davis

Date Submitted: 10/09/2008

State Tr Num: 40513

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 11/07/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Employee Brochure

Project Number: LTC EM 0808

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 EM 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 in 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	23088218

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Correspondence Summary

Dispositions

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

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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		Yes
Form	Employee Brochure	Filed	Yes

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Form Schedule

Lead Form Number: LTC EM 0808

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



TransCare Options[®]

A Plan Designed for a Changing FutureSM

Individual Long Term Care Insurance

 **TRANSAMERICA**
® LIFE INSURANCE COMPANY

LTC EM 0808

employer | BROCHURE

Insurance | Transamerica Long Term Care Insurance | Transamerica Long Term

THE FACTS...

Forty percent of those individuals currently receiving long term care services are under age 65.¹

An estimated 59% of caregivers in the United States are employed either full or part-time.²

Employees may be balancing work with the role of caregiver. The average boomer now has more parents than children to care for, and productivity losses due to caregiving are growing astronomically.¹

Disruption and absenteeism due to employees' caregiving duties costs U.S. employers up to \$33.6 billion per year.³

Long Term Care insurance is the #1 voluntary benefit that employees are requesting that businesses don't currently offer.⁴

WHY MAKE LONG TERM CARE INSURANCE AVAILABLE?

While each personal encounter with long term care may be a significant one for those directly involved, long term care can also have considerable consequences on an employer and on the company's bottom line.

The most common reasons businesses allow Long Term Care insurance policies to be made available to their employees are to:

- Help protect the company's investment in its employees.
- Help reduce employee stress, absence from work, and turnover.
- Enhance existing benefit offerings.
- Help employees, their spouses, and other family members meet their needs for financial and insurance protection.
- Help protect productivity by helping employees meet their caregiving responsibilities.
- Help recruit and retain quality employees.

Transamerica Long Term Care Insurance | Transamerica Long Term Care Insurance | Transamerica Long Term Care Insurance

¹Shelton, Phyllis. Long-Term Care: Your Financial Planning Guide. Tennessee: LTCI Publishing, 2007.

²AARP Public Policy Institute, "Valuing the Invaluable: A New Look at the Economic Value of Family Caregiving," 2006.

³Caregiving in America, The Schmieding Center and The International Longevity Center - USA, p.2, 2006.

⁴"What's Hot and What's Not in Voluntary Benefits," Aon Consulting Study, 2006.

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 agencies⁵ such as A.M. Best (A+, Superior 2008) and Standard & Poor's (AA, Very Strong 2008).

THE CHOICE IS YOURS

[TransCare Options[®]] offers a choice of plans, benefit periods, elimination periods, and daily benefit ranges. Eligible Employees can also take advantage of premium discounts and simplified underwriting.

[TransCare Options[®]] lives up to its name by offering:

- Discounted coverage to eligible spouses and many family members.
- Educational marketing materials that can help promote high employee participation - critical to a successful employee benefit plan.
- Expanded underwriting procedures options.
- Competitive premiums and discounts for eligible individuals.
- Full portability because it is an individual policy.

HOW YOUR BUSINESS BENEFITS

Under current tax law, employers may determine eligible individuals for a company-paid plan by class of employees. [TransCare Options[®]] allows you to design a key employee Long Term Care insurance plan specifically for you and your key associates;

Employer premium contributions made for the employee and his or her spouse may be 100% deductible as an ordinary business expense (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 give legal, tax, or accounting advice. Please consult your tax advisor.

⁵Ratings shown represent current and independent opinions from the leading providers of ratings of insurance companies. 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. Ratings and analysis 2008.

LTCi

LONG TERM CARE INSURANCE

This brochure is only a brief description of the features available through [TransCare Options®] Long Term Care insurance. Exclusions and limitations may apply. See the accompanying Outline of Coverage or your agent 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

SERFF Tracking Number: *AEGJ-125851076* *State:* *Arkansas*
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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

10/09/2008

Comments:

Attachment:

AR LTC EM 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 EM 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.

Sincerely,

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

Pamm Davis
Advertising Analyst Trainee
Long Term Care Division