

SERFF Tracking Number: LFCR-125882921 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 40775
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC7100 Long Term Care Video
Project Name/Number: /

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: LTC7100 Long Term Care Video SERFF Tr Num: LFCR-125882921 State: ArkansasLH

Video

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed

State Tr Num: 40775

Sub-TOI: LTC03I.001 Qualified

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Marie Bennett

Author: Smith Darlene

Disposition Date: 11/05/2008

Date Submitted: 11/05/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/05/2008

State Status Changed: 11/05/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Advertising Filing

Company and Contact

Filing Contact Information

(This filing was made by a third party - LCA01)

Karina Amaral, Compliance Analyst 1 -

karina.amaral@lifecareassurance.com

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Advertising

21600 Oxnard Street (818) 867-2307 [Phone]
Woodland Hills, CA 91367 (818) 867-2508[FAX]

Filing Company Information

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
Long Term Care Administrative Office Group Code: 435 Company Type:
P.O. Box 4243
Woodland Hills, CA 91365-4243 Group Name: State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 04-1590850

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25.00 per form x 1 form = \$25.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$25.00	11/05/2008	23717027

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/05/2008	11/05/2008

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Disposition

Disposition Date: 11/05/2008

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 10-31-08		Yes
Form	Long Term Care Video		Yes

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Form Schedule

Lead Form Number: LTC7100

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTC7100	Advertising	Long Term Care Video	Initial		0	LTC7100 video submitted 10-31-08.pdf

Long Term Care Insurance

MassMutual Voices:
real people, real solutions.

Harry & Joyce Smith

LTC7100

The purpose of this material is the solicitation of insurance and an agent may contact you.

Opening Title Slide	<p>Long Term Care Insurance MassMutual Voicessm Harry and Joyce Smith</p> <p><i>The purpose of this material is the solicitation of insurance and an agent may contact you.</i></p>
Tom Donahue 33:24-:33 003/007	I MET HARRY AND JOYCE SMITH IN 2000...THEY WERE REFERED TO ME BY THEIR ATTORNEY TO TALK ABOUT LONG TERM CARE.
Joyce	MY PARENTS WERE FROM A SMALL TOWN IN WESTERN PENNSYLVANIA, AND BACK IN THOSE TIMES THERE WASN'T EVEN ANYTHING ABOUT LONG TERM CARE INSURANCE.
b-Roll of pic of Joyce's Mom 27:35 014/021	BUT THE DAY CAME WHEN HARRY AND JOYCE HAD TO PUT JOYCE'S MOTHER INTO AN ASSISTED LIVING FACILITY.
Joyce Intercut cutaway of Harry nodding as she talks	I WAS NOT AWARE OF HOW MUCH IT COST A MONTH...AND IT WAS A REAL SHOCK ... MY MOTHER HAD BEEN SAVING HER MONEY...AND IT ONLY ENDED UP TAKING CARE OF HER FOR 2-1/2 YEARS.
Joyce B-Roll Joyce's mother 27:50 15/021	HER HOME WAS SOLD 3 YEARS BEFORE AND SHE HAD NO PENSION, NOR DID MY DAD HAVE A PENSION, SO ALL SHE HAD WAS SOCIAL SECURITY AND THE INTEREST FROM HER SAVINGS.
29:24 zoom c/u Joyce's mother Annrc V/O	WHEN THE MONEY RAN OUT, JOYCE'S MOTHER WAS MOVED TO A NURSING HOME, WHERE SHE'S BEEN FOR THE PAST SEVEN YEARS.
Harry	IT WAS AN EYE-OPENING EXERIENCE... ...THEN IT DAWNED ON US ...WE AREN'T IN A WHOLE LOT BETTER SHAPE THAN HER MOTHER WAS...IT WAS TIME TO START DOING SOME IN-DEPTH PLANNING ...BECAUSE WE KNEW OUR RETIREMENT

	WAS NOT THAT FAR AWAY.
Tom on camera 35:00 003/007	HARRY IS...A BIT OF AN INVESTIGATOR. A FORMER CAPTAIN OF THE BINGHAMPTON FIRE DEPARTMENT, HE ...WANTED TO INVESTIGATE ALL OF THE POSSIBILITIES THAT WERE AVAILABLE TO HIM.
B-Roll of Harry & Joyce in their kitchen Tom V/O 44:37 004/007 Back to tom on camera 44:33 004/007	HE'S TYPICAL OF MOST CLIENTS OR PROSPECTIVE CLIENTS IN THAT AGE GROUP, 50'S...LOOKING AT LONG TERM CARE ...THEY WANT TO UNDERSTAND IT, THEY DON'T JUST WANT TO BLINDLY BUY IT.... THERE'S SO MUCH INFORMATION THAT'S FLOODED OUT THERE... THE BIGGEST THING THAT HARRY AND JOYCE LOOKED AT... THEY SAID FROM A COMPANY STANDPOINT, WHO WILL BE THERE IN 30 OR 40 YEARS...
B-Roll 22:36 004/021 walking & mtns behind them	HARRY AND JOYCE PURCHASED MASS MUTUAL LONG TERM CARE POLICIES. TODAY, THEY HAVE PUT THE WINTERS OF UPSTATE NEW YORK FAR BEHIND THEM.
B-Roll Plucking limes from trees 005/021 24:37 006/021 at patio table w/cactus	AT THIS POINT THEY'RE HAPPILY RETIRED IN ARIZONA ...AND I THINK THE BEST PART IS THAT I KNOW THAT MASS MUTUAL AND I HAVE HELPED THEM GET THERE.
B-Roll 26:01 clink glasses 007/021 Joyce V/O 6:03 002/021 Then Joyce on camera	WE WORKED HARD ALL OUR LIVES AND YOU KNOW WE DIDN'T WANT TO PUT OUR CHILDREN IN THE SITUATION WE WERE FACING WITH MY MOTHER. WE WANTED TO HAVE EVERYTHING ALL SET SO WE'RE TAKEN CARE OF AND THEY WOULDN'T HAVE TO BE STRESSED ABOUT IT.
Harry 13:43-:49	I HAVE TO ADMIT, IT'S PEACE OF MIND...PEACE OF MIND.
Slide – MMFG logo	LONG-TERM CARE INSURANCE COVERAGE PROVIDE BY POLICY FORM MM500-P ET

	<p>AL. (IN ID, MM500-P-ID) AND ISSUED BY MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, SPRINGFIELD, MA 01111-0001. FOR COSTS AND FURTHER DETAILS OF COVERAGE, INCLUDING EXCLUSIONS AND REDUCTIONS OR LIMITATIONS CONTACT YOUR AGENT.</p> <p>Tom Donahue is licensed to offer insurance and/or securities in AZ FL GA NH NY OH PA RI VA WV. He cannot communicate with, nor respond to, requests from users who reside in jurisdictions where he is not licensed to conduct insurance and/or securities business.</p> <p>© 2008 MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.</p>
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Massachusetts Mutual
Life Insurance Company

Long Term Care Insurance

**Insurance products issued by
Massachusetts Mutual Life Insurance Company,
1295 State Street, Springfield, MA 01111-0001**

**Long-term care insurance coverage provided by policy form
MM500-P ET AL. (IN ID, MM500-P-ID) and issued by Massachusetts
Mutual Life Insurance Company, Springfield MA 01111-0001. For costs
and further details of coverage, including exclusions and reductions or
limitations contact your agent.**

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requests from users who reside in jurisdictions where he is not licensed
to conduct insurance and/or securities business.**

**MassMutual Financial Group is a marketing name for
Massachusetts Mutual Life Insurance Company (MassMutual)
and its affiliated companies and sales representatives.**

LTC7100

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CRN201010-108810

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Cover 10-31-08

10/31/2008

Comments:

Attachment:

AR cover 10-31-08.pdf



October 31, 2008

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form MM500-P-AR et al.

LTC7100 Long Term Care Video

Dear Mr. Shearer,

We are submitting the above referenced advertising material for your review. The above piece is intended to be an “invitation to inquire” with regard to Massachusetts Mutual Life Insurance Company’s long term care insurance coverage.

Please note that the submitted material is a script for a video the company has completed shooting. The video is a customer testimonial about long term care insurance. We have also included the opening “slide” and closing “slide” of the video including necessary disclosures. We will be able to provide a copy of the entire video upon request.

This video is intended to be distributed via hard copy (DVD) and will also appear on www.massmutual.com under the long term care insurance section of the site. Through the website, the video can be locked-down so that it isn’t viewable by residents of certain states. The agent in the video, Tom Donahue, is licensed to sell long term care only in certain states, and the company lists those states on the last page of dialogue so as to comply with applicable state regulations and to ensure consumers are aware that Mr. Donahue can (or cannot) discuss insurance with them.

Thank you for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads 'Michael Lewis'.

Michael Lewis
Senior Compliance Analyst
(800) 366-5463, ext. 2380
Michael.Lewis@LifeCareAssurance.com
Attachment

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595