

<i>SERFF Tracking Number:</i>	<i>NALF-125810842</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40293</i>
<i>Company Tracking Number:</i>	<i>TC40584</i>		
<i>TOI:</i>	<i>LTC05I Individual Long Term Care - Nursing Home & Home Health Care</i>	<i>Sub-TOI:</i>	<i>LTC05I.002 Non Qualified</i>
<i>Product Name:</i>	<i>Individual Long Term Care Rider</i>		
<i>Project Name/Number:</i>	<i>LTC Riders Flyer/TC40584(0708)</i>		

Filing at a Glance

Company: National Life Insurance Company

Product Name: Individual Long Term Care
Rider

TOI: LTC05I Individual Long Term Care -
Nursing Home & Home Health Care

Sub-TOI: LTC05I.002 Non Qualified

Filing Type: Advertisement

Implementation Date Requested: 10/20/2008

State Filing Description:

SERFF Tr Num: NALF-125810842 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 40293

Co Tr Num: TC40584

State Status: Pending Fees

Co Status:

Reviewer(s): Stephanie Fowler

Author: Mark Bates

Disposition Date: 11/25/2008

Date Submitted: 09/18/2008

Disposition Status: Disapproved

Implementation Date:

General Information

Project Name: LTC Riders Flyer

Project Number: TC40584(0708)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/25/2008

State Status Changed: 09/18/2008

Corresponding Filing Tracking Number:

Filing Description:

Two-sided flyer that discusses the use of long-term care riders with life insurance. Provided to our agents to customize and use with the public.

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 04/24/2000

Domicile Status Comments: Date that this rider
was approved in domicile.

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

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 Home & Home Health Care
 Product Name: Individual Long Term Care Rider
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Company and Contact

Filing Contact Information

Mark Bates, MBates@NationalLife.com
 One National Life Drive (802) 229-3527 [Phone]
 Montpelier, VT 05604

Filing Company Information

National Life Insurance Company CoCode: 66680 State of Domicile: Vermont
 One National Life Drive Group Code: -99 Company Type:
 Montpelier, VT 05604 Group Name: State ID Number:
 (802) 229-3333 ext. [Phone] FEIN Number: 03-0144090

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Life Insurance Company	\$0.00	09/18/2008	

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Disposition

Disposition Date: 11/25/2008

Implementation Date:

Status: Disapproved

Comment: This filing is being disapproved due to the lack of receipt of the appropriate filing fees. If you wish to have this filing considered, please resubmit with the correct filing fees.

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	LTC Riders flyer	Disapproved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/15/2008
Submitted Date 10/15/2008
Respond By Date 11/17/2008

Dear Mark Bates,

This will acknowledge receipt of the captioned filing.

Please submit the appropriate filing fees as required by AR R&R 57, Sec. 5, II (a)(2).

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler




MARK A. BATES
SENIOR COMPLIANCE ASSOCIATE
MARKET CONDUCT AND COMPLIANCE

REGISTERED PRINCIPAL
EQUITY SERVICES, INC.

RE: Individual Long Term Care Rider Advertising Filing Submission

National Life Insurance Company
NAIC Number: 0634-66680

Enclosed you will find our Long-Term Care advertising filing submission, composed of 1 individual pieces, submitted as follows:

Forms: TC40584(0708) Title LTC Riders Flyer

Form number(s) of policy forms: Form Series 7801(0199), 7802(0199), 7803(0199), 7804(0199)

Product Name: Individual Long Term Care Rider
Product NAIC #: LTC05I

Method or media used for dissemination: These pieces will be used in hard copy, via the internet, and/or through email communications.

Upon completion of your review, should you have any questions regarding this filing, please contact me at 800-732-8939, ext. 3527.

Sincerely,

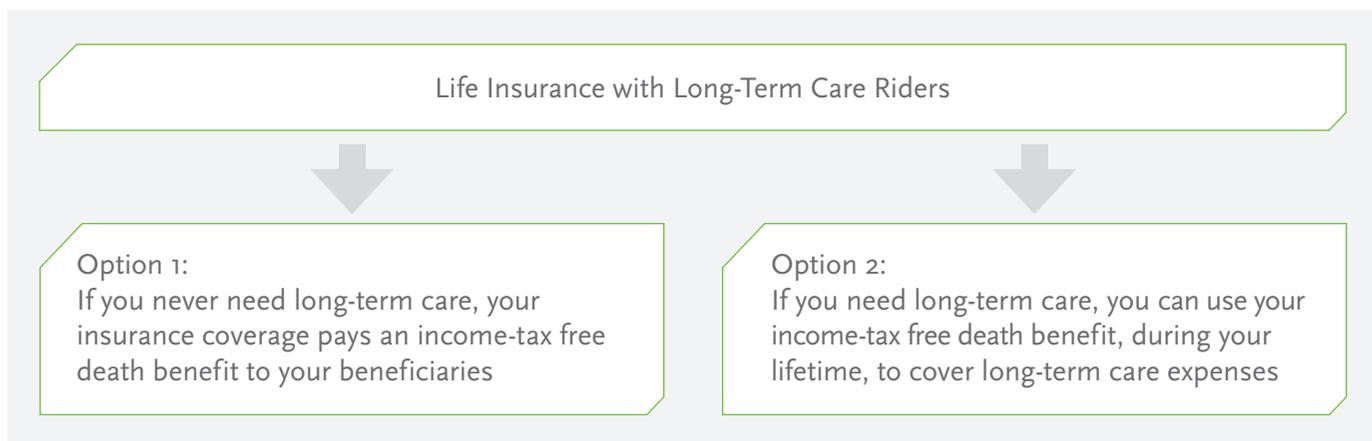


Mark A. Bates
Senior Compliance Associate

Protection for your family today — plus planning option for tomorrow

You need a strategy that helps protect your family in the event of your death by providing an income tax-free death benefit

By adding the Long-Term Care Riders to your life insurance policy, your policy pays a benefit at your death or if you become chronically ill.



By adding these riders to your life insurance policy:

- You can have the coverage you need – tax-free – to pay for long-term care services you receive, in your own home or in a facility of your choosing.

And in the event you don't require long-term care services, your policy will provide other benefits designed to "insure" your independence:

- A tax-free death benefit for your family, leaving you free to enjoy your other assets, and
- Tax-deferred growth of cash value you can access during your life to meet emergencies, take advantage of opportunities, supplement retirement income, or achieve other lifetime accumulation objectives!

Life insurance is about protecting your ability to choose:
how you live; how you accumulate and preserve assets; how your assets
are distributed; and how you receive long-term care if you need it

Experience Life™

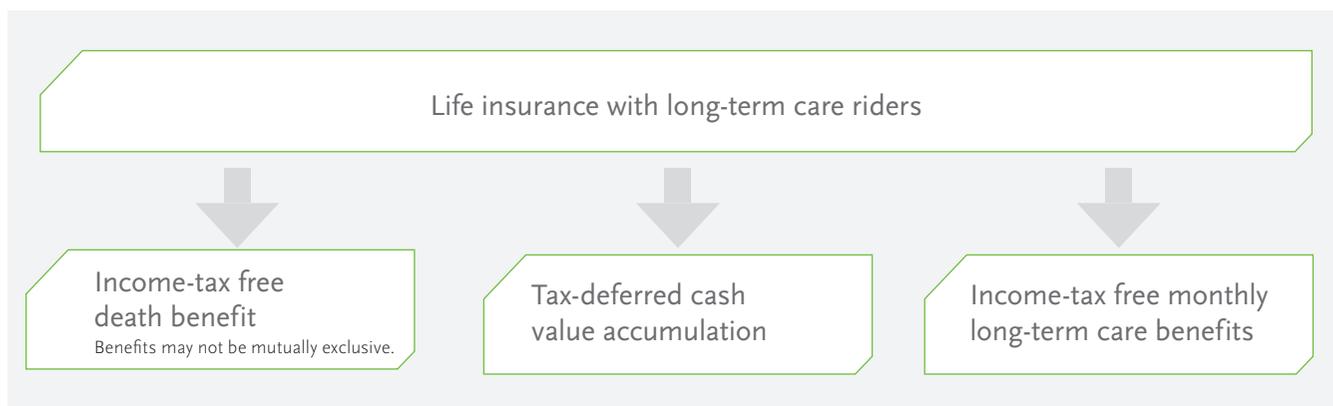
Life is about choice...and about protecting your ability to choose

Your goal:

You want a strategy that pays a benefit to your family if you die prematurely plus a way to pay for potential long-term care costs, without liquidating other assets.

A potential solution:

Permanent life insurance with long-term care riders.



Life insurance with Long-term Care Riders – how it works:

- For an additional premium you can add long-term care riders to your life insurance policy.
- At the time you purchase your life insurance you are also underwritten for the long-term care.
- Eligibility begins when you are certified as being chronically ill or having a severe cognitive impairment.
- Once you have incurred long-term care expenses, you can access your policy death benefit as reimbursement for those expenses.
- Benefits are payable monthly and are based on a percentage amount and for the length of time chosen by you at purchase.
- If you do not use your entire death benefit for LTC expenses, your family receives the remaining death benefit income-tax free at your death.

For additional information, contact:

Agency Name

Agentname Here, CPA 0795465
123 Street Address, Suite 123ab
Cityortown, ST 12345
123-456-7890 • 123 456-7890
agentname@nlvmail.com
www.webaddress.com

Life Insurance with riders that provide living benefits

¹ Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event.

National Life's Accelerated Care Rider -- Advanced Benefits Rider in Kansas and Oregon, form series 7802, is only available on National Life policies. This rider is not available in CO, CT, FL, HI, IN, KY, MA, NH, NJ, NY, WA, WI.

LSW's Long Term Care Rider (Accelerated Death Benefits for Long-Term Care Rider in Texas and Maryland), form series 8096(0899) is only available on LSW policies. This rider is not available in CT, FL, HI, KS, MA, MN, MT, ND, NH, NJ, OR, VT, WA.

Each payment of Accelerated Care Benefits represents an early payment of part of the Death Benefit of your life insurance policy. We will reduce the amount of life insurance coverage provided by the policy by the amount of each Accelerated Care Benefit paid. Because the total Death Benefit includes any paid up additions, one year term insurance provided by a Flex Term Rider, and any terminal dividend, all of these elements of the life insurance coverage will be reduced with each and every payment of Accelerated Care Benefits.

If there is an outstanding loan on the policy, part of each Accelerated Care Benefit payment must be used to pay off a portion of that loan. For example, if the Death Benefit is reduced by 2%, the Accelerated Care Benefit payment must be used to pay off 2% of the outstanding loan. This means that the money you collect from the Company will be reduced by the loan repayment amount. As the Death Benefit of your life insurance policy is reduced, the premium you must pay for this insurance is reduced, too. The cash surrender value of the life insurance policy is also reduced as the Death Benefit is prepaid. These insurance riders have exclusions, limitations, reductions of benefits, and/or terms under which the rider may be continued in force or discontinued. For costs and complete details of the coverage, call or write your agent or company.

National Life Home Office: One National Life Drive, Montpelier, Vermont 05604 • Telephone: 802-229-3333 • www.nationallife.com

LSW Home Office: 1300 West Mockingbird Lane, Dallas, Texas 75247 • Telephone: (800)579-2878 • www.lifeofsouthwest.com

National Life Group® is a trade name of National Life Insurance Company and its affiliates. Each company of National Life Group is solely responsible for its own financial condition and contractual obligations. Life Insurance Company of the Southwest is not an authorized insurer in New York and does not do any insurance business in New York.

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