

SERFF Tracking Number: UTAC-125840166 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 40420
Company Tracking Number: GASB-12-0010
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: LTCi Advertising/GASB-12-0010

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Long Term Care Insurance SERFF Tr Num: UTAC-125840166 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 40420
Sub-TOI: LTC03I.001 Qualified Co Tr Num: GASB-12-0010 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler
Author: Jackie Cunningham Disposition Date: 11/03/2008
Date Submitted: 10/01/2008 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LTCi Advertising Status of Filing in Domicile: Pending
Project Number: GASB-12-0010 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: 11/03/2008
State Status Changed: 11/03/2008 Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

The enclosed Long Term Care Insurance advertisement is for your review and approval. The advertisement is new and not intended to replace any form previously approved by your department. The advertisement will be used by our agents to market long term care insurance policies that have been approved in your state.

To the best of my knowledge and belief, this submission complies with all statutes, rules and regulations concerning insurance in your state.

SERFF Tracking Number: UTAC-125840166 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number: 40420
 Company Tracking Number: GASB-12-0010
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Long Term Care Insurance
 Project Name/Number: LTCi Advertising/GASB-12-0010

Company and Contact

Filing Contact Information

Melissa MacLaurin, Compliance Analyst mmaclaurin@gafri.com
 11200 Lakeline Blvd Ste 100 (512) 807-4794 [Phone]
 Austin, TX 78717

Filing Company Information

Great American Life Insurance Company CoCode: 63312 State of Domicile: Ohio
 11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance
 Company
 P.O. Box 559002
 Austin, TX 78755-9002 Group Name: State ID Number:
 (800) 880-8824 ext. [Phone] FEIN Number: 13-1935920

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: 1 form x \$25
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$25.00	10/01/2008	22861135

SERFF Tracking Number: UTAC-125840166 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 40420
Company Tracking Number: GASB-12-0010
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: LTCi Advertising/GASB-12-0010

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	11/03/2008	11/03/2008

SERFF Tracking Number: *UTAC-125840166* *State:* *Arkansas*
Filing Company: *Great American Life Insurance Company* *State Tracking Number:* *40420*
Company Tracking Number: *GASB-12-0010*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Long Term Care Insurance*
Project Name/Number: *LTCi Advertising/GASB-12-0010*

Disposition

Disposition Date: 11/03/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UTAC-125840166 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 40420
Company Tracking Number: GASB-12-0010
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: LTCi Advertising/GASB-12-0010

Item Type	Item Name	Item Status	Public Access
Form	LTC Letter	Filed	Yes

SERFF Tracking Number: UTAC-125840166 State: Arkansas
 Filing Company: Great American Life Insurance Company State Tracking Number: 40420
 Company Tracking Number: GASB-12-0010
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Long Term Care Insurance
 Project Name/Number: LTCi Advertising/GASB-12-0010

Form Schedule

Lead Form Number: GASB-12-0010

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	GASB-12-0010	Advertising	LTC Letter	Initial			GASB-12-0010.pdf



[Agent Address1]
[Address2]
[City State Zip]

Dear [name],

Fact:

- Odds that you will use your home insurance: 5 in 100 ¹
- Odds that you will use your auto insurance: nearly 7 in 100 ²
- Odds that, if age 65 or over, you will be a resident in a nursing home: More than 2 in 5 ³

We all have home and auto insurance, but with such an increased likelihood of need, have you considered Long-Term Care (LTC) Insurance? If not, here are some additional facts:

Medicare can help, but...

- Custodial care and assisted living are not covered
- Only a maximum of 100 days of skilled care is covered when you have additional coverage through a Medicare Supplement policy

What about other government sources?

- Medicaid will only help after your assets are valued below the national poverty level (poverty status varies by state)
- Penalties may apply to people who try to transfer assets to become eligible for Medicaid
- It is possible you will not be able to choose where you receive care

As a current policy owner within the Great American Senior Benefits family of companies, we want to let you know about Great American Life Insurance Company® and their Flexible Benefit LTC policy*. This tax qualified policy can help individuals and families maintain their independence and quality of life when Long-Term Care is needed.

Contact our office at [817-570-7900] and a licensed agent can answer your questions about this ever increasing important coverage. We also have additional LTC policies available from other companies that can typically provide coverage for individuals who have been previously denied LTC coverage. Contact our office for more information on these policies and a no obligation or payment eligibility pre-screen.

Regards,

Your Great American Senior Benefits Representative

*Policy Form 4LTCIP0001 and 4LTCIP0002 (may vary by state). Underwritten by Great American Life Insurance Company. This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write your insurance agent or the company.

¹ Homeowner Insurance Losses, 2002-2006 – ISO International Organization for Standardization, <http://www.iii.org/media/facts/statsbyissue/homeowners>

² Passenger Auto Insurance Losses, 2004-2006 – Highway Loss Data Institute, <http://www.iii.org/media/facts/statsbyissue/auto>

³ Health, United States, 2007 - US Dept of Health & Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics

Neither Great American Supplemental Benefits, its family of companies nor its agents are connected with or endorsed by the United States government or the federal Medicare program.

SERFF Tracking Number: *UTAC-125840166* *State:* *Arkansas*
Filing Company: *Great American Life Insurance Company* *State Tracking Number:* *40420*
Company Tracking Number: *GASB-12-0010*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Long Term Care Insurance*
Project Name/Number: *LTCi Advertising/GASB-12-0010*

Rate Information

Rate data does NOT apply to filing.