

SERFF Tracking Number: LFCR-125939246 State: Arkansas
Filing Company: Minnesota Life Insurance Company State Tracking Number: 41090
Company Tracking Number: A03000-0808 NEW MAIN BROCHURE 11-08
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ML7500P-AR
Project Name/Number: /

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: ML7500P-AR

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: LFCR-125939246 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 41090

Co Tr Num: A03000-0808 NEW

State Status: Approved-Closed

MAIN BROCHURE 11-08

Co Status:

Reviewer(s): Marie Bennett

Author: Smith Darlene

Disposition Date: 12/19/2008

Date Submitted: 12/10/2008

Disposition Status: Approved

Implementation Date:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/19/2008

State Status Changed: 12/19/2008

Corresponding Filing Tracking Number:

Filing Description:

Advertising Filing

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Company and Contact

Filing Contact Information

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

Karina Amaral, Compliance Analyst 1 -

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Advertising

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

Filing Company Information

Minnesota Life Insurance Company CoCode: 66168 State of Domicile: Minnesota
Long Term Care Administrative Office Group Code: 869 Company Type:
P.O. Box 4243
Woodland Hills, CA 91365-4243 Group Name: State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 41-0417830

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$25 per form x 4 forms = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Minnesota Life Insurance Company	\$100.00	12/10/2008	24460156

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	12/19/2008	12/19/2008

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Implementation Date:

Status: Approved

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	Sales Track Brochure		Yes
Form	Features and Benefits Brochure		Yes
Form	Fact Sheet		Yes
Form	#10 Client Brochure		Yes

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Form Schedule

Lead Form Number: A03695-1008

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A03695-1008	Advertising	Sales Track Brochure	Initial		0	A03695-1008 Sales Track Brochure F69563 final 11-14-08.pdf
	A03000-0808	Advertising	Features and Benefits Brochure	Initial		0	A03000-0808 F&B Brochure F63561 final 11-14-08.pdf
	A03128-0808	Advertising	Fact Sheet	Initial		0	A03128-0808 Fact Sheet F63695 final 11-14-08.pdf
	A03441-0908	Advertising	#10 Client Brochure	Initial		0	A03441-0908 #10 Client Brochure F63619.pdf

What happens when ‘What if?’ becomes ‘What now?’



The purpose of this material is the solicitation of insurance.

MINNESOTA LIFE

A Securian Company



Thinking about the financial future

When preparing for the future, most people think about:

- Retirement strategies
- Estate preservation
- Charitable giving
- Leaving a legacy for their family

Most people also believe they will live a long, healthy and active life. And many will. However, people often choose not to believe that they may become frail and need care.

But what impact would requiring care have on your family and finances?

-Do you have a family member or close friend who required long-term care?

-What was the impact to the family, both emotionally and financially?

-What type of care did they require and for how long?

Asking yourself the right questions

For many, the thought of growing older and needing care can be daunting. People often think a lot about who will provide care. Relying on friends and family can appear to be an obvious solution. They want to be able to assume that their children will always be there in our time of need. And they likely will.

However, instead of focusing on who will provide that care, you should focus on the consequences providing care could have on you and your family. Providing care to an individual can be both emotionally and physically devastating on the caregiver.

Have you had a discussion with your family to determine what their concerns might be?

-How will care be shared equally if you have more than one person you seek as a caregiver?

-How will the changes in caregivers' lifestyles impact their families?

-How will you address the change in role from parent and child to caregiver and care receiver?

Having a long term care strategy may help you maintain your relationship with your loved ones as family, not caregivers. It can also help protect your retirement savings and income so you and your family can maintain your desired lifestyle and financial obligations.

Without a strategy, you may be forced to reallocate funds to finance your care or make drastic changes to lifestyle and living arrangements.





Creating a strategy

Starting to prepare a long term care strategy can be difficult and emotional. We often have impressions of what long term care means.

What have you heard about long term care?

While government programs assist in some portion of the cost of care, the programs are not designed to cover the entire cost, provide coverage for the needed length of time, or pay for care in a place other than a skilled nursing facility. For this reason, many choose to rely on their personal assets or savings to cover the cost.

But what happens when the savings and assets run out?

Understanding that long term care is much more than being confined to a skilled nursing facility will help develop a strategy that meets you and your family's expectations. When developing a strategy, many other things should also be considered:

- *Who do you want to provide your care?*
- *Where would you like to receive care?*
- *If you are married, do you hope to receive care together or are you comfortable being separated?*
- *With whom should you discuss your plans?*

The answers to these questions may have an impact on the cost of your care, should a need arise. If you choose not to prepare for the expense of long term care, you may be risking your retirement savings, personal assets and family relationships.



Protecting what's important

Long Term Care insurance is a privately funded insurance plan that provides benefits which may cover all or a portion of the expenses associated with providing certified custodial care. Care may be received either at home or in a facility.

While Long Term Care insurance does help protect your assets, the most important asset it protects is your family.

Long Term Care insurance allows your loved ones to provide better care to you, for a longer period of time, allowing you to remain in the community as long as possible. It will help pay for the types of services that your family will find most stressful, time consuming and emotionally difficult.

In addition to helping protect your retirement assets, Long Term Care insurance helps protect the income generated from the assets, making it easier it to support your current lifestyle and keep your commitments.

For more information on how to begin preparing a long term care strategy, please contact a licensed Minnesota Life representative/agent.

Coverage provided by Policy Forms ML7500P et al. (In ID, ML7500P-ID, in NC ML7500P-NC, in PA, ML7500P-PA, & in TX ML7500P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your representative/agent. A representative/agent may contact you.

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A Securian Company
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A03695-1008

LTC Guard

Long Term Care Insurance from Minnesota Life Insurance Company



Protection for you
and your family

The purpose of this material is the solicitation of insurance.

MINNESOTA LIFE

A Securian Company



Planning ahead for your Long Term Care (LTC) needs

You may be in good health now, but if there was a strong chance you could need long term health care in the future, wouldn't you want to prepare now for that possibility?

When we are healthy, we tend to think of these issues as “something that happens to other people.” While this may be true, sometimes we are those other people. To help protect your lifestyle and financial future, Minnesota Life Insurance Company (Minnesota Life) offers an insurance policy called LTC Guard that can provide for your long term care at a facility or in your home.

Offering you peace of mind knowing that ...

- *you can help avoid the financial burden on your family members*
- *you can help prevent long term care expenses from draining your retirement assets and other savings*
- *you, or you and your spouse, can be cared for in your home*
- *you won't need to completely depend on Medicaid or other services*

Putting you in control

LTC Guard lets you customize your plan according to your needs and within your budget. *How much do I need? How long should it last? Can I stay at home?*

LTC Guard answers these questions by letting you decide which benefits and features are important to you. You can choose nursing and assisted living facility care, or home and community based care (HCBC) if you wish to stay at home.

Customized for your needs

You can tailor your plan to fit your lifestyle. Design your coverage to maintain your independence, specific to the lifestyle you and your family have come to enjoy.

Your basic coverage will provide a **Nursing Care Benefit**¹ that pays a daily benefit for each day of Nursing Care you receive at a Nursing Care or Assisted Living Facility.

Home and Community Based Care (HCBC) Benefits

For an additional premium, HCBC gives you the option of receiving care in your home and maintaining your current lifestyle. This benefit will help pay for the costs of services provided by a certified or licensed home care agency, or an independent home health caregiver. This benefit also includes adult day care and caregiver training.

The following benefits are also included in your base policy:

- **Bed Reservation** reserves your space in a nursing care facility should you leave temporarily. While you are absent, a daily benefit will continue to be paid for up to 60 days per calendar year.
- **Hospice Care Benefit** provides benefits for a program of care to meet your needs in case you become terminally ill. Any applicable elimination period is waived for the first 90 days of care. Both Nursing Care and HCBC benefits are available.
- **Caregiver Training Benefit** helps pay for training by a health care professional provided to an unpaid member of your family, a friend or other person who may help care for you in your home.
- **Respite Care Benefit** allows your primary caregiver to take a vacation (up to 30 days per calendar year) by paying for services from an alternative caregiver.

¹Nursing Care Only coverage is not available in OR, PA, RI & VT.



Personal support services

As part of your policy, the following services are available at **no additional charge**:

Optional Personal Care Advisor

You are encouraged to speak to a Personal Care Advisor about your long term care by calling the toll-free number shown on the Policy Schedule. This is a free service that can help answer the following types of questions:

- *Eligibility for benefits*
- *Appropriate level of care*
- *Availability of facilities and other care and service resources in your area*
- *Any questions you have about a claim for benefits*

Optional Care Coordination

Your policy also provides Optional Care Coordination through the services of a Registered Nurse. This individual can:

- *Assess and coordinate appropriate care and services*
- *Provide assistance in developing a Plan of Care*
- *Maintain a continuing role in arranging and monitoring services*
- *Assist with necessary claims documentation*



Additional coverage

Optional coverage can be added to your policy for an additional premium. These options are called “riders,” and adding any of these to your policy can provide layers of protection to your plan.

HCBC Indemnity Benefit Rider changes your HCBC benefit from reimbursement to indemnity where the full daily benefit amount is paid regardless of the actual expenses if one dollar of covered expenses is incurred.

First Day HCBC Benefit Rider allows benefits for HCBC to begin on the first day of the claim.

Monthly HCBC Benefit Rider changes the benefit from a daily maximum to a monthly maximum for expenses incurred during a calendar month, up to your daily benefit times the actual number of days in that calendar month.

HCBC Waiver of Premium Benefit Rider² waives premium after you receive benefits for HCBC. Under joint coverage, premiums are waived for both insureds even if only one insured is eligible for benefits.

Inflation Protection Riders help your policy keep pace with the rising costs of long term care:

- **Compound Benefit Increase Rider** increases the daily benefit amount by five percent of the previous year’s daily benefit amount.
- **Simple Benefit Increase Rider³** increases the daily benefit amount each year by five percent of the original daily benefit amount at the time your policy was issued. You can only apply for the Simple Benefit Increase Rider if you review and reject the Compound Benefit Increase Rider.

Shortened Benefit Period Nonforfeiture Rider: If your policy has been in force for at least three years and lapses due to non-payment of premium, coverage will continue and benefits will be equal to the total amount of premiums paid.

Full Return of Premium Rider: If your policy remains in force, this option allows for the total premiums paid for the policy and all riders to be paid to your beneficiary upon your death (second to die under joint coverage), regardless of deductions taken for benefits received.

Restoration of Benefits Rider for benefit periods other than lifetime, your benefit amount can be restored if you are not paid benefits for a period of 180 consecutive days. Benefits can be restored up to twice the original benefit amount selected.

Shared Benefit Amount: At the time of application for joint coverage, you may select a Shared Benefit Amount providing an additional two pools (one for HCBC and one for facility care) of benefits for access by either insured in the event one or each of you exhaust your benefit amount payable.

Costs vary based on issue age, premium payment option, elimination period and benefit period. Make sure to ask your Minnesota Life representative/agent for more detailed information about these riders.

²In CT, this benefit is included in the base policy when HCBC is included.

³Not available in WI. You can only apply for the Simple Benefit Increase Rider if you review and reject the Compound Benefit Increase Rider.



Eligibility for payment of benefits

You will be eligible for LTC Guard benefits if within the previous 12 months you have been certified by a Licensed Health Care Practitioner (a physician, a registered nurse or licensed social worker) as:

- *Being unable to perform, without substantial assistance, at least two "Activities of Daily Living" for an expected period of at least 90 days due to the loss of functional capacity. Activities of Daily Living include eating, bathing, toileting, continence, dressing, and transferring; or*
- *Having a severe cognitive impairment.*

The expected 90 day period for loss of functional capacity does not establish a waiting period beyond any Elimination Period (see below) selected before benefits become payable under the policy.

Elimination Period is the number of days you must receive nursing care in a nursing care facility or assisted living facility, or the number of days you must receive HCBC, or any combination of these, before benefits become payable under the policy. With LTC Guard, the waiting period can be 0, 30, 90 or 180⁴ days, whatever best fits your needs.

For an additional premium, you may select the **Calendar Day Elimination Period** option. Under this option, if you receive Nursing Care or HCBC at least once during any seven-day period (Sunday through Saturday), seven calendar days will be credited toward satisfaction of your Elimination Period.

Other features

Daily Benefit Amounts: You have the flexibility to choose your own Daily Benefit, up to \$300 per day. This policy pays the full Daily Benefit amount for nursing and assisted living facility care and reimburses your actual expenses incurred up to the full Daily Benefit amount you select for HCBC. Before you decide which Daily Benefit amount is best for you, we suggest you research the costs of different long term care facilities in your area.

Plan Maximums lets you choose the length of time you would like to receive long term care benefits, either two, three, five years, or for your lifetime.

Dual Pool Benefit Approach gives you two benefit pools to choose from.

- The **Nursing Care benefit** pool pays the daily benefit selected, regardless of the expenses incurred.
- The **HCBC benefit** pool pays your actual expenses incurred, up to the Daily Benefit selected.

Waiver of Premium: Premium payments for the policy are waived after you are confined in a nursing care or assisted living facility and you are receiving benefits under your policy. Under joint coverage, premiums are waived for both insureds even if only one insured is receiving benefits.

⁴The 180-day elimination period is not available in CT, SD & VT.





Premium Payment Options: You may also select to have your coverage paid-up after either 10 or 20 years. With these options, you may pay premiums for either 10 or 20 years, at which point your policy will be completely paid up and no further premiums will be due.

Joint Coverage⁵ premium discount of up to 80 percent is available for any two people who live in the same household.

Coverage Outside of the United States Benefit: If you are eligible for benefits, your policy will provide you with up to 30 days of coverage per year outside the United States, its territories, or Canada.

Alternative Plan of Care: If you, your licensed health care practitioner and the company agree on an alternative plan, benefits may be paid for medical alternatives and changes that you may need to make to your home, such as installing special lifts and ramps, which can help improve your quality of life during your care. This feature is not available for providing HCBC benefits on Nursing Care only policies.

LTC Guard is **guaranteed renewable for life**. This means that as long as you pay your premiums on time, we will never cancel, refuse to renew or place restrictive riders on your coverage after it has been issued. We can increase the premium only if we make the same adjustments for all policies in your class. LTC Guard is intended to be a **tax-qualified LTC insurance policy**, which could provide great tax benefits to individuals and business owners who purchase this coverage.

⁵ Referred to as Additional Insured Coverage in NJ.

Now is the time to evaluate your needs and make the right choices for the future. For security and peace of mind, choose LTC Guard. Talk to your Minnesota Life representative/agent to learn how LTC Guard can be your number one LTC resource.



LIMITATIONS AND EXCLUSIONS

Benefits will not be paid and the Elimination Period will not be satisfied for any confinement, care, treatment or service(s):

- Provided to you by a person in your Family;
- Provided outside the United States or its territories, or Canada, except that we will provide benefits outside the United States or its territories, or Canada, for up to 30 days per calendar year;
- For which you have no financial liability or that is provided at no charge in the absence of insurance;
- Provided in facilities operated primarily for the treatment of alcoholism or drug addiction;
- Provided in facilities operated primarily for the treatment of mental or nervous disorders. However, this shall not operate to exclude coverage for loss which results from Alzheimer's or any other demonstrable organic disease such as senile dementia; or
- For any claim, bill or other demand or request for payment for health care services provided and determined to be furnished as a result of a referral prohibited by Section 1-302 of the Health Occupations Article (MD only); or
- Providing duplication of benefits provided under a Motor Vehicle Responsibility Law (PA only).

Limitations and exclusions may vary by state.

NON-DUPLICATION OF BENEFITS

Benefits are not payable under the policy for:

(a) Expenses incurred for HCBC (if covered under the policy) to the extent that such expenses are reimbursable under Medicare or **(b)** would be so reimbursable but for the application of a deductible or coinsurance amount; or

For any other state or federal worker's compensation plan, or other governmental program except (Medicaid).

For purposes of satisfying the elimination period, days on which you meet the requirements for eligibility for the payment of benefits, but coverage is excluded due to the nonduplication of benefits provision, will count toward satisfaction of the Elimination Period.

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The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney or tax advisor regarding the tax implications of purchasing long term care insurance.

This brochure is not a contract. It is intended solely to provide a general description of the LTC Guard policy. Policy provisions and benefits may vary from state to state, and some of the benefits described here may not be available in your state. Please refer to the special state supplement (if applicable) enclosed within this brochure to describe any variations for your state. Your Outline of Coverage will provide you with a brief summary of coverage, but only the actual policy contains the governing contractual provisions.

MINNESOTA LIFE

Minnesota Life Insurance Company

Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office
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A03000-0808



Long term care insurance

LTC Guard from Minnesota Life assures important benefits if the need for long term care arises

- Lifestyle options that help you maintain your independence
- Protection of your income and savings
- Comfort in knowing your care will not be a burden on your family

LTC Guard puts you in charge of your long term care

General Information	
Available Issue Ages	40 – 84 Age nearest birthday
Joint Discount 1	Yes
Benefit Periods	2, 3, or 5 years, and Lifetime
Premium Payment Options	Lifetime, 10 Pay, 20 Pay
Elimination Period	0, 30, 90, 180 ²
Pre-existing Conditions	None
Rate Classifications	Preferred Select, Preferred, Standard
Restoration of Benefits	Available for additional premium
Daily Benefit Range	\$40 ³ - \$300
Benefit Eligibility	The insured will be eligible for benefits if the insured has satisfied the Elimination Period and if within the previous 12 months the insured has been certified by a Licensed Health Care Practitioner as: (1) being unable to perform, without substantial assistance, 2 of 6 ADLs for a period of 90 days; or (2) having a severe cognitive impairment
Optional Care Coordinator or Optional Personal Care Advisor	Yes, at no additional cost to the insured
Alternative Plan of Care	Yes. The alternative plan of care is not available for providing HCBC benefits on nursing care only policies
Coverage Outside U.S.	Up to 30 days per calendar year
Nursing Care Benefit ⁴	
Benefits provided for confinement in a Nursing Care or Assisted Living Facility	Daily benefit as shown on the policy schedule Skilled, intermediate or custodial care
Bed Reservation	Up to 60 days per calendar year
Respite Care	Up to 30 days per calendar year
Waiver of Premium	Yes
Home & Community Based Care (HCBC) Benefit ⁵	
Adult Day Care & Home Health Care	Reimbursement of actual daily charges incurred up to the full daily HCBC benefit selected
Respite Care	Reimbursement of actual daily charges incurred up to 30 days per calendar year
Caregiver Training Benefit	Yes
Coordination of Benefits under Home and Community Based Care (HCBC)	No coverage for expenses reimbursable under Medicare, Medicare deductibles or copays will count toward Elimination Period

¹ Referred to as Additional Insured Coverage in NJ.

² The 180 day Elimination Period is not available in CT, SD, & VT.

³ \$50 minimum in OR; \$60 minimum in WI; \$100 minimum in SD.

⁴ Nursing Care Only coverage not available in OR, PA, RI & VT.

⁵ Available for additional premium.

Hospice Care Benefit	
Hospice Care for First 90 days	Daily benefit or actual charges incurred depending on policy Elimination Period waived for the first 90 days of qualified long term care services for hospice care
Continued Hospice Care	After 90 days Daily Benefit or Actual Charges (depending on the policy chosen) will be paid after Elimination Period shown on Policy Schedule is satisfied
Riders Available for Additional Premium	
HCBC Indemnity Benefit Rider	Shortened Benefit Period Nonforfeiture Rider
HCBC First Day Coverage Rider	Full Return of Premium Rider
Monthly HCBC Benefit Rider	Restoration of Benefits Rider
HCBC Waiver of Premium Benefit Rider⁶	Shared Benefit Amount Rider
Simple Benefit Increase Rider	Calendar Day Elimination Period Option
Compound Benefit Increase Rider	
Additional Options	
10 Year Premium Payment Option	20 Year Premium Payment Option

Our toll free number for policy service and claims is 888-505-9817

This information is meant to help you understand LTC Guard, not as a device to compare with other products. The amount of benefits provided will depend upon the benefits selected and the premium will vary as such.

⁶ In CT, this benefit is included in the base policy when HCBC is included.

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Benefits will not be paid and the Elimination Period will not be satisfied for any confinement, care, treatment or service(s):

- Provided to you by a person in your Family;
- Provided outside the United States or its territories, or Canada, except that we will provide benefits outside the United States or its territories, or Canada, for up to 30 days per calendar year;
- For which you have no financial liability or that is provided at no charge in the absence of insurance;
- Provided in facilities operated primarily for the treatment of alcoholism or drug addiction;
- Provided in facilities operated primarily for the treatment of mental or nervous disorders. However, this shall not operate to exclude coverage for loss which results from Alzheimer's or any other demonstrable organic disease such as senile dementia; or
- For any claim, bill or other demand or request for payment for health care services provided and determined to be furnished as a result of a referral prohibited by Section 1-302 of the Health Occupations Article (MD only); or
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Benefits are not payable under the policy for:

- Expenses incurred for HCBC (if covered under the policy) to the extent that such expenses are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or
- For any other state or federal worker's compensation plan, or other governmental program except (Medicaid).
- In NC, occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act but only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.

For purposes of satisfying the Elimination Period, days on which you meet the requirements for eligibility for the payment of benefits, but coverage is excluded due to the non-duplication of benefits provision, will count toward satisfaction of the Elimination Period.

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LTC Guard

Long Term Care insurance from
Minnesota Life Insurance Company

Protect your most
valuable asset...
your family

Stockphoto™

*The purpose of this material
is the solicitation of insurance.*

MINNESOTA LIFE

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Americans have never lived longer, healthier lives. The average life expectancy has steadily increased since the early 20th century. But for some, living longer means challenges which impact life in many ways.

Have you thought about the impact of needing long term care could have on family members or loved ones?

We hope our families will be there for us in our time of need. Most families will do almost anything for each other because they love one another. But the consequences to a family's health and financial situation when they take on the potential burden of providing care must be considered.

It is in our nature to think that 'other people' will be the ones that require care. "It will never happen to me," we tell ourselves over and over again. However, sometimes we are those 'other people' and it happens to us or someone we are close to.



Without adequate long term care planning, the physical and emotional cost of providing care can possibly have devastating effects on our families, potentially draining any personal savings or retirement assets.

In order to maintain as much independence as possible, plan now for a potential health-care needs. Take control of the life you wish to lead.

A Solution to Your Long Term Care Needs

LTC Guard from Minnesota Life Insurance Company (Minnesota Life) offers coverage with important features and benefits to help you should a long term care need arise. This coverage may help reduce the financial and emotional burden on family members if you should require long term care.

Whether you prefer to receive care in your home, an assisted-living facility or a nursing home – LTC Guard can help you prepare for all possibilities. This coverage promotes more independent living through these important services.



Standard Benefits

Home and Community Based Care (HCBC)¹

- Adult Day Care & Home Health Care
- Respite Care Benefit
- Caregiver training benefit

Nursing Care²

- Bed Reservation
- Respite Care
- Waiver of Premium

Hospice Care

- Hospice Care for first 90 days

Optional Benefits³

- Monthly HCBC Benefit
- First Day HCBC
- HCBC Waiver of Premium
- Simple/Compound Benefit Increase^{3a}
- Full Return of Premium^{3b}
- Shared Benefits
- Limited Pay Options



Additional Benefits

LTC Guard can be your joint coverage solution, with up to an 80 percent discount on the younger insured. This applies for any two people living in the same household.⁴

While you are insured under LTC Guard, we encourage you to take advantage of an Optional Personal Care Advisor and Optional Care Coordination. These services are available at no additional cost. A Care Coordinator may work with you and your loved ones to develop a Plan of Care, locate local resources, determine the appropriate level of care, assist with necessary claims documentation and answer questions you may have about benefits.

¹Available for additional premium.

²Nursing Care Only coverage not available in OR, PA, RI & VT.

³Available for additional premium.

^{3a}You can only apply for the Simple Benefit Increase Rider if you review and reject the Compound Benefit Increase Rider.

^{3b}In TX, referred to as the Full Refund of Premium Rider.

⁴Referred to as Additional Insured coverage in NJ.

As with life insurance, it is typically more economical to purchase Long Term Care insurance early. Costs rise as you age, and your insurability may diminish as you grow older and your health changes. Contact your financial advisor today to have a discussion on long term care planning and whether Long Term Care insurance is a good solution to protect you and your family.

Coverage provided by Policy Forms ML7500P et al. (In ID, ML7500P-ID, in NC ML7500P-NC, in PA, ML7500P-PA, & in TX ML7500P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent. An agent may contact you.



LIMITATIONS AND EXCLUSIONS

Benefits will not be paid and the Elimination Period will not be satisfied for any confinement, care, treatment or service(s):

- *Provided to you by a person in your Family;*
- *Provided outside the United States or its territories, or Canada, except that we will provide benefits outside the United States or its territories, or Canada, for up to 30 days per calendar year;*
- *For which you have no financial liability or that is provided at no charge in the absence of insurance;*
- *Provided in facilities operated primarily for the treatment of alcoholism or drug addiction;*
- *Provided in facilities operated primarily for the treatment of mental or nervous disorders. However, this shall not operate to exclude coverage for loss which results from Alzheimer's or any other demonstrable organic disease such as senile dementia; or*
- *For any claim, bill or other demand or request for payment for health care services provided and determined to be furnished as a result of a referral prohibited by Section 1-302 of the Health Occupations Article (MD only); or*
- *Providing duplication of benefits provided under a Motor Vehicle Responsibility Law (PA only).*

Limitations and exclusions may vary by state.

NON-DUPLICATION OF BENEFITS

Benefits are not payable under the policy for:

- *Expenses incurred for HCBC (if covered under the policy) to the extent that such expenses are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or*
- *For any other state or federal worker's compensation plan, or other governmental program except (Medicaid).*
- *In NC, occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act but only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.*

MINNESOTA LIFE

Minnesota Life Insurance Company

A Securian Company

Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office

P.O. Box 4243, Woodland Hills, CA 91365-4243

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DOFU 12-2008

A03441-0908

SERFF Tracking Number: LFCR-125939246 State: Arkansas
Filing Company: Minnesota Life Insurance Company State Tracking Number: 41090
Company Tracking Number: A03000-0808 NEW MAIN BROCHURE 11-08
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ML7500P-AR
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LFCR-125939246 State: Arkansas
Filing Company: Minnesota Life Insurance Company State Tracking Number: 41090
Company Tracking Number: A03000-0808 NEW MAIN BROCHURE 11-08
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ML7500P-AR
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

12/09/2008

Comments:

Attachment:

AR cover 12-04-08.pdf

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MINNESOTA LIFE
A Minnesota Mutual Company

December 4, 2008

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

RE: MINNESOTA LIFE INSURANCE COMPANY – NAIC # 66168
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form ML7500P-AR et al. ---

A03695-1008	Sales Track Brochure
A03000-0808	Features and Benefits Brochure
A03128-0808	Fact Sheet
A03441-0908	#10 Client Brochure

Dear Mr. Shearer,

The enclosed advertising material is being submitted for your review and approval. This material will be used with Long Term Care Policy form ML7500-P-AR, et al., and is intended as an “invitation to inquire.”

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

Sincerely,



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