

SERFF Tracking Number: AEGJ-125281635 State: Arkansas
Filing Company: Transamerica Occidental Life Insurance Company State Tracking Number: 36868
Company Tracking Number: LTC700
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Web Site
Project Name/Number: Web Site/LTC700

Filing at a Glance

Company: Transamerica Occidental Life Insurance Company

Product Name: Web Site	SERFF Tr Num: AEGJ-125281635	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 36868
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: LTC700	State Status: Filed-Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Harris Shearer
	Author: Joan Shumaker	Disposition Date: 06/04/2008
	Date Submitted: 09/11/2007	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: Web Site	Status of Filing in Domicile: Not Filed
Project Number: LTC700	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments: Advertising not required to be filed in domicile
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/04/2008	
State Status Changed: 06/04/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Enclosed are the above-referenced materials. Each section of the web site has unique form numbers, as referenced above. Please note that this website can be reviewed on the web at <http://transamericaltc.com>.

We are filing the web site pages informationally because the web site does not discuss or solicit any policy currently offered by Transamerica Occidental Life. Rather, it offers valuable information in an easy to read and understandable format, where consumers can educate themselves and their families about long term care – what it is, what it costs,

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evaluate their own needs, and make decisions to financially plan for the future.

All sections of the web site are considered variable. For example, the press release area may be used to let people know when something is updated on the web, such as new statistics or links have been added. Links to government agencies may also change in the future.

If it is decided to pursue product offerings via the web site, we understand that we will need to file product-specific advertising for approval prior to launch.

We would appreciate receiving an acknowledgement of this filing. If you have any questions, please contact me at 800-553-7600, ext. 3363, or at jeshumaker@aegonusa.com.

Company and Contact

Filing Contact Information

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Hurst, TX 76053-3007 (817) 285-3394[FAX]

Filing Company Information

Transamerica Occidental Life Insurance CoCode: 67121 State of Domicile: Iowa
Company
P O Box 92106 Group Code: 468 Company Type:
Bedford, TX 76021 Group Name: State ID Number:
(800) 553-7600 ext. [Phone] FEIN Number: 95-1060502

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: 1 Web Site, multiple pages/sections

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Occidental Life Insurance Company	\$25.00	09/11/2007	15551889

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	06/04/2008	06/04/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Status	Note To Reviewer	Joan Shumaker	11/13/2007	11/13/2007
Status	Note To Reviewer	Joan Shumaker	10/12/2007	10/12/2007

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Item Type	Item Name	Item Status	Public Access
Form	Web Site		Yes

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Project Name/Number: Web Site/LTC700

Note To Reviewer

Created By:

Joan Shumaker on 11/13/2007 07:45 AM

Subject:

Status

Comments:

May I please have a status on this advertisement filing? I appreciate any information you can provide to me.

If I can answer any questions regarding this advertisement, please let me know.

Thank you.

Joan Shumaker

800-553-7600, ext. 3336

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Note To Reviewer

Created By:

Joan Shumaker on 10/12/2007 02:29 PM

Subject:

Status

Comments:

May I please have a status on this advertisement filing? I appreciate any information you can provide to me for my Compliance Staff Meeting.

Thank you.

Joan Shumaker

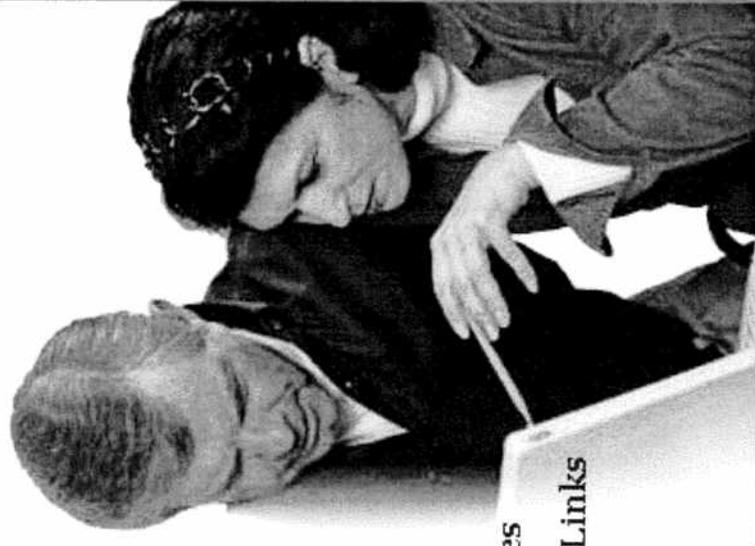
Advertising Manager

SERFF Tracking Number: AEGJ-125281635 State: Arkansas
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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTC700	Advertising	Web Site	Initial		0	ltc700 0907.pdf



- [Home](#)
- [About Us](#)
- [Info/FAQ](#)
- [Calculators](#)
- [Press Releases](#)
- [Resources & Links](#)
- [Contact Us](#)

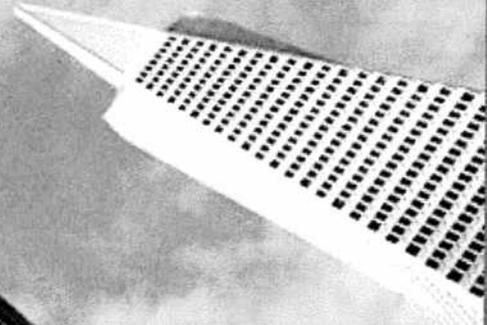
LONG TERM CARE INSURANCE

Each generation is living longer, fuller lives as we move towards healthier lifestyles and advances in medicine. As a result of living longer, there is at some point a greater chance of needing long-term care services. [Find Out More](#)



HOW MUCH WILL IT COST?

Planning ahead is important because the cost of long term care services often exceeds what the average person can pay from income and other resources. [Find Out More](#)



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About Us

With over 300,000 policies in force, the Long Term Care Division is a leader in the industry. Long term care policies provide insurance coverage to help meet the long term care needs of consumers during retirement, and cover a wide range of care and services.

We all have busy lives. Maybe you have just changed jobs, are helping one of your parents transition into a different living arrangement, are attending your child's high school functions or just sent your son or daughter off to college, or even just became a grandparent for the first time. Whatever life brings you today, long term care insurance can help to reduce the uncertainty of funding for long term care needs that may come along tomorrow. Long term care is a family matter. Professionals and agents who advise people about long term care insurance offer the education, guidance and support that is helpful when dealing with the needs and challenges that long term care situations may present.

Long term care insurance is designed to help you deal with some of the financial risk inherent in the costs associated with long term care needs. It is designed to afford you more control and freedom in planning or making care decisions and may help to reduce some of the financial stress tomorrow may bring. Since we're living longer, fuller lives today, Long Term Care insurance might be something you want to consider as part of your planning process.

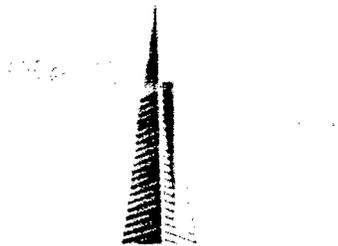
There are several factors to consider in deciding when is the right time to purchase a Long Term Care insurance policy. Since this is an insurance policy, you must qualify for the coverage. Both financial and health considerations are important. Assuming identical benefits, generally the younger you are, the less expensive the cost. But other factors are equally important, such as current health status and the ability to pay premiums that fit into your budget.

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Transamerica History

Transamerica began life in 1906 and soon became a branch of the Bank of America. In the 1950's, Congress passed a law prohibiting banks from owning non-banking entities and Transamerica was officially made an independent company once again. This established Transamerica as a major force in the life insurance business on the West Coast.



In 1972 the Transamerica Pyramid was completed, an architectural landmark in the heart of San Francisco's financial district. This pyramid acts as a metaphor reflecting the innovation and strength offered by Transamerica.

We remain dedicated to the level of service we originated over 100 years ago-providing individuals, families, and businesses with life and other insurance and investment products designed to help build, protect, and preserve hard-earned assets.

As we move ahead, we will continue to build on its rich history of providing consumers with exceptional insurance and financial products at competitive prices.

In 1999 we began a new chapter in our history when we became part of AEGON, one of the world's leading financial services organizations.

Recent News

- [August 31, 2007 — Transamerica Occidental Life Insurance Company Creates New Long Term Care Consumer Website](#)

— *Downloadable version available*

AEGON Insurance Group

We are members of the [AEGON Insurance Group](#), one of the top 50 largest public financial companies in the world ranked by assets.¹ The AEGON USA group of companies is ranked seventh in admitted assets in the U.S.²

The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

1. *"The World's 100 Largest Public Financial Companies,"* The Wall Street Journal, September 22, 2003
2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

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LTC700A

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Information & FAQ

Over the course of a lifetime, we save and invest to meet many goals. A comfortable retirement may include travel and time with loved ones and friends as we age gracefully and enjoy a long, full life.

With healthy lifestyles and advances in medicine, living longer is a real possibility but there may be a greater chance of needing long term care services. According to information provided by the U.S. Department of Health and Human Services, about 60 percent of individuals over age 65 will require at least some type of long term care services during their lifetime.^[1]

Long term care services can be expensive but there are choices for paying for these services should the need arise:

- Spend your savings and investments (paying out-of-pocket)
- Ask your family and friends to provide and pay for these services

- Rely on government programs to cover the cost of care
- Liquidate your assets (reverse mortgage)
- Purchase Long Term Care insurance

Who Pays For Long Term Care?

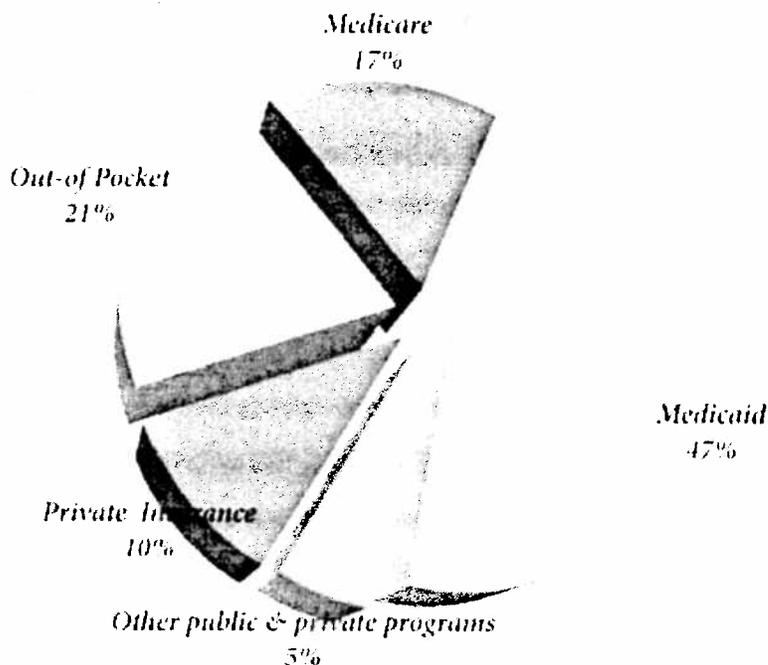


Chart 1.1 — Who Pays For Long Term Care? [\[source\]](#)

[back to the top ↑](#)

Your Savings and Investments

"... chances are pretty high that the longer a person lives, the more likely he or she will need some form of long-term care." *Long Term Care Insurance*. University of Maryland University College, North America Military Financial Education Center, April, 2007 [\[source\]](#)

Using your retirement savings and investments can present a risk to your financial plan. Even if there is a modest need for assistance, the cost could become significant. Based on information from the U.S. Department of Health and Human Services, a visit from a home health aide 3 times a week would cost about \$16,000 a year - based on 2006 average costs. You may not need assistance for 10, 20 or even 30 years from now. How much will the cost of care rise during this period?

[back to the top ↑](#)

Family and Friends

They want to help you in some measure because you have been there for them. You should consider the time commitment and financial impact your long term care needs may have on them. Family caregiving is already a fact for many Americans. Caregivers face challenges that affect not only their personal activities but also their work and career as well. Let them offer caregiving out of compassion instead of out of necessity.

[back to the top ↑](#)

Government Programs

Many Americans are surprised to learn that Medicare and most health insurance plans - including Medicare Supplement insurance - do not cover long-term care.^[2] Each program has specific rules for what types of services each covers, how long one can receive services, eligibility for coverage, and, in some cases, cost sharing.

Medicare will help pay for a limited skilled nursing facility stay, hospice care or home health care if you meet certain conditions. There is a limit of how many days Medicare will pay for these services. Visit www.medicare.gov for more detailed information regarding Medicare.

"Many Americans are surprised to learn that Medicare and most health insurance plans — including Medicare Supplement insurance — do not cover long-term care." *Own Your Future, Planning Guide for Long-Term Care*, U. S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, page 1, Publication number CMS-11026, December 2002.

For those with limited incomes, few assets and available resources, Medicaid is a joint federal and state government program to help pay your medical costs. If you have Medicaid, you may receive coverage for services such as nursing home and home health care - if you meet the eligibility requirements. Medicaid is managed by each state. To determine which state agency manages Medicaid in your state and obtain more information, visit www.govbenefits.gov.

If you are a veteran, the VA may provide long-term care for service-related disabilities or for certain eligible veterans. If you qualify, the benefits can provide financial assistance for some long term care costs. Co-pays may apply depending on your income level. Visit www.va.gov for additional information regarding veteran long term care benefits and eligibility requirements.

[back to the top ↑](#)

Reverse Mortgages

A reserve mortgage is a special type of home equity loan. You receive cash against the value of your home without selling it. You choose whether you want to receive a lump-sum payment, a monthly payment, or a line of credit. There are no restrictions on how you use reverse mortgage funds and they can be used towards long term care or a Long Term Care insurance policy. However, it is important to note that when you sell your home, no longer live in your home permanently, or when you die, you or your estate will have to repay the money back that you received from the reverse mortgage. You will also have to repay any interest and other fees. Sometimes there are limits on how much money you can borrow. The amount you borrow might not be enough to pay for your long term care needs.^[3]

[back to the top ↑](#)

Purchase Long Term Care Insurance

Long Term Care insurance allows you to transfer the risk of long term care costs to an insurance policy that is available immediately. Long Term Care insurance is not the right choice for everyone. The National Association of Insurance Commissioners (NAIC) publishes "A Shopper's Guide to Long-Term Care Insurance" which suggests whether Long Term Care insurance is right for you.

The benefits of purchasing Long Term Care insurance are many:

- Your earnings and investment portfolio is used to pay the policy premiums instead of the actual cost of care.
- Once you meet eligibility and policy requirements, benefits are immediately available to you.
- The benefits paid and applied towards long term care expenses are not considered taxable income if you purchase a TQ (tax-qualified) policy.
- Having a Long Term Care insurance policy in effect could provide you with an additional tax deduction, subject to your age, income and other factors.
- Your spouse/partner could continue to maintain the same standard of living if your earnings and investment portfolio are not needed to pay for long term care expenses.
- Your retirement portfolio is used for what it was designed to do — to help you enjoy your retirement.

Whichever method you choose to cover long term care services, it should address your concerns, fit your budget and provide the level of care you deserve, so it is the right plan for you.

For further assistance, the U.S. Department of Health and Human Services has a website (www.longtermcare.gov) dedicated to providing information, resources and links to help you and your family learn more about long term care planning and services.

[back to the top ↑](#)

FAQ

1. Why do I need another insurance policy? I already have Health Insurance, Life Insurance, and Car Insurance!

Long term care is expensive! The average cost for one year of nursing home care, in a private room, is approximately \$70,810. One year of care in your home (approximately 3 times a week) can cost about \$16,000.

Some other average costs of care in the United States (in 2006) were:

- \$171/day for a semi-private room in a nursing home
- \$194/day for a private room in a nursing home
- \$2,691/month for care in an Assisted Living Facility (1-bedroom unit)
- \$25/hour for a Home Health Aide
- \$17/hour for a Homemaker services
- \$56/day for care in an Adult Day Health Care Center ^[1]

Your health insurance is not designed to pay for long term care services; neither is Medicare under most circumstances. Having a Long Term Care insurance policy may help you pay for long term care services that arise unexpectedly due to a heart attack, stroke, a disabling accident or if you develop a chronic illness such as Parkinson's disease. As long as the condition causes you to meet one of the benefit triggers listed in your policy, you could get the help you need when you need it. Having Long Term Care insurance could very well help you hold on to assets for which you have worked hard and set aside for retirement and may aid you in remaining independent for a much longer period of time.

[back to the top ↑](#)

2. What exactly is long term care?

If you have a prolonged physical illness, disability, or if you develop a cognitive impairment (like Alzheimer's disease) you may need long term care. This kind of care is designed to help you overcome your limitations that may end up stealing your

independence. You may be able to get help managing the kind of care you need as well as the care itself. It can be very helpful to have someone coordinate and monitor your long term care services.

[back to the top ↑](#)

3. How does the need for long term care come about?

For a lot of people, the need for long term care develops gradually as they get older. When it first begins, they may only need care or help a few times a week or one or two times a day, for example, help with bathing or dressing. Then as they get older, their care needs will progress or they may develop a chronic illness or disability which causes them to need more care on a more regular basis, for example help getting into or out of bed or ongoing supervision because of a progressive condition such as Alzheimer's disease. On the other hand, some people need long term care in a covered facility for a relatively short period of time while they are recovering from a sudden illness or injury, and then may be able to be cared for at home. Others may need long term care services on an ongoing basis, for example someone who is disabled from a severe stroke.^[51]

[back to the top ↑](#)

4. Long Term Care insurance is to pay for Nursing Homes, right? Can I use it to retire in a nice Assisted Living place for the rest of my life?

Well, not exactly. That kind of thing is what your retirement and savings are for and what hopefully will still be intact, even if you do need some long term care services, because you have a Long Term Care insurance policy. Even so, it still may turn out that your Long Term Care insurance policy will cover a part of your expenses; it all depends on whether or not the services for which you are claiming benefits are eligible under your policy and whether or not the place you are going to stay in is an approved facility.

[back to the top ↑](#)

5. What kind of things will Long Term Care insurance pay for?

The answer to this question can vary depending on what kind of policy you purchase but a lot of long term care services can actually be provided in your home. Long term care may also be available in the community through programs such as Adult Day Care Centers or in an Assisted Living Facility, a Nursing Home, or a Hospice Facility. Services can be provided by Nurses, Physical Therapists, Occupational Therapists, Respiratory Therapists and Home Health Aides.

Generally, you would pay a provider for these services. Often families want to help but find the job beyond their capabilities. Family caregivers who are employed often have to make adjustments in their work schedules, including coming in late, leaving early, taking time off, or just quitting their jobs. It has been determined that they tend to suffer from more stress-related illnesses and to utilize their company-provided health plans more often.^[6]

[back to the top ↑](#)

6. Does a Long Term Care insurance policy cover mental illness?

If you have a pre-existing mental illness then no, you would not be able to get a policy. However, most policies do pay benefits for mental conditions as well as things like Alzheimer's disease and other forms of dementia if they develop after you already have your policy.

[back to the top ↑](#)

7. How much Long Term Care insurance would I need?

This is something very hard to predict. It is hard to know how much care any individual may need. On average, a person age 65 today will need some amount of long term care services at some point in their life. The service a person will need is unpredictable from one person to the next and the needs often change over time. Women may need care for a longer period of time (on average 3.7 years) than do men (on average 2.2 years). While about one-third of today's 65-year-olds may never need long term care services, 20 percent of them will need care for more than five years.^[7]

[back to the top ↑](#)

8. The cost of long term care is expected to continue to go up. How will the policy I buy now, protect me later?

You do have options that you can choose when you purchase your policy that will help guard against rising costs.

Inflation Protection: Inflation protection can be one of the most important additions you can make to your long term care policy. This is a provision in your Long Term Care insurance policy that allows your benefits to increase over time. This could help offset future increases in service costs.

[back to the top ↑](#)

9. How much will Long Term Care insurance cost me in premiums each month?

Well, this will vary depending on your policy, of course, and how much and what kind of coverage for which you opt. Long Term Care insurance can be expensive. Make sure you can pay the premiums and still afford your other bills and expenses.

Your premium will be based on many factors. These include your age and health when you buy your policy as well as the level of coverage and benefits you select. The older you are when you buy your policy the higher your premiums will be.

[back to the top ↑](#)

10. Are there breaks I can get on the premiums for good health or anything; like if I don't smoke or drink or are there health problems that could keep me from getting a policy?

Your health and your health history will be looked at before the company will issue you a policy. Certain health factors could be considered when the company determines your premium. If you have pre-existing conditions, they can affect whether or not you will get a policy or what benefits you can purchase.

[back to the top ↑](#)

11. Will my premium amount ever go up?

They could ... but all Long Term Care insurance policies are guaranteed renewable which means that the premiums cannot be raised just because of the number of claims a person has filed or because their health has changed.

Your premiums could be raised however if your insurance company increases premiums on a class-wide basis (for example: a policy series sold in a particular state), on one of their products, usually only with state approval.

[back to the top ↑](#)

12. What are the criteria for claiming benefits?

The insurance company will decide if you are eligible for benefits and if the claim you have submitted is for services that are covered by your policy. They will require a Plan of Care and determine if you meet the Benefit Triggers under your policy. Benefit Triggers refers to established criteria used by the insurance company to evaluate if you are eligible for benefits. One type of Benefit Trigger is Activities of Daily Living (ADLs). ADLs are basic actions performed by an independently functioning person on a daily basis: (a) bathing; (b) dressing; (c) toileting; (d) transferring (moving to and from a bed or a chair); (e) eating; and (f) incontinence. The need for assistance with ADLs or inability to perform ADLs may be used to determine eligibility. Many Long Term Care insurance policies use the inability to do a certain number of ADLs (such as 2 out of 6) as criteria for paying benefits. A second Benefit Trigger is severe cognitive impairment, such as Alzheimer's disease and similar forms of senility and irreversible dementia.

[back to the top ↑](#)

13. How will my benefits be paid to me?

Expense-incurred: Pays for actual expenses. Once you incur an expense for an eligible service, the benefit could be paid directly to you or to the service provider. The amount paid will be either for the exact cost of the expense or the dollar limit set in your policy, whichever is less.

[back to the top ↑](#)

14. When I put in a claim to use my benefits, is there something like a co-pay or deductible?

Elimination Period: In the long term care insurance world your "deductible", if you have one, is called an Elimination Period. An Elimination Period is a specified amount of time at the beginning of a covered term of long term care services, where your benefits haven't "kicked in" yet. You will be financially responsible for the expenses incurred during those days. This period of time is specified (and chosen by you) in your policy. Your Elimination Period may be 30, 60 days or 90 days. Selecting your Elimination Period is one of the choices you will make that will affect the amount of your premium payments. The shorter the Elimination Period you choose, the more expensive the policy, and therefore, your premium payments.

[back to the top ↑](#)

15. Will I have to co-insure my long term care expenses that exceed the daily or monthly amount paid under my policy?

You may choose to do so in order to keep your premium payments lower. You will need to pay the difference between what is paid by the insurance company and what is owed for the services.

[back to the top ↑](#)

16. Why shouldn't I just use my retirement money to pay for any long term care I need? Or won't Medicaid/Medicare pay for it?

Long term care services are expensive! Do you really want to possibly risk spending all your hard earned assets on long term care services? You may want to conserve your assets for retirement and maintain your independence!

As for Medicaid paying for long term care, you typically have to spend down your assets to a certain level before you qualify, and once you are on Medicaid your choices for nursing homes may be limited. Medicare has quite a few requirements and restrictions you must meet in order for it to pay for limited types of long term care. Also, the length of time you can receive benefits is limited.

[back to the top ↑](#)

17. If I miss a premium payment or two what will happen? (Is there a Grace Period?)

Yes, of course! Policies do allow for a Grace Period and most policies allow for a third-party that you name (for example, your son or daughter) to be notified if you miss a payment.

Most policies also offer an option called "nonforfeiture" which can save part of your benefits for you even if you lapse in your payments. This option may offer you a benefit equal to the premiums you have paid. Usually, you wouldn't be eligible for the nonforfeiture benefit though, unless you have had your policy for at least three years. The nonforfeiture benefit will add an additional cost to your policy.

[back to the top ↑](#)

18. Is there a certain age or time in my life that is the best time to purchase Long Term Care insurance? Can I wait until I'm 65 years old? After all I probably won't need long term care until after that!

The younger you are when you purchase Long Term Care insurance the better chance you have of qualifying for the insurance. In other words, the healthier you are likely to be. Your premiums will also be lower. (Please visit our "Cost of Waiting" calculator.) And don't think that long term care is only needed by older people. The need for this type of care can happen to anyone at any time!

[back to the top ↑](#)

19. Can my spouse and I both get a policy? Would that save us money?

Yes, you can both apply for a long term care policy and you could get a discount on your premium.

[back to the top ↑](#)

20. What is the likelihood of me needing to use Long Term Care insurance?

About 60 percent of individuals over age 65 will require at least some type of long term care services during their lifetime. Many will need care in a nursing home for some period of time. Factors that increase your risk of needing long term care are: age, marital status, gender, lifestyle, health and family history. ¹⁸¹

[back to the top ↑](#)

21. Under what circumstances would it NOT be a good idea for me to purchase a Long Term Care insurance policy?

If you have less than \$50,000 in assets or if you don't believe you will always be able to afford the premiums, then you may not want to get Long Term Care insurance or you may want to discuss with your family about the best way to afford it.

[back to the top ↑](#)

22. What kinds of features are available on a policy?

There are many features available when you shop for your long term care insurance policy. Some to look for are: Tax Qualified Policy, Waiver of Premium, Inflation Protection, Daily Benefit Amount, Benefit Period, Elimination Period, Restoration of Benefits, Third Party Notification, Guaranteed Renewal, Future Purchase Option, Automatic Compound Inflation Protection, and Care Coordination.

[back to the top ↑](#)

23. Can I change my mind later?

Most insurance companies will allow you 30 days to review your policy and decide if you think it's right for you. If you don't, simply return your policy and your premium money will be returned to you.

[back to the top ↑](#)

24. What is a Long Term Care Partnership?

Long Term Care partnerships are modifications of a state's Medicaid program that will allow the purchasers of qualified Long Term Care insurance policies to qualify for Medicaid while retaining assets that would normally have to be spent before the insured could qualify for Medicaid.

[back to the top ↑](#)

25. How does a Long Term Care Partnership work?

You purchase a Long Term Care insurance policy that meets the requirements of your state's Long Term Care Partnership. Later, if you have a claim and the long term care policy pays its benefits you will not be required to spend your assets in order to qualify for Medicaid – the state will step in and pay for your care. In short, you are being rewarded for purchasing a Long Term Care insurance policy by being able to retain assets that would normally have to be spent to cover your long term care needs. This is a concept that is referred to as 'asset protection' and it is provided by the state not the insurance company.

[back to the top ↑](#)

26. Do all states have Long Term Care Partnerships? How do I know if my state has a Long Term Care Partnership?

Not all states have taken the steps to create a Long Term Care Partnership. This is important to you.

- If you live in a state that has a Long Term Care Partnership and the insurance company issues you a partnership qualified Long Term Care insurance policy, they will give you a written document saying that your policy was issued as a qualifying policy for your state's Long Term Care Partnership.
- If you should move to a state that does not have a Long Term Care Partnership the asset protection described in the above question may not be available to you. The policy will pay benefits, but you may not be eligible for the asset protection feature that the state provides.

[back to the top ↑](#)

27. Where can I get more information about Long Term Care insurance?

There is a very helpful government website where you can get great information: www.longtermcare.gov

There is also a helpful booklet titled: *A Shopper's Guide: To Long Term Care Insurance* which is put out by the National Association of Insurance Commissioners (NAIC).

AND don't forget to further explore our website by using the sidebar menu!

[back to the top ↑](#)

1. *Understanding LTC, Definition and Risks*, U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, January, 2007, [source] [back to article ↑](#)
2. *Own Your Future, Planning Guide for Long-Term Care*, U. S. Department of Health and Human Services for Medicare and Medicaid Services, page 1, Publication number CMS-11026, December 2002. [back to article ↑](#)
3. *Paying for Long-Term Care, Home Equity Conversions*, U.S. Department of Health and Human Services, Medicare website, April 2007, [source] [back to article ↑](#)
4. Information available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica. [back to article ↑](#)
5. *How Do Care Needs Change Over Time?* Available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica. [back to article ↑](#)
6. *Care for the Family Caregiver: A Place to Start* National Alliance for Caregiving and Health Plan of New York. Available at <http://www.caregiving.org>. Accessed January 2007. A copy is available from Transamerica. [back to article ↑](#)
7. *How Much Care Might I Need?* Available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica. [back to article ↑](#)
8. *What Are My Risks of Needing Long Term Care?* Available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica. [back to article ↑](#)

[back to the top ↑](#)

Adjust Font Size



Information Quick Links

- [Introduction](#)
- [Who Pays For Long Term Care?](#)

- [Your Savings and Investments](#)
- [Family and Friends](#)
- [Government Programs](#)
- [Reverse Mortgages](#)
- [Purchase Long Term Care Insurance](#)
- [Document Footnotes](#)

FAQ Quick Links

- [Questions & Answers for long term care](#)
- [1. Why do I need another insurance policy? I already have Health Insurance, Life Insurance, and Car Insurance!](#)
- [2. What exactly is long term care?](#)
- [3. How does the need for long term care come about?](#)
- [4. Long Term Care insurance is to pay for Nursing Homes, right? Can I use it to retire in a nice Assisted Living place for the rest of my life?](#)
- [5. What kind of things will Long Term Care insurance pay for?](#)
- [6. Does a Long Term Care insurance policy cover mental illness?](#)
- [7. How much Long Term Care insurance would I need?](#)
- [8. The cost of long term care is expected to continue to go up. How will the policy I buy now, protect me later?](#)
- [9. How much will Long Term Care insurance cost me in premiums each month?](#)
- [10. Are there breaks I can get on the premiums for good health or anything; like if I don't smoke or drink or are there health problems that could keep me from getting a policy?](#)
- [11. Will my premium amount ever go up?](#)
- [12. What are the criteria for claiming benefits?](#)
- [13. How will my benefits be paid to me?](#)
- [14. When I put in a claim to use my benefits, is there something like a co-pay or deductible?](#)
- [15. Will I have to co-insure my long term care expenses that exceed the daily or monthly amount paid under my policy?](#)
- [16. Why shouldn't I just use my retirement money to pay for any long term care I need? Or won't Medicaid/Medicare pay for it?](#)
- [17. If I miss a premium payment or two what will happen? \(Is there a Grace Period?\)](#)
- [18. Is there a certain age or time in my life that is the best time to purchase long term care insurance? Can I wait until I'm 65 years old? After all I probably won't need Long Term Care until after that!](#)
- [19. Can my spouse and I both get a policy? Would that save us money?](#)
- [20. What is the likelihood of me needing to use Long Term Care insurance?](#)
- [21. Under what circumstances would it NOT be a good idea for me to purchase a Long Term Care insurance policy?](#)
- [22. What kinds of features are available on a policy?](#)
- [23. Can I change my mind later?](#)
- [24. What is a Long Term Care Partnership?](#)
- [25. How does a Long Term Care Partnership work?](#)
- [26. Do all states have Long Term Care Partnerships? How do I know if my state has a Long Term Care Partnership?](#)
- [27. Where can I get more information about Long Term Care insurance?](#)
- [Document Footnotes](#)

You should **CONSIDER** buying Long Term Care insurance if:

- You have significant assets and income.
- You want to protect some of your assets and income.
- You can pay premiums, including possible premium increases, without financial difficulty.

- You want to stay independent of the support of others.
- You want to have the flexibility of choosing care in the setting you prefer or will be most comfortable in.

You should NOT buy Long Term Care insurance if:

- You can't afford the premiums.
- You have limited assets.
- Your only source of income is a Social Security benefit or Supplemental Security Income (SSI).
- You often have trouble paying for utilities, food, medicine, or other important needs.
- You are on Medicaid.

A Shopper's Guide to Long-Term Care Insurance, National Association of Insurance Commissioners, Page 8, Publication No. LTC-LP-2006, March 2006.

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Calculators

The good news is that we are living longer, the bad news is that we are living longer.

Planning ahead helps you understand what service options are available in your community, what special conditions may apply for receiving services (for example, age, financial, or other eligibility criteria), what services cost, and what payment options — public and private — apply. Planning ahead is important because the cost of long term care services often exceeds what the average person can pay from income and other resources. ^[1] Planning ahead also means less emotional and financial stress on you and your family. But for many people, planning for long term care needs is a new idea.

Average Cost per U.S. State

Below you will find a map of the United States, click on a state to find out the average cost of long term care and why it is important to begin planning for your future today.

[NOTE: Because you do not have the latest version of Adobe Flash Player installed or are using an older browser to view this page you will only see a list of states instead of the interactive map]

- [Alabama](#)
- [Alaska](#)
- [Arkansas](#)
- [Arizona](#)
- [California](#)
- [Colorado](#)
- [Connecticut](#)
- [Delaware](#)
- [Florida](#)
- [Georgia](#)
- [Hawaii](#)
- [Idaho](#)
- [Illinois](#)

- [Indiana](#)
- [Iowa](#)
- [Kansas](#)
- [Kentucky](#)

- [Louisiana](#)
- [Maine](#)
- [Maryland](#)
- [Massachusetts](#)
- [Michigan](#)
- [Minnesota](#)
- [Mississippi](#)
- [Missouri](#)
- [Montana](#)
- [Nebraska](#)
- [Nevada](#)
- [New Hampshire](#)
- [New Jersey](#)
- [New Mexico](#)
- [New York](#)
- [North Carolina](#)
- [North Dakota](#)

- [Ohio](#)
- [Oklahoma](#)
- [Oregon](#)
- [Pennsylvania](#)
- [Rhode Island](#)
- [South Carolina](#)
- [South Dakota](#)
- [Tennessee](#)
- [Texas](#)
- [Utah](#)
- [Virginia](#)
- [Vermont](#)
- [Washington](#)
- [West Virginia](#)
- [Wisconsin](#)
- [Wyoming](#)

The cost of care provided in this map was derived from the U. S. Department of Health and Human Services website titled National Clearinghouse for Long-Term Care Information, as of August, 2007. Source - <http://www.longtermcare.gov/>

[back to the top ↑](#)

LTCi Calculator

Use the drop down boxes below to insert your current age, place of residence, interest you expect to earn on your savings, and the pool of money you would like to have available for LTC needs.

Enter your personal information below

Age 50

Residence AK

Investment Earnings Rate 4.00%

Benefit Period/Pool of Money 1095 Days/\$109,500

Cost of Waiting

This calculator shows the cost of waiting. Premiums are age sensitive and health conditions may effect eligibility.

	Annual Premium	Total Premium Paid over the next 30 years
Projected Premium if LTCi Purchased Today	\$ 880.70	\$ 27,301.70
Projected Premium if LTCi Purchased 10 Years from Now	\$ 1,901.57	\$ 39,933.00
Projected Premium if LTCi Purchased 15 Years from Now	\$ 2,982.01	\$ 47,712.23
Projected Premium if LTCi Purchased 20 Years from Now	\$ 5,113.70	\$ 56,250.71

Self Funding

This calculation shows the number of days in an Assisted Living Facility (ALF) or Nursing Home (NH) it takes to exhaust monies accumulated for self-funding instead of paying premiums into a LTCi policy to create a pool of money as shown above.

*Investing Annual Premium of \$ 880.70 Instead of Purchasing LTCi**

	Amount Saved	ALF Daily Cost*	Days in ALF	NH Daily Cost*	Days in NH
Compounding at 4.00% for 10 Years	\$ 11,877.43	\$ 203.63	58	\$ 853.00	13
Compounding at 4.00% for 15 Years	\$ 19,220.86	\$ 259.89	73	\$ 1,088.67	17
Compounding at 4.00% for 20 Years	\$ 28,155.28	\$ 331.70	84	\$ 1,389.45	20

* Assumes adequate and available funding and ignores fluctuations in investment values and the timing of withdrawals.

** Based on a current ALF cost \$ 125.01 for AK

*** Based on a current NH cost \$ 523.67 for AK

Adjust Font Size



Calculator Quick Links

- [Introduction](#)
- Average cost of long-term care per U.S. state
- [LTCI Calculator](#)
- Cost of Waiting
- [Self Funding](#)
- Estimated Cost of Waiting Projections
- [Document Footnotes](#)

Estimated Cost of Waiting Projections

AGE	Daily Benefit increases 5% each year	Projected Premium Buying Today	Projected Premium waiting 10 years	Projected Premium waiting 15 years	Projected Premium waiting 20 years
50	\$ 100.00	\$ 880.70	Uninsured	Uninsured	Uninsured
51	\$ 105.00	\$ 880.70	Uninsured	Uninsured	Uninsured
52	\$ 110.25	\$ 880.70	Uninsured	Uninsured	Uninsured
53	\$ 115.76	\$ 880.70	Uninsured	Uninsured	Uninsured
54	\$ 121.55	\$ 880.70	Uninsured	Uninsured	Uninsured
55	\$ 127.63	\$ 880.70	Uninsured	Uninsured	Uninsured
56	\$ 134.01	\$ 880.70	Uninsured	Uninsured	Uninsured
57	\$ 140.71	\$ 880.70	Uninsured	Uninsured	Uninsured
58	\$ 147.75	\$ 880.70	Uninsured	Uninsured	Uninsured
59	\$ 155.13	\$ 880.70	Uninsured	Uninsured	Uninsured
60	\$ 162.89	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
61	\$ 171.03	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
62	\$ 179.59	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
63	\$ 188.56	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
64	\$ 197.99	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
65	\$ 207.89	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
66	\$ 218.29	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
67	\$ 229.20	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
68	\$ 240.66	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
69	\$ 252.70	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
70	\$ 265.33	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
71	\$ 278.60	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
72	\$ 292.53	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
73	\$ 307.15	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
74	\$ 322.51	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
75	\$ 338.64	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
76	\$ 355.57	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
77	\$ 373.35	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
78	\$ 392.01	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70

79	\$ 411.61	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
Total Premium	\$ 27,301.70	\$ 39,933.00	\$ 47,712.23	\$ 56,250.71	

* These are Hypothetical LTCi premiums based upon a \$100.00 Maximum Daily Benefit, 90 Day Elimination Period and a 3 or 5 year Benefit Period.

[back to the top ↑](#)

1. *The Importance of Planning*, U.S. Department of Health and Human Services [[source](#)] [back to article ↑](#)

[back to the top ↑](#)

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2007

- [August 31 — Transamerica Occidental Life Insurance Company Creates New Long Term Care Consumer Website](#)

[back to the top](#) ↑

Adjust Font Size



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Transamerica Occidental Life Insurance Company Creates New Long Term Care Consumer Website

August 31, 2007

Press Release

Contact Carroll Golden

(817) 285-3451

Bedford (September 2, 2007) - Ross Bagshaw, President of the Transamerica Long Term Care Division, announced today the launch of its consumer-friendly, long term care educational web site at www.transamericaltc.com, saying, "This web site is designed to give consumers comprehensive information regarding the important subject of long term care in a user friendly format."

Carroll Golden, Vice President of Sales and Marketing, reinforced that, "This web site has valuable information, in an easy to read and understandable format, so that consumers can educate themselves and their families about long term care - what it is, what it costs, evaluate their own needs, and make decisions to financially plan for the future." According to Ms. Golden, construction is already underway to add Transamerica Occidental Life's insurance product information to this website in the near future.

Transamerica Occidental Life Insurance Company is a member of the AEGON Group, a multinational insurance organization headquartered in The Hague, the Netherlands. The AEGON Group is one of the world's leading life insurance and financial services organizations.

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[Back to Press Release Listings](#)

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Resources & Links

Planning ahead is important because the cost of long term care services often exceeds what the average person can pay from income and other resources. The following Glossary of Terms and list of Resources will help educate you further on this important decision.

Glossary of Terms

Alzheimer's Disease

A progressive and irreversible organic disease that attacks the brain causing cognitive deterioration/dementia. It leads to behavioral changes, confusion, and the progressive interference with the activities of daily life.

Dementia

A progressive decline in the ability to process information affecting memory, attention, judgment, language, and problem solving.

Inflation Protection

An optional benefit which provides for annual increases of the maximum dollar benefits in the policy to help guard against the increasing costs of long term care services. An additional premium is required for this benefit.

Long Term Care

Professional, personal care and maintenance services provided to persons who are unable to care for themselves because of a loss of functional capacity or cognitive impairment. Such services are expected to be needed over a prolonged period of time. Long term care can include care and services received in your home, adult day care, or care in a covered facility.

Long Term Care Insurance

An insurance policy designed to help pay for some of the costs associated with long term care services. The benefits for covered expenses are often paid in the form of expenses incurred up to a dollar maximum amount per day. The policy may exclude or limit certain conditions, services, and confinements.

Medicaid

A joint federal and state program available to individuals and families with low income, assets and resources that pays for healthcare services. Each state sets its own requirement for Medicaid benefit eligibility.

Medicare

The "Health Insurance for the Aged Act," Title XVIII of the Social Security Amendments of 1965 as then constituted and later amended. Medicare is a federal health insurance program for people age 65 and older, people with certain disabilities, and other who qualify.

Policy Benefit Limits

Maximum dollar amounts or number of days for which benefits are paid for covered services.

Social Security

The Federal Old-Age, Survivors and Disability Insurance program. Social Security is a federal social insurance program funded through payroll taxes used for retirement, disability, survivorship and death benefits.

Supplemental Security Income (SSI)

A welfare program which provides monthly federal cash assistance to people who have low income and few resources and who are age 65 or older, blind or disabled. The cash assistance is to help an individual meet the costs of basic needs of food, shelter and clothing.

[back to the top ↑](#)

Links to Additional Information

[America's Health Insurance Plans](#)

AHIP is a resource for insurance information for consumers and insurance companies. AHIP's Web site features long term care insurance research, news, publications and legal information.

[ElderCare Online](#)

The goal of ElderCare Online is to provide information, education and support to families caring for aging loved ones, especially those coping with Alzheimer's Disease and related dementias.

[Medicare \(U.S. Government\)](#)

The official U.S. Government site for people with Medicare.

National Alliance for Caregiving

The National Alliance for Caregiving is dedicated to providing support to family caregivers and the professionals who help them and to increasing public awareness of issues facing family caregivers.

National Center on Women and Aging

In conjunction with Brandeis University, the National Center on Women and Aging provides newsletters, research, reports and planning tools to help women as they age.

National Clearinghouse for Long-Term Care Information

Welcome to the National Clearinghouse for Long-Term Care Information. This is a new web site developed by the U.S. Department of Health and Human Services to provide information and resources to help you and your family plan for future long term care (LTC) needs.

Office of Disability, Aging, and Long-Term Care Policy

The Office of Disability, Aging, and Long-Term Care Policy (DALTCP) is charged with developing, analyzing, evaluating, and coordinating HHS policies and programs which support the independence, productivity, health, and long term care needs of children, working age adults, and older persons with disabilities. This office is a part of the Department of Health and Human Services.

U.S. Department of Health and Human Services

The U.S. Department of Health and Human Services Web site contains health news, research and press releases, as well as links to all other U.S. health agencies.

[back to the top](#) ↑

Adjust Font Size



Quick Links

- [Glossary of Terms](#)
- [Links](#)

Recent News

- [August 31, 2007 — Transamerica Occidental Life Insurance Company Creates New Long Term Care Consumer Website](#)

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In New York, Transamerica Financial Life Insurance Company

Mailing Address: P.O. Box 92107, Bedford, TX 76095-9207

Phone Number: 1-888-735-5387

Fax Number: 1-817-285-3452

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TOLIC reserves the right to revise this Privacy Policy at any time through updates to this website. You will be bound by any such revisions, so you should revisit this page from time to time to review the most current Privacy Policy.

Personal Information That You Choose to Provide to Us Through This Website

This website is designed to provide visitors with information about TOLIC's Long Term Care insurance products and to allow you an opportunity to ask questions or request additional information via email. If you choose to provide us with information or contact us via email, we may need to use the information in order to respond to your request, including the following:

- Name
- Email address
- Mailing address
- Phone/fax number, or
- Any other information that you choose to provide to us

Please note that, in order to respond to your inquiries, we may need to forward your personal information to affiliates including insurance agents, business associates, or service providers. We will not disclose any personal information to any un-affiliated third parties without your consent except where permitted or required by legal or regulatory authorities. However, we will not use

your personal information for any purposes other than those described above and will not sell your personal information.

[back to the top ↑](#)

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Although you may visit this website without revealing personal information such as your name or email address, our website and web servers may collect certain non-personal information from your visit such as, for example, your user domain name, browser type, and IP address, and the addresses of the website previously and subsequently accessed. This non-personal information is not collected to identify individual visitors to our website but is collected in an aggregated form that provides general statistics about the demographics and internet traffic patterns of visitors to our website and to assess our website's performance. We may use outside companies to collect these statistics, and we may provide these statistics to third parties. Please be assured that these statistics do not contain individually identifiable information and will not contain any personal information that could be used to identify you personally.

[back to the top ↑](#)

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[back to the top ↑](#)

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[back to the top ↑](#)

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You may choose to provide us with your email address so that we can communicate information to you about TOLIC's new products, services or offerings. If, at any time, you decide that you no longer want to receive such email communications, please notify us and you will be removed from our distribution list as soon as reasonably possible.

[back to the top ↑](#)

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Effective as of August 28, 2007.

[back to the top ↑](#)

Adjust Font Size



Document Quick Links

- [Introduction](#)
- [Personal Information Collected](#)
- [General Information Collected](#)
- [Cookies](#)
- [Hyperlinks](#)
- [Email Communications](#)
- [No Marketing to Minors](#)

Recent News

- [August 31, 2007 — Transamerica Occidental Life Insurance Company Creates New Long Term Care Consumer Website](#)

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The AEGON Group is a multinational insurance organization headquartered in The Hague, The Netherlands, and is one of the world's leading life insurance and financial services organizations.

1. *"The World's 100 Largest Public Financial Companies,"* The Wall Street Journal, September 22, 2003
2. Rank is based on 2005 9-month admitted assets. Best Week, January 2005, A.M. Best Co.

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LONG TERM CARE[Home](#) [About Us](#) [Info/FAQ](#) [Calculators](#) [Press Releases](#) [Resources & Links](#) [Contact Us](#)

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[back to the top](#) ↑

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[back to the top](#) ↑

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[back to the top](#) ↑

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[back to the top ↑](#)

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[back to the top ↑](#)

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[back to the top ↑](#)

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[back to the top ↑](#)

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[back to the top ↑](#)

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[back to the top ↑](#)

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[back to the top ↑](#)

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[back to the top ↑](#)

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[back to the top ↑](#)

Adjust Font Size



Document Quick Links

- [Introduction](#)
- [Use of This Website](#)
- [Information You Provide](#)
- [Hyperlinks](#)
- [Viruses and Transmission of Sensitive Information](#)
- [Intellectual Property](#)
- [Release and Indemnification](#)
- [Governing Law, Jurisdiction and Venue](#)
- [Certain Non-U.S. Matters](#)
- [Entire Agreement](#)
- [Severability](#)
- [Copyright Notice](#)

Recent News

- [August 31, 2007 — Transamerica Occidental Life Insurance Company Creates New Long Term Care Consumer Website](#)

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1. "The World's 100 Largest Public Financial Companies," The Wall Street Journal, September 22, 2003
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