

SERFF Tracking Number: BNLA-125371268 State: Arkansas
 Filing Company: Bankers Life and Casualty Company State Tracking Number: 37499
 Company Tracking Number:
 TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.003 Other
 Home & Home Health Care
 Product Name: LTC Advertising
 Project Name/Number: LTC Brochure/17229

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: LTC Advertising SERFF Tr Num: BNLA-125371268 State: ArkansasLH
 TOI: LTC05I Individual Long Term Care - SERFF Status: Closed State Tr Num: 37499
 Nursing Home & Home Health Care
 Sub-TOI: LTC05I.003 Other Co Tr Num: State Status: Filed-Closed
 Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett, Harris Shearer
 Author: Janice Fron Disposition Date: 05/09/2008
 Date Submitted: 11/28/2007 Disposition Status: Filed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LTC Brochure
 Project Number: 17229
 Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 05/09/2008
 State Status Changed: 05/09/2008
 Corresponding Filing Tracking Number:
 Filing Description:
 Insurance Department Personnel

Status of Filing in Domicile: Not Filed
 Date Approved in Domicile:
 Domicile Status Comments: Not required to file
 LTC advertising in Illinois
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Deemer Date:

NAIC: 233-61263 FEIN: 36-0770740

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RE: LONG TERM CARE ADVERTISING
INVITATION TO INQUIRE
Agent Brochure
Form Number: 17229

Dear Sir or Madam:

In accordance with your state's requirements, we are filing the above captioned form for your review. This brochure will be used by our licensed agents in your state as an introductory brochure to LTC prospects and as a tool in the referral process.

This form will not be filed in our domicile state as Illinois does not require filing for LTC advertising materials.

As always, your consideration and approval of our filing is sincerely appreciated.

Very truly yours,

Janice D. Fron
Product Approval and Compliance

Company and Contact

Filing Contact Information

Janice Fron, Filing Project Leader j.fron@banklife.com
222 Merchandise Mart Plaza - 19th Floor (312) 396-7538 [Phone]
Chicago, IL 60654 (312) 396-5907[FAX]

Filing Company Information

Bankers Life and Casualty Company CoCode: 61263 State of Domicile: Illinois
222 Merchandise Mart Plaza Group Code: 233 Company Type:
Chicago, IL 60654-9988 Group Name: State ID Number:
(800) 621-3724 ext. [Phone] FEIN Number: 36-0770740

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: Arkansas requires \$25.00 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$25.00	11/28/2007	16853738

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Item Type	Item Name	Item Status	Public Access
Form	LTC Brochure		Yes

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Form Schedule

Lead Form Number: 17229

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	17229	Advertising	LTC Brochure	Initial		0	17229.pdf

Who needs Long-Term Care?

- After age 65, people have a 60% lifetime risk of needing long-term care services.¹
- After age 85, 55% of people need long-term care.²
- 90% of nursing home residents are age 65 and over.³

Consider the Risks...

Your chances of:

- Having a house fire

5 in 1,000⁴

- Your car being stolen

10 in 1,000⁴

- Needing long-term care services after age 65

600 in 1,000⁵

At an average cost of \$62,000 per year for a semi-private room, long-term care is expensive.¹ To find out how can you protect yourself from these high costs, call today!



The Cost of LTC and HHC?

- The average stay in a facility is 2.5 years.³
- The average length of HHC services is 312 days.⁵
- At an average cost of \$62,000 per year for a semi-private room, total expenses can amount to more than \$155,000!¹

Why purchase Long-Term Care Insurance?

- Gives you freedom of choice for your care—including care in your home
- Can help protect your assets
- Helps maintain your independence
- Gives you peace of mind
- Helps protect your family's independence so that you won't have to seek their help for care

¹ National Clearinghouse for Long-Term Care Information, *Understanding Long-Term Care*, 2007. www.longtermcare.gov.

² America's Health Insurance Plans, *Guide to Long-Term Care Insurance*, 2004. www.abip.org.

³ National Center for Health Statistics, *The National Nursing Home Survey: 1999 Summary*, 6/2002. www.cdc.gov/nchs.

⁴ Wheeling Jesuit University, Center for Educational Technologies, *Exploring the Environment: Volcano Risk Analysis*, 2004. www.cotf.edu.

⁵ Centers for Disease Control and Prevention, 2000 National Home and Hospice Care Survey, 2004. www.cdc.gov.

Who will pay for your Long-Term Care?

✓ LONG-TERM CARE INSURANCE

Designed specifically to cover the costs associated with long-term care, it helps protect your assets and gives you the freedom of choice for your care.

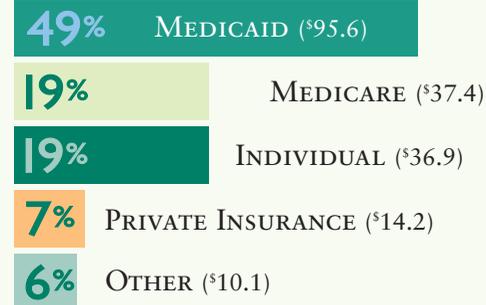
MEDICARE

Medicare pays only about 12% for short-term skilled nursing home care after a hospital stay, not the ongoing care that most people require.² Most home health care visits also don't meet Medicare's definition of medically necessary care.

MEDICAL INSURANCE

Long-term care is not covered by most plans. Medicare Supplement plans coordinate with Medicare to cover only approved expenses (up to 100 days of skilled care only).

- Of the **\$194.2 billion** spent on long-term care services in 2004, **19%** — \$36.9 billion — was paid out-of-pocket by everyday Americans just like you.⁶



In billions

MEDICAID

A federal-state program, Medicaid provides healthcare to the poor. It pays for some long-term care, but only if your total income and assets meet a minimum amount, generally between \$2,000 to \$3,000.

Therefore, in order to qualify, you must spend down your assets, including cash, savings, retirement funds and investments.

PERSONAL ASSETS

Using life savings, retirement funds and other assets, 1 in 4 people pay for their nursing home costs out-of-pocket.² And with annual costs topping \$62,000 per year, financial resources can quickly become depleted — assets that most people would rather pass on to their family.

⁶ Georgetown University, Health Policy Institute, *National Spending for Long-Term Care*, 1/2007. www.ltc.georgetown.edu.

Want to find out how Long-Term Care Insurance can benefit you and/or your spouse?

Please Contact:

What is Long-Term Care?

Long-term care is not one specific service but a wide range of services aimed at helping people with functional limitations, chronic health conditions, or cognitive impairment.

Long-term care is offered in a variety of settings, including:

- At Home
- In Adult Day Care Facilities
- In Assisted Living Facilities
- In Nursing Homes

Have You Thought About These Questions?

- What are the chances that you or your spouse will need long-term care?
- Is long-term care covered by any of your other insurance?
- Can you afford to pay for long-term care for yourself or your spouse?



The Bankers Difference

At Bankers Life and Casualty Company, we don't just sell insurance — we help provide peace of mind — the ability to enjoy life's simple pleasures and remain comfortable, healthy and independent for as long as possible.

For more than 125 years, we've helped seniors relieve their financial concerns by managing unexpected healthcare expenses and planning for their future. And with more than \$8 billion in assets under management and over 160 branch offices nationwide, Bankers will be there to support our policyholders when they need us most. In fact, we're one of the only insurance companies in the country devoted to serving seniors' needs.

Bankers' career agents have helped countless seniors improve their lives today by planning for their lives tomorrow. We live in the communities we serve and get to know our customers personally and professionally.

Neither Bankers nor its agents are connected with or endorsed by the Federal Medicare Program.

This brochure is designed to give a brief description of the policies and optional benefits. The exact terms, limitations, definitions, conditions and the qualifications of a specific facility or service will be found in the policy and rider(s), if any, delivered to you. The terms of the policy and any selected rider(s) govern.

Neither Bankers Life and Casualty Company nor any of its agents or representatives are authorized to give legal, tax or accounting advice. We suggest you consult your attorney, accountant or tax advisor on specific points of interest to you.



BANKERS LIFE AND CASUALTY COMPANY
222 Merchandise Mart Plaza
Chicago, IL 60654-2001
www.bankers.com

17229

The Growing Dilemma

You've seen why people of all ages need good, reliable health insurance.

You've learned how important it is to have up-to-date insurance coverage when high hospital and doctor's bills arrive. You know how your assets are being protected by having the proper automobile, life and homeowners or renters insurance.

But chances are you probably know a friend, relative, neighbor or co-worker whose family suffered financial and emotional hardship when a stay in a nursing home or assisted living facility was required.

Why didn't they have the right insurance to cover the costs of their long-term care expenses?

The answer is simple—they didn't have good, reliable long-term care insurance.

Isn't it time to look into the reasons why long-term care insurance is such a good idea?

INTRODUCING

Long-Term Care INSURANCE

FROM

BANKERS LIFE AND CASUALTY COMPANY

FOR

THE RIGHT DECISION
FOR YOU AND
YOUR FAMILY?

PLAN FOR YOUR FUTURE
BY THE FACTS...

