

SERFF Tracking Number: AEGJ-125714952 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 39597
Company Tracking Number: TLC FP 0608
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: TransCare
Project Name/Number: FP-MP 0608/TLC FP 0608

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TransCare SERFF Tr Num: AEGJ-125714952 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 39597
Sub-TOI: LTC03I.001 Qualified Co Tr Num: TLC FP 0608 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer
Authors: Joan Shumaker, Pamm Davis Disposition Date: 07/25/2008
Date Submitted: 07/11/2008 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: FP-MP 0608 Status of Filing in Domicile: Not Filed
Project Number: TLC FP 0608 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Advertising filing not required 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: 07/25/2008 Deemer Date:
State Status Changed: 07/25/2008
Corresponding Filing Tracking Number: FP-MP 0608
Filing Description:
Please see cover letter filing in "Submission Documents" tab.

Company and Contact

Filing Contact Information

Pamm Davis, Advertising Analyst Trainee pamdavis@aegonusa.com

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P.O. Box 93007 (800) 553-7600 [Phone]
Bedford, TX 76053-3007 (817) 285-3394[FAX]

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa
P O Box 93005 Group Code: 468 Company Type:
Hurst, TX 76053-3005 Group Name: State ID Number:
(800) 553-7600 ext. [Phone] FEIN Number: 39-0989781

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$25 x 2
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	07/11/2008	21366536

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	07/25/2008	07/25/2008

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Disposition

Disposition Date: 07/25/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter	Filed-Closed	Yes
Form	Institutional	Filed-Closed	Yes
Form	Invitation to Inquire	Filed-Closed	Yes

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Form Schedule

Lead Form Number: TLC FP 0608

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	TLC FP 0608	Advertising	Institutional	Initial			TLC FP 0608 7-9-08.pdf
Filed-Closed	TLC MP 0608	Advertising	Invitation to Inquire	Initial			TLC MP 0608 7-9-08.pdf



Is your financial plan complete?

Planning a comfortable retirement can take much work. The difficulty may be anticipating ALL your future needs...including the possibility of needing long term care.



IS YOUR FINANCIAL PLAN COMPLETE?

Transamerica Life Insurance Company underwrites Long Term Care insurance that offers you flexibility, provides benefits for a wide range of care options, and gives you a choice of plans to meet your lifestyle.

Not all benefits, discounts and options are available in all states. Exclusions and limitations apply. Benefits and premiums vary depending upon plan selected. See the Outline of Coverage or your agent for complete details. [TransCareSM] (policy form series TLC 1-FP 1001 or TLC 1-FP 402; in ID: TLC 1-P (ID) 408; in MD: TLC 1-FP (MD) 402); in OK: TLC 1-FP (OK) 1001) individual Long Term Care insurance is underwritten by Transamerica Life Insurance Company.

Home Office: Cedar Rapids, IA.

Administrative Office:

P.O. Box 95302, Hurst, Texas 75302-5302



[TRANSCARE]

A Plan Designed for a Changing FutureSM



TLC FP 0608

The cost of long term care can be expensive, and your ability to pay for care may affect the types of services you obtain. For example, the national average yearly cost of a private room in a nursing home is over [\$75,000]¹ and the average cost in a one bedroom unit in an assisted living facility is over [\$32,000] per year¹. You can see that these costs may quickly erode the assets that you have spent a lifetime saving.

In addition to costs, there are other questions to consider. If you need long term care:

- *Who will help you assess your long term care needs?*
- *How will you find the long term care providers you need?*
- *What can you do to reduce the concerns and responsibilities of your loved ones?*

FUNDING OPTIONS FOR LONG TERM CARE

Understanding the options available for funding long term care – as well as the benefits and shortcomings of each – can help you make an informed decision.

CAN I AFFORD TO PAY FOR LONG TERM CARE MYSELF?

Some people decide to cover the costs of long term care with their personal assets. You've already seen how expensive long term care can be and how these costs can negatively impact your savings. Purchasing a Long Term Care insurance policy may help prevent the negative impact that long term care costs can have on your financial plan.

WILL MEDICARE COVER LONG TERM CARE?

Medicare pays for long term care on a very limited basis. In fact, the Social Security Administration in its benefit statement states that "Medicare does not pay for long term care, so you may want to consider options for private insurance."²

WHAT ABOUT MEDICAID?

Medicaid is a joint federal and state program designed to pay medical costs for individuals who have limited income or financial assets.

¹*Paying for Long Term Care, Cost of Care. National Clearinghouse for Long Term Care Information. Available at <http://www.longtermcare.gov>. Accessed June 2008.*

²*Social Security Administration website. Available at <http://www.socialsecurity.gov/mystatement/sample4.htm>. Accessed July 2008.*

[TRANSCARESM]

A Plan Designed for a Changing FutureSM

The cost of care can be expensive and your ability to pay for care may affect the types of services you obtain. Discover how [TransCareSM] can help provide important Long Term Care insurance coverage and become an essential part of your retirement and financial planning. For more information, call your licensed Transamerica Life Insurance Company agent.

Long Term Care insurance pays for actual, out-of-pocket charges you incur for covered expenses, giving you a way to help pay for your care and help protect your assets. It can offer you care options that may not be covered by government programs.

AGENT NAME

CONTACT INFO.

LIC. # _____

The
[TransCareSM] Long Term Care insurance provides you a variety of features. The options allow you to customize your Long Term Care insurance policy to fit your overall financial and retirement plan.



DESIGN YOUR PLAN
THE WAY YOU WANT IT.

This pamphlet provides only a brief description of benefits. Not all benefits, discounts or options are available in all states. Exclusions and limitations apply. Benefits and premiums vary depending upon plan selected. See the Outline of Coverage or your producer/agent for complete details.

[TransCareSM] (policy form series TLC 1-FP 1001 or TLC 1-FP 402; in ID: TLC 1-P (ID) 408; in MD: TLC 1-FP (MD) 402); in OK: TLC 1-FP (OK) 1001) is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company.

Home Office: Cedar Rapids, IA.

Administrative Office:

P.O. Box 95302, Hurst, Texas 76053-5302.



[TRANS CARE]SM
A Plan Designed for a Changing FutureSM



TLC MP 0608

STANDARD FEATURES*

- Alternative Payment Benefit – Paid directly to you to use anyway you see fit.
- 0-Day Elimination Period for Home Health Care, Adult Day Care and Alternative Payment Benefit
- 5-year rate guarantee
- Pays for actual, out-of-pocket charges you incur for care at home, in the community or at an approved facility up to a daily maximum benefit amount you choose

AVAILABLE DISCOUNTS*

- 40% Spousal discounts for couples applying together for identical benefit amounts
- 10% preferred discount

DESIGN YOUR POLICY WITH THESE OPTIONAL BENEFITS*

(FOR AN ADDITIONAL PREMIUM)

- Benefit Increase Options – Simple, Compound, Step-Rated Compound, or Deferred
- Up to a 10-year rate guarantee
- Limited Pay Options – Single, 10-Pay and Pay to 65
- Return of Premium – Paid premiums, minus any benefits paid, will be returned to your beneficiary upon your death

**Not all benefits, discounts and options are available in all states. See your Outline of Coverage for details.*

[TRANSCARE]SM

A Plan Designed for a Changing FutureSM

The cost of care can be expensive and your ability to pay for care may affect the types of services you obtain. Discover how [TransCareSM] can help provide important Long Term Care insurance coverage and become an essential part of your retirement and financial planning. For more information, call your licensed Transamerica Life Insurance Company agent.

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Cover Letter

Review Status:

Filed-Closed

07/25/2008

Comments:

Attachment:

AR FP-MP filing ltr 7-11-08.pdf



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
817-285-3530
pamdavis@aegonusa.com

July 10, 2008

Commissioner Julie Benafield Bowman
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
Form # / Description: TLC FP 0608 – Institutional
TLC MP 0608 – Invitation to Inquire

Dear Commissioner Bowman:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any advertising previously approved forms.

These forms will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

VARIABLES:

The Product Name is variable on both pieces, depending upon the employer or association group it is being used for. The variables could be:

- Transitions by Transamerica
- SecurePath LTCi
- TransCare Options
- TransCare

Page 2 of TLC FP 0608:

The variables are the average costs will reflect what is currently on the www.longtermcare.gov web site.

It is our intention to use these forms in both paper and electronic form.

We trust that these forms will meet with your approval. If you have any questions, please contact me at 800-553-7600, x3530, or pamdavis@aegonusa.com.

Sincerely,

A handwritten signature in black ink that reads "Pamm Davis". The signature is written in a cursive style.

Pamm Davis
Advertising Analyst Trainee
Long Term Care Division