

SERFF Tracking Number: BNLA-125711787 State: Arkansas
Filing Company: Bankers Life and Casualty Company State Tracking Number: 39421
Company Tracking Number: 03-B013-LTCP ET AL
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: LTCP Print Ads
Project Name/Number: LTCP Print Ads/03-B013-LTCP et al

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: LTCP Print Ads SERFF Tr Num: BNLA-125711787 State: ArkansasLH
TOI: LTC06 Long Term Care - Other SERFF Status: Closed State Tr Num: 39421
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: 03-B013-LTCP ET AL State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer
Author: Thomas Kimble Disposition Date: 07/24/2008
Date Submitted: 06/26/2008 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LTCP Print Ads Status of Filing in Domicile: Not Filed
Project Number: 03-B013-LTCP et al Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 07/24/2008
State Status Changed: 07/24/2008 Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

This advertising material is designed to be printed in local publications in your state. It is intended to generate interest in our previously approved Long Term Care Insurance policies and their relation to your state's Long Term Care Partnership Program.

The certification for our Long Term Care Insurance policies is pending with your state. We will not use these pieces until certification has been approved.

The above mentioned forms have not been filed in our home state of Illinois.

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Company and Contact

Filing Contact Information

Tom Kimble, Filing Project Leader t.kimble@banklife.com
 222 Merchandise Mart Plaza (312) 396-6130 [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

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$25.00	06/26/2008	21106258

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	07/24/2008	07/24/2008

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Disposition

Disposition Date: 07/24/2008

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	Submission Letter	Filed-Closed	Yes
Form	Print Ad	Filed-Closed	Yes
Form	Print Ad	Filed-Closed	Yes
Form	Print Ad	Filed-Closed	Yes
Form	Print Ad	Filed-Closed	Yes
Form	Print Ad	Filed-Closed	Yes
Form	Print Ad	Filed-Closed	Yes

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Form Schedule

Lead Form Number: 03-B013-LTCP

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	03-B013-LTCP	Advertising	Print Ad	Initial		0	03-B013-LTCP.pdf
Filed-Closed	03-B014-LTCP	Advertising	Print Ad	Initial		0	03-B014-LTCP1.pdf
Filed-Closed	04-B024-LTCP	Advertising	Print Ad	Initial		0	04-B024-LTCP1.pdf
Filed-Closed	04-B027-LTCP	Advertising	Print Ad	Initial		0	04-B027-LTCP - Corrected.pdf
Filed-Closed	05-B005-LTCP	Advertising	Print Ad	Initial		0	05-B005-LTCP.pdf
Filed-Closed	05-B011-LTCP	Advertising	Print Ad	Initial		0	05-B011-LTCP.pdf

When using ads:

1. **Do not change text in any way!** Only text in [brackets] may be changed.
2. The ad number must be printed in the lower left of the ad.
3. Supply publication with photo.
4. Request a proof and check it over carefully. *Any copy mistakes or changes that result in fines are your responsibility!*
5. When using FSP Accounts for payment, request a full page tear sheet for each day ad ran.

Assisted Living...

When you need help with activities of daily living...

When you need long term care due to accident or illness...

You Deserve the Best Care!

So you can concentrate on your recovery!

Insurance coverage from Bankers Life and Casualty Company can help provide the financial assistance you'll need, and may provide asset protection under your states' Long-Term Care Partnership Program...

Agent
photo
optional

Call [agent name]
Licensed Agent
[phone number]


BANKERS
LIFE AND CASUALTY COMPANY

We specialize in seniors

03-B013-LTCP

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LONG-TERM CARE PARTNERSHIP...

When you and your loved ones need help with every day activities of living...

When you need long-term care due to accident, illness, or a cognitive impairment...

When you want to stay independent and make your own choices...

You Deserve the Best Care!

So you can concentrate on your recovery!

Bankers Life and Casualty Company can help provide the financial assistance you need. Also, we proudly participate in your states' Long-Term Care Partnership Program.

Agent
photo
optional

What is a Partnership Program?

Call [agent name]
Insurance Agent
[phone number]



03-B014-LTCP

Ad 04-B024-LTCP
Long-Term Care Partnership

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Bankers Life and Casualty Company

We specialize in seniors

Contact me, today, about your Long-Term Care insurance needs. You can also find out about your states' Long-Term Care Partnership Program!

[Agent name]
Licensed Insurance Agent
Call [phone number]

Agent
Photo
Optional

04-B024-LTCP

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**Does your Long-Term Care
Insurance pay for
Nursing Home Care OR Home Health Care?
Why not have BOTH?**

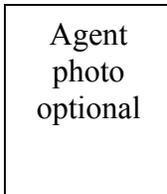
Our Long-Term Care Insurance Policy GR-N550 covers **both** nursing home and home health care from the same sizeable “dollar account” – a set sum of money you can use.

How does this policy better benefit **YOU**?

- 1) It's more *flexible* than policies with separate fixed benefits.
- 2) No “benefit periods”. If it is determined you need either nursing home or home health care, you'll have money for covered expenses, it's that *simple!*
- 3) This policy may qualify for asset protection under your states' Long-Term Care Partnership Program.

***Find out about our Long-Term Care insurance policy
and your states' Partnership Program today.***

For more information call me for the details or fill out and mail the coupon below.



Agent
photo
optional

[Agent name]
Licensed Insurance Agent
[Phone Number]



04-B027-LTCP

For information, fill out and mail the coupon today.

To: Bankers Life and Casualty Company
[Agent name]
[Street Address]
[City, State Zip]

Please contact me to provide information without obligation about your Long-Term Care Insurance policy.

Name _____
Address _____
City/State/Zip _____
Phone (optional) _____

04-B027-LTCP-1

Ad 05-B005-LTCP
Long-Term Care Partnership

When using ads:

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2. The ad number must be printed in the lower left of the ad.
3. Supply publication with photo.
4. Request a proof and check it over carefully. *Any copy mistakes or changes that result in fines are your responsibility!*
5. When using FSP Accounts for payment, request a full page tear sheet for each day ad ran.

**Protect Your Business from the
Huge Costs of Long-Term Care**

From the cost of care for a business owner or their family's need for care, to the downtime an employee may need to take care of a sick family member, Long-Term Care can be expensive. Find out how to protect you and your business!

Call me for all the details of Long-Term Care Insurance and Partnership programs.

[Agent name]
Licensed Agent
[phone number]

Agent
photo
optional

Bankers Life and Casualty Company
We specialize in seniors

05-B005-LTCP

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How Much Thought Have You Put Into Life Insurance?

That's a very important question that all of us need to consider:

- Cost of your final expenses (including any hospital and doctor bills)?
- Cost of living in your area for a family of your size?
- Amount of money your family would need to pay off mortgage, college, car, or any other loans?
- Amount of money you would like to leave as a gift to any family members?

Many Americans have put off purchasing insurance or are underinsured. By not purchasing life insurance and failing to consider all of the items listed above; when the time comes your family and loved ones may not receive all of the benefits that they need. *No one wants to leave his or her family in that position!*

How Much Thought Have You Put Into Long Term Care Insurance?

When you need help with the activities of daily living...

When you need long term care due to accident or illness...

Don't let the cost of care in a facility deplete your assets...

Look at the possibility of staying at home and receiving care...

How Much Thought Have You Put Into Long-Term Care Partnership Programs?

Long Term Care Insurance coverage from Bankers Life and Casualty Company can help provide the financial assistance you'll need. Bankers proudly participates in your states' Partnership Program. Long-Term Care Insurance along with Partnership Programs could be a way for you to receive necessary care services without depleting all of your financial assets.

Please give me a call at [phone number]. We can schedule an appointment and we can sit down, work out all of the details, and make sure your loved ones will have all of the benefits they'll need.

[agent name(s)]

[are/is] your local Bankers Life and Casualty Company insurance agent(s).

Please give us a call at:

[phone number]

At Bankers we sit down and discuss our products face to face. We want to make sure that we listen to all of *your needs* when we present our products.

<i>SERFF Tracking Number:</i>	<i>BNLA-125711787</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>39421</i>
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<i>Product Name:</i>	<i>LTCP Print Ads</i>		
<i>Project Name/Number:</i>	<i>LTCP Print Ads/03-B013-LTCP et al</i>		

Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name: Submission Letter

Review Status:

Filed-Closed

07/24/2008

Comments:

Attachment:

Submission Letter.pdf


BANKERS
LIFE AND CASUALTY COMPANY
We specialize in seniors

Thomas A. Kimble, CLU
Manager of Product Filing
Product Approval and Compliance

June 26, 2008

Honorable Julie Benafield Bowman
Insurance Commissioner
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, ARKANSAS 72201-1904

ATTN: Compliance - Life & Health

RE: **LONG TERM CARE ADVERTISING**
Lead Generating Devices
Long Tem Care Ads
03-B013-LTCP
03-B014-LTCP
04-B024-LTCP
04-B027-LTCP
05-B005-LTCP
05-B011-LTCP

Dear Commissioner:

In accordance with your state's requirements, we are filing the above captioned forms.

This advertising material is designed to be printed in local publications in your state. It is intended to generate interest in our previously approved Long Term Care Insurance policies and their relation to your state's Long Term Care Partnership Program.

The certification for our Long Term Care Insurance policies is pending with your state. We will not use these pieces until certification has been approved.

The above mentioned form has not been filed in our home state of Illinois.

Your consideration of this filing is appreciated.

Verv trulv yours.



Thomas A. Kimble, CLU
Product Approval and Compliance

TK