

SERFF Tracking Number: LFSC-125520364 State: Arkansas
Filing Company: LifeSecure Insurance Company State Tracking Number: 38414
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC Advertising
Project Name/Number: Phase II/

Filing at a Glance

Company: LifeSecure Insurance Company

Product Name: LTC Advertising

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFSC-125520364

SERFF Status: Closed

Co Tr Num:

Co Status:

Authors: Sue Howard, Judy Lucas

Date Submitted: 03/13/2008

State: ArkansasLH

State Tr Num: 38414

State Status: Filed-Closed

Reviewer(s): Harris Shearer

Disposition Date: 07/23/2008

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Phase II

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/23/2008

State Status Changed: 07/23/2008

Corresponding Filing Tracking Number: LFSC-125167273

Filing Description:

LifeSecure Insurance Company

FEIN # 75-0956156 NAIC #77720

Advertising Material for use with

Individual Long Term Care Insurance (Policy -LS-0002 AR 07/07)

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 11/02/2007

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Dear Sir or Madam:

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I am submitting for your review and approval the following items:

1. LS-0337 ST 07/07 Plan Recommendation Brochure
2. LS-0429 ST 09/07 Display AD - Agent Office
3. LS-0341A ST 08/07 Consumer Poster-Consider LTC-Horizontal
4. LS-0341A ST 08/07 Consumer Poster-Consider LTC-Vertical

The above advertising material is being sent to you for use with our recently Filled for Use Individual Long Term Care Insurance product LS-0002 AR 07/07.

If you have any questions or need any additional information, please do not hesitate to contact me. I can be reached at 866-582-7702, extension 8774 or showard@lifeseureltc.com.

Sincerely,

Sue R. Howard
Compliance Manager

Company and Contact

Filing Contact Information

Sue Howard, Compliance Manager
10370 Citation Drive
Brighton, MI 48116

Showard@lifeseureltc.com
(810) 220-8774 [Phone]
(810) 220-7707[FAX]

Filing Company Information

LifeSecure Insurance Company
10559 Citation Drive
Suite 300
Brighton, MI 48116
(810) 220-8774 ext. [Phone]

CoCode: 77720
Group Code: 572

State of Domicile: Michigan
Company Type: Life, A & H

Group Name: BCBS of MI GRP
FEIN Number: 75-0956156

State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 4 pieces @ \$25.00 each
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
2935	\$100.00	03/06/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	07/23/2008	07/23/2008

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Disposition

Disposition Date: 07/23/2008

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	Readability Certification	Filed-Closed	Yes
Form	Plan Recommendation Brochure	Filed-Closed	Yes
Form	Display Ad- Agent Office	Filed-Closed	Yes
Form	Consumer Poster-Consider LTC - H	Filed-Closed	Yes
Form	Consumer Poster-Consider LTC - V	Filed-Closed	Yes

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Form Schedule

Lead Form Number: LS-0337 ST 07/07

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	LS-0337 ST 07/07	Advertising	Plan Recommendation Brochure	Initial		60	LS 0337 ST 07.07 - Plan Recommendation Brochure.pdf
Filed-Closed	LS-0429 ST 09/07	Advertising	Display Ad- Agent Office	Initial		0	LS-0429 ST 09 07_Agent Office Stand Display.pdf
Filed-Closed	LS-0341A ST 08/07	Advertising	Consumer Poster- Consider LTC - H	Initial		62	LS-0341A ST 08 07 Why Should I Consider LTCi Poster-Horizontal.pdf
Filed-Closed	LS-0341B ST 08/07	Advertising	Consumer Poster- Consider LTC - V	Initial		62	LS-0341B ST 08 07_Why Should I Consider LTCi-Vertical.pdf



Find the plan that's right for you.

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www.YourLifeSecure.com

1.866.582.7701

- expenses for treatment or rehabilitation injury; or
 - while sane or insane (**In MO**: while that results from an attempt at suicide
 - an illness, treatment or medical condition required by an employer; or
 - an area of war whether voluntarily or as attached to a military unit, or working in serving in the military or an auxiliary unit declared or undeclared (**In OK**: while that is due to war or act of war, whether an illness, treatment or medical condition in force; or
 - a loss that occurs while this Policy is not will be payable under this Policy for:
 - No benefits, including the Flexible Benefit, related to alcoholism or drug addictions; or expenses for services or items to the extent that such expenses are reimbursable under Title XVIII of the Social Security Act (Medicare), or would be so reimbursable but for the application of a deductible or coinsurance amount; or care or services, unless otherwise required by law, for which benefits are duplicated or provided under a government program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault care or services provided outside the United States of America, its territories or possessions, or Canada.
 - **In MD**: payment of any claim, bill, or care or services for which no charge is made in the absence of insurance.
- other demand or request for payment for health care services that the appropriate regulatory board determines were provided as a result of prohibited referral. The following two exclusions do not apply to the Flexible Benefit:
- care or services provided by a family member unless:
 - he or she is a regular employee of an organization which is providing the treatment, service or care; and
 - the organization receives the payment for the treatment, service or care; and
 - he or she receives no compensation other than the normal compensation for employees in his or her job category; or
 - care or services for which no charge is made in the absence of insurance.

Exclusions and Limitations



Long Term Care Insurance How much coverage is enough?

\$75,000

\$300,000

\$700,000

\$1,000,000

Choosing the right plan.

Benefit BankSM **\$200,000**
Monthly Benefit Access Limit **3%** (\$6,000 per month)

It is important to note that the average duration for any type, or combination, of long term care is approximately three years.¹

National Average Monthly Costs² (2006)

Home Care ³	\$2,170
Assisted Living Care	\$2,675
Nursing Home Care	\$5,900

Care and Cost Example

2.4 years of Nursing Home (avg.) ⁴	\$169,900
1 year of Home Care	\$26,000

Total: \$195,900



A plan like this may be sufficient in today's dollars to meet average long term care costs and durations. You should also consider inflation protection alternatives. See below for reasons why you might consider less or more coverage than the \$200,000/3% recommendation.

Why consider *less* coverage?

- Little or no family history of chronic conditions
- Affordability
- Desire to lock-in coverage today, but buy-up in the future
- Expectation of spouse or family members to provide significant informal care
- Plan to retire in a low-cost area
- Men – tend to require long term care for shorter durations than average

Why consider *more* coverage?

- Family history of chronic conditions
- Affordability
- Family longevity
- Offset effects of inflation with a higher Benefit BankSM today
- Plan to retire in a high-cost area
- Women – tend to require long term care for longer durations than average

Why do I need long term care insurance?

It is estimated that 60% of people, 65 or older will need long term care during their lives – either at home or in a facility.⁵ But accidents or illnesses requiring long term care can happen at any age. Medicare won't cover it, and you must be impoverished to qualify for Medicaid coverage.

Long term care insurance helps you protect your retirement savings and your family assets. It provides peace of mind.

Why buy long term care now?

Premiums are based on your age and health. Locking in now means lower premiums for you. Our Budget-Point PricingSM tool allows you to choose the right coverage based on a premium that makes sense to you.

Life is uncertain. Long term care insurance doesn't have to be. Prepare for your future with a LifeSecure long term care insurance policy. Call [1.866.582.7701](tel:1.866.582.7701) to learn more or visit www.YourLifeSecure.com to quickly generate a quote.

^{1,5} Kemper, et al. Long Term Care Over an Uncertain Future: What can Retirees Expect? Inquiry. Volume 42, Winter 2005/2006

² www.longtermcare.gov – 2006 Cost of Care

³ Cost estimate based on five 4-hour visits per week

⁴ National Center for Health Statistics, Centers for Disease Control and Prevention, 1999

Copies of source materials available upon request.

something unique...



Different in LTC



**Spouse & Domestic
Partner Discounts**
Up to a 30% discount may apply

Care by Family Members
The freedom to have a caregiver of choice

Benefit BankSM Design
A straightforward pool-of-dollars approach

Inflation Protection Choices
Automatically compounds each year

Budget-Point PricingSM
For instant quotes based on your own budget

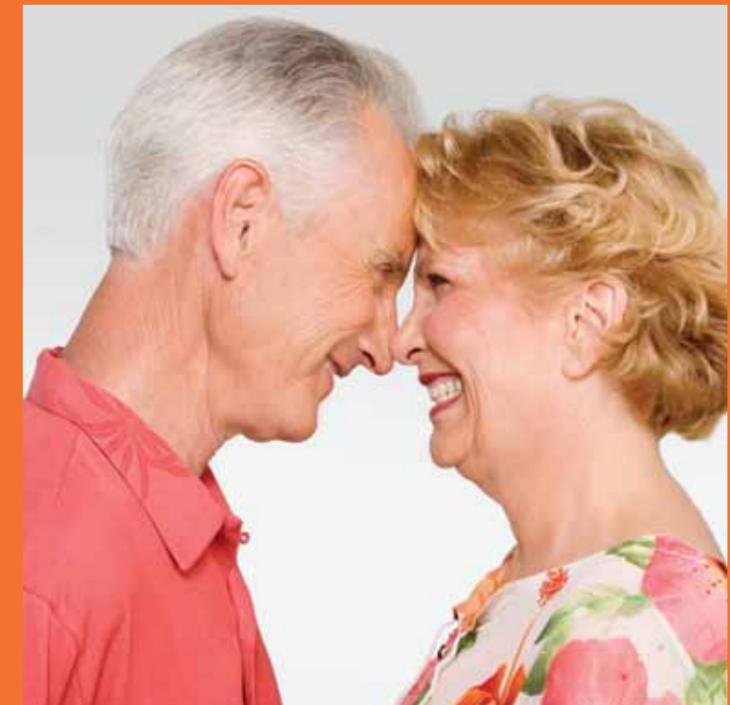


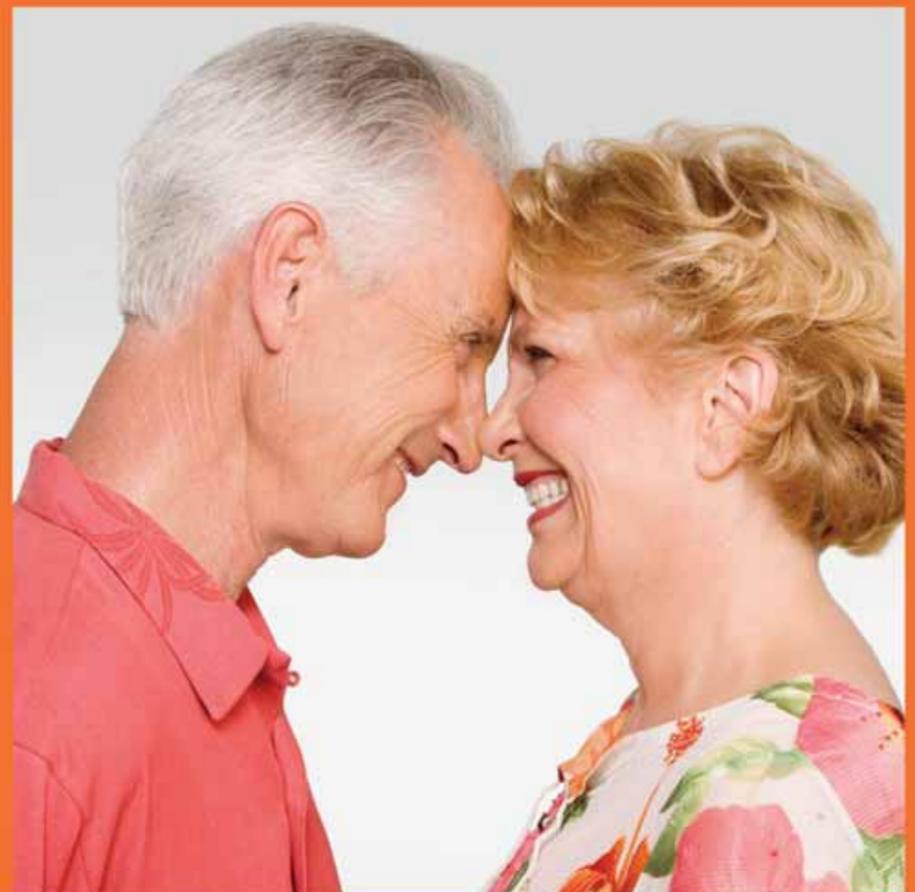
**Face the future with confidence.
LifeSecure is the answer.**

Talk to your agent today, call us toll-free at
1-866-582-7701, or visit our website at:
www.YourLifeSecure.com.

Why Should I Consider Long Term Care Insurance?

- **Help to protect my savings and assets**
- **Provide access to more care options**
 - **At home**
 - **In the community**
 - **In a facility**
- **Protect the quality of life for my family and me**
- **Provide peace of mind**





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Rate Information

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Supporting Document Schedules

Satisfied -Name: Readability Certification

Review Status:

Filed-Closed

07/23/2008

Comments:

Attachment:

READABILITY CERTIFICATION -Adv-PhaseII.pdf



READABILITY CERTIFICATION

LifeSecure Insurance Company

I, Stephen H. Keller, Vice President, Chief Financial Officer, hereby certify that the form(s) listed below has (have) the following score as calculated by the Flesch Reading Ease Test.

Form	Form Number	Score
Plan Recommendation Brochure	LS-0337 ST 07/07	60.3
Display Ad – Agent Office	LS-0429 ST 09/07	0
Consumer Poster-Consider LTCi-H	LS-0341A ST 08/07	61.7
Consumer Poster-Consider LTCi-V	LS-0341B ST 08/07	61.7

03/04/08

Date

Title: Vice President, Chief Financial Officer