

SERFF Tracking Number: MUTM-125728305 State: Arkansas
 Filing Company: United of Omaha Life Insurance Company State Tracking Number: 39574
 Company Tracking Number: SALLY HESS
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Medicare Supplement Advertising - UL4776
 Project Name/Number: Medicare Supplement Advertising/UL4776

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement Advertising - UL4776 SERFF Tr Num: MUTM-125728305 State: ArkansasLH

TOI: MS051 Individual Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 39574

Sub-TOI: MS051.001 Plan A

Co Tr Num: SALLY HESS

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Sally Hess

Disposition Date: 07/11/2008

Date Submitted: 07/10/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Status of Filing in Domicile:

Project Number: UL4776

Date Approved in Domicile:

Requested Filing Mode:

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: 07/11/2008

State Status Changed: 07/11/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter under the supporting documentation tab.

Company and Contact

Filing Contact Information

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Mike Trebold, Product & Advertising Compliance Consultant
Regulatory Affairs
Omaha, NE 68175
mike.trebold@mutualofomaha.com
(402) 351-2654 [Phone]
(402) 351-5298[FAX]

Filing Company Information

United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
(402) 351-6420 ext. [Phone]
CoCode: 69868
Group Code: 261
Group Name:
FEIN Number: 47-0322111
State of Domicile: Nebraska
Company Type: Life Insurance
State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 4 forms x \$25 per form = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$100.00	07/10/2008	21342305

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	07/11/2008	07/11/2008

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Disposition Date: 07/11/2008

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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	Yes
Supporting Document	Memorandum of Variability - UL4776	Filed	Yes
Supporting Document	Memorandum of Variability - UC6771	Filed	Yes
Supporting Document	Memorandum of Variability - UC6772	Filed	Yes
Form	Letter	Filed	Yes
Form	Brochure	Filed	Yes
Form	Brochure	Filed	Yes
Form	Carrier	Filed	Yes

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Form Schedule

Lead Form Number: UL4776

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	UL4776	Advertising Letter		Revised	Replaced Form #: UL4776 - annotated and revised Previous Filing #: UL4776		UL4776- annotated.pdf UL4776 - Clean.pdf
Filed	UC6771	Advertising Brochure		Initial			UC6771.pdf
Filed	UC6772	Advertising Brochure		Initial			UC6772.pdf
Filed	UE1239	Advertising Carrier		Initial			UE1239.pdf

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175



Here's the information you requested.

Apply for your United of Omaha Life Insurance Company Medicare Supplement insurance policy today.

Hello.

This year, Medicare's Part A deductible per benefit period is [\$1,024.00]...and a year could contain up to five benefit periods.

~~That's over FIVE THOUSAND dollars YOU could be responsible for after just five one-day stays in the hospital...and it doesn't even take into account the Medicare Part B physician service deductible... or charges for additional days beyond Medicare limits.~~

The fact is...as valuable as Medicare is, it can still leave you responsible for hundreds of dollars in out-of-pocket costs. Here are some of the Medicare deductibles and coinsurance amounts you can expect for [2008]:

- [\$1,024.00] Medicare Part A deductible for each benefit period for hospital stays of 1 to 60 days
- [\$ 256.00] Medicare Part A coinsurance per day for days 61 through 90 of a hospital stay
- [\$ 512.00] Medicare Part A coinsurance per day for days 91 through 150 of a hospital stay
- [\$ 128.00] Medicare Part A coinsurance per day for skilled nursing facility care days 21 through 100
- [• \$ 135.00 Medicare Part B deductible per year for physician services and outpatient hospital care.]

By taking action now, you may not pay another penny of those charges. And you can help make sure even a brief illness doesn't result in months of complicated bills.

Apply today for United of Omaha Life Insurance Company's Medicare Supplement Insurance [Plan F]. [You may even qualify for a seven percent household premium discount. See the Frequently Asked Questions for more details.]

Best of all, it takes just a few minutes to put our experience to work for you. Apply today – entirely by mail. Return your application with a check for just one month's payment in the enclosed postage-paid envelope. There's no reason to wait...especially when you consider **you have a full 30 days to examine your insurance policy with no risk or obligation.** If, for any reason at all, you reconsider your enrollment in this insurance coverage, simply return the policy for a refund of your premium payments, less claims paid.

You have no reason to delay...but you may have a very good reason to act soon...

– over please for important "Open Enrollment" information

What's Included In This Package:

- This **Welcome Letter**
- **Outline of Coverage** with premium rates and a detailed description of plan features and benefits
- **Summary Brochure** with frequently asked questions
- **Your Personalized Application**
- Postage-paid **Reply Envelope**
- [• Questions? Call: [1-800-865-2674]]

You cannot be turned down for this important coverage during your open enrollment. Open enrollment lasts for six months and begins on the first day of the month in which you are both age 65 or older AND enrolled in Medicare Part B.

That means you could apply for this coverage without having to answer a single health question. And once you enroll, your insurance can never be singled out for cancellation regardless of advancing age, declining health or number of claims. As long as your premiums are paid on time and the information on your application is correct, this is insurance you can own for life.

If you already have a Medicare Supplement insurance policy, don't pay more than you have to. Take a look at the enclosed materials and see for yourself how much you may save. And, if you already enrolled in a Medicare Supplement insurance policy with another insurance carrier, it's easy to change to United of Omaha. Simply complete the enclosed application and satisfy the underwriting requirements.

Competitive rates so you can save money - We work diligently to ensure our Medicare Supplement insurance rates remain among the lowest in the industry. [AND we offer a seven percent household premium discount. See the Frequently Asked Questions for more details.]

Note that you cannot be singled out for a rate increase, no matter how many times you receive benefits. Your premium changes when the same premium change is made on all in-force Medicare Supplement insurance policies of the same form issued to persons of your classification in the same geographic area of the state where you live.

Review the additional materials then return your application today...

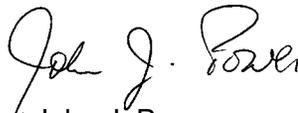
I've mentioned just a few of the important policy benefits a United of Omaha Life Insurance Company Medicare Supplement insurance policy may provide.

Please take a moment right now to review the enclosed materials including the Outline of Coverage that provides complete details about United of Omaha Life Insurance Company's Medicare Supplement insurance policies including features, benefits and rates.

[If you have any questions at all...or would like one of our friendly Medicare Supplement insurance agents to walk you through completing your application...please call us toll-free at [1-800-865-2674]. This special customer service line is dedicated to helping you understand your options.] You can visit our Web site at [www.mutualofomaha.com] for more information.

And remember with your 30-day "free look" period, there's no risk in responding today. You can **complete the enclosed application right now, get the policy in your hands and have 30 days to review it** with no obligation. This is one decision you'll be glad you didn't put off.

Sincerely,


John J. Power
Director, Marketing Services and Licensed Agent

P.S. If you are in your "Open Enrollment" period, I urge you to take advantage of this opportunity to apply without having to answer a single health question.

United of Omaha Life Insurance Company is solely responsible for its contractual obligations. United of Omaha Life Insurance Company is licensed nationwide except in NY. Neither United of Omaha Life insurance Company, nor its Medicare Supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. This is a solicitation of insurance and an insurance agent may contact you by telephone. For complete information on benefits, exceptions, reductions and limitations, refer to your Outline of Coverage and your policy.

Policy Forms: UM1, UM2, UM3, UM4 and UM5 (or state equivalent). Not all policy forms may be available in every state.

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Competitive rates so you can save money - We work diligently to ensure our Medicare Supplement insurance rates remain among the lowest in the industry. [AND we offer a seven percent household premium discount. See the Frequently Asked Questions for more details.]

Note that you cannot be singled out for a rate increase, no matter how many times you receive benefits. Your premium changes when the same premium change is made on all in-force Medicare Supplement insurance policies of the same form issued to persons of your classification in the same geographic area of the state where you live.

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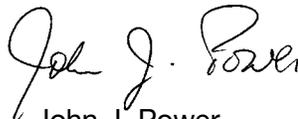
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Policy Forms: UM1, UM2, UM3, UM4 and UM5 (or state equivalent). Not all policy forms may be available in every state.

United of Omaha Life Insurance Company's Medicare Supplement Insurance Policy

Benefits Paid Direct to Help Pay Some of the Bills Medicare May Not Pay

We are pleased to be able to provide you with the quality of United of Omaha Life Insurance Company's insurance offered by this Medicare Supplement insurance policy. The excellent protection this policy offers reflects our commitment to help provide you with peace of mind and security.

And you can be assured that we will be here to help take care of some of the eligible expenses not paid for by Medicare. That's because United of Omaha Life Insurance Company stands 100% behind the protection we give you, the customer.

United of Omaha Life Insurance Company's Medicare Supplement Insurance Policy Can Help Pay Some of the Eligible Costs Medicare Doesn't Cover

Medical costs are increasing – leaving you to pay the expenses not covered by Medicare. Due to its relatively high cost-sharing requirements, Medicare covers less than half (45%) of beneficiaries' total costs. *

Now United of Omaha Life Insurance Company offers you a way to help with medical expenses that Medicare does not pay – with our Medicare Supplement insurance policy.

This United of Omaha Life Insurance Company Medicare Supplement insurance protection can help you save in two important ways:

- ✓ Save on premiums-We work diligently to ensure our Medicare Supplement insurance rates remain among the lowest in the industry.
- ✓ Help protect your retirement savings from escalating medical costs

When you complete and mail the enclosed application, you can feel confident knowing your United of Omaha Life Insurance Company's Medicare Supplement insurance policy will provide you with savings and peace of mind. So act today!

**"Medicare at a Glance", The Henry J. Kaiser Family Foundation, July 2006*

How We Pay Your Insurance Policy Benefits

When your health care provider bills Medicare, the charge to your Medicare Health Insurance Claim Number automatically generates any appropriate payment from this policy. It's fast and simple for you. And if you should ever have a question about a claim, our helpful claims representatives are always just a phone call away.

Seven Percent Household Premium Discount

Our seven percent household premium discount and reasonable rates make Medicare Supplement insurance more affordable than you might think. Read the Frequently Asked Questions for more information.

30-Day No Risk Free Look

Your United of Omaha Insurance Company insurance policy will come to you by first class mail. When it arrives, read it over carefully. And if, for any reason, you are not completely satisfied, return the policy to us within 30 days. Any premium payments you have made will be promptly refunded less any claims paid.

[Medicare Part D information is now available
Call [1-800-847-9814] for your free information packet.]

Six Reasons to buy this Insurance Policy

- 1. Freedom to Choose** – Medicare Supplement insurance gives you the freedom to choose the doctors, hospitals and specialists you want without having to get referrals.
- 2. Benefits Change as Medicare Changes** – Your Medical Supplement insurance policy keeps pace with Medicare. When Medicare raises its deductibles and copayments, your policy will be there with benefits to help you pay the bills. Your Medicare Supplement insurance policy will work hand-in-hand with Medicare, however it changes...so your coverage will protect you for years to come. Of course, when benefits increase, it may become necessary to adjust rates for all policyowners.
- 3. No Individual Rate Increase**– You cannot be singled out for a rate increase, no matter how many times you receive benefits. Your premium changes when the same premium change is made on all in-force Medicare Supplement insurance policies of the same form issued to persons of your classification in the same geographic area of the state where you live.
- 4. Buy with Confidence** – When you own a United of Omaha Life Insurance Company Medicare Supplement insurance policy, you can have complete confidence knowing your insurance meets all the necessary state requirements to qualify as a supplement to the federal Medicare program. You'll own a quality insurance product backed by United of Omaha Life Insurance Company.
- 5. No Cancellation Due to Age, Health Problems or Claims** – Your Medicare Supplement insurance cannot be canceled...no matter what your age or how many benefits you collect. As long as you pay your premiums on time, you can renew your United of Omaha Life Insurance Company Medicare Supplement insurance policy for life. You may cancel this policy by writing to us. It will be effective on the date we receive your notice or a date you request, if later. We will send you the unearned portion of premium within 30 days. This will not affect any claim that starts before the date you cancel your policy, or upon notification of death.
- 6. Pays Regardless of Other Insurance** – Your United of Omaha Life Insurance Company Medicare Supplement insurance policy benefits are payable regardless of any hospital, travel, accident or cancer insurance policy you may have. If you currently own a Medicare Supplement insurance policy, you cannot have a United of Omaha Life Insurance Company Medicare Supplement insurance policy in addition to that coverage. However, you can replace your existing coverage with a United of Omaha Life Insurance Company Medicare Supplement insurance policy.

We Keep Our Promise to Pay

At United of Omaha Life Insurance Company, we stand behind our Medicare Supplement insurance policies. Our associates provide quality service before and after you receive the policy's benefits. We pledge to meet or exceed policyowners' requirements and get the job done right the first time, every time. Our years of service, experience and reliability ensure that you can count on quality insurance protection from United of Omaha Life Insurance Company.

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Policy Forms: UM1, UM2, UM3, UM4, and UM5 (or state equivalent). Not all policy forms may be available in every state.

Frequently Asked Questions

Q. After I pay for my insurance, how long do I wait before the insurance begins?

A. If you're not yet 65 and your application and first premium payment are received and accepted by United of Omaha Life Insurance Company before your Medicare eligibility date, your insurance begins on your Medicare eligibility date. If you're age 65 or older, your insurance begins on the very day we receive and accept your application and first month's premium payment.

Q. What is meant by "Open Enrollment," which is mentioned on my application?

A. Open enrollment lasts for six months and starts on the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B. You will not have to answer any health questions if you apply during open enrollment. If your open enrollment period has not yet started, you can still apply now with guaranteed acceptance up to six months before your Medicare Part B effective date.

Q. The Medicare deductible amount that people pay out of their pocket seems to increase every year. Do you expect these yearly increases to continue?

A. The Medicare deductible that you must pay out of your pocket has gone up every single year since 1966. The great news is that Medicare Supplement insurance policies keep pace with Medicare...so that when the deductible goes up, your benefits also increase. However, we may need to raise your premium rate at that time.

Q. How do I know if I'm eligible for the seven percent household premium discount?

A. You're eligible for the household premium discount if you have resided with another adult for at least one year, or you're married, and the other adult or your spouse also owns or is issued a Medicare supplement policy with United of Omaha or its affiliates.

Q. Can the household premium discount ever be removed from my policy?

A. Yes. The household premium discount will be removed if you cease to reside with the other adult or your spouse, or if that person's coverage with us terminated for any reason. The discount will not be removed if one of the individuals becomes deceased. United of Omaha may also discontinue the household premium discount program at any time.

Q. What is meant by "Class I and Class II" ratings mentioned in the Outline of Coverage?

A. Class I and Class II ratings will not be applicable when you apply for coverage during an open enrollment or guaranteed issue period. If you're no longer in your open enrollment or guaranteed issue period, if according to our underwriting standards, you're overweight or underweight for your height, you will be considered to be a greater insurable risk. In such a case, your premium will be priced either [10%] or [20%] higher than the rates illustrated, in the Outline of Coverage. If your weight is in the decline column, we're sorry, but you're not eligible for this.

Q. How do I calculate my premium amount?

A. Use the enclosed Calculate Your Premium worksheet to determine your rate. Include your first month's premium with your completed application.

Q. How long does United of Omaha Life Insurance Company take to pay my claims?

A. You can rest assured that United of Omaha Life Insurance Company will pay your claims as promptly as possible. The company has a dedicated staff of Medicare claims professionals and the latest

claims processing systems. In fact, for many Medicare Part B claims, United of Omaha Life Insurance Company's automated processing system can eliminate paperwork for you and speed your claims payments. It's a real advantage!

Q. What exactly is the "benefit period," as shown on the enclosed Outline of Coverage?

A. Under Medicare Part A, it's a period of time that begins on the first full day you're hospitalized or admitted to a skilled nursing facility - and ends when you haven't been in a hospital or Medicare-approved skilled nursing facility for 60 days in a row.

Q. Can my insurance policy be canceled if I have too many claims?

A. No. And United of Omaha Life Insurance Company will always renew your insurance. You cannot be singled out for a rate increase, no matter how many times you receive benefits. Your premium changes when the same premium change is made on all in-force Medicare Supplement insurance policies of the same form issued to persons of your classification in the same geographic area of the state where you live.

You can have this Medicare Supplement protection as long as you continue to pay your premiums on time and there is no fraud or material misrepresentation. You can have this protection for life.

Q. What's the "skilled nursing facility" mentioned in the Outline of Coverage?

A. It's a Medicare-approved facility that provides skilled nursing and rehabilitation services. It can be a separate entity, like a separate building or it can be a part of another facility, such as a hospital. But it must be distinct - - not, for example, a separate unit of a hospital.

After Medicare pays skilled nursing facility benefits for the first 20 days, your Medicare Supplement insurance policy will pay up to [\$128.00] a day...from the 21st through the 100th day. Keep in mind, however, not all policies include the "skilled nursing facility" benefit. Please refer to your Outline of Coverage.

Q. If I'm hospitalized more than 60 days...how much does this Medicare Supplement insurance policy pay?

A. It pays [\$256.00] a day from the 61st day through the 90th day you're in the hospital. The following 60 days it pays [\$512.00] a day while using lifetime reserve days. And once these days are used up, it pays 100% of all eligible expenses under Medicare up to a lifetime maximum of 365 days (excludes Plan A).

Q. Are there any exceptions not paid for by this insurance?

A. Yes. We will not pay benefits for: (a) expense incurred while the policy is not in force; (b) hospital or skilled nursing facility confinement incurred during a Medicare Part A benefit period that begins while the policy is not in force; (c) that portion of any expense incurred which is paid for by Medicare; (d) services for non-Medicare eligible expenses, including but not limited to, routine exams, take-home drugs and eye refractions; (e) services for which a charge is not normally made in the absence of insurance; or (f) loss or expense that is payable under any other Medicare Supplement policy or certificate.

[Other Questions?

Call us toll-free: [1-800-865-2674]]

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A MUTUAL *of* OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175

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Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Filed 07/11/2008
Comments:
Attachment:
AR Inquiry Letter - 7-9-08.pdf

Satisfied -Name: Memorandum of Variability - **Review Status:** Filed 07/11/2008
UL4776
Comments:
Attachment:
UL4776 - Memo of Variability.pdf

Satisfied -Name: Memorandum of Variability - **Review Status:** Filed 07/11/2008
UC6771
Comments:
Attachment:
UC6771 - Memo of Variability.pdf

Satisfied -Name: Memorandum of Variability - **Review Status:** Filed 07/11/2008
UC6772
Comments:
Attachment:
UC6772 - Memo of Variability.pdf

UNITED of OMAHA

UNITED of OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600



July 9, 2008

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC# 261-69868
FEIN# 47-0322111
United of Omaha Life Insurance Company
Direct Response Mail Advertising
Medicare Supplement Advertising
Letter: UL4776
Brochure: UC6771
Brochure: UC6772
Carrier: UE1239

Enclosed for review by your Department is a copy of the above-captioned advertising. The forms were previously submitted on May 7, 2008. The filing was closed on June 25, 2008 by your department. They will be used with appropriate approved forms in your state.

In your inquiry, you indicated that the second paragraph of form UL4776 is not in compliance with Rule 41 Guideline 7-A(1)(20), which prohibits advertisements that create undue anxiety in the minds of the elderly. Please remove this language from the form. -- This paragraph has been removed.

These advertisements will be used with applications WA5902-03 approved October 17, 2006 and WA5903-03 Rev. approved July 30, 2007 by your Department.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,



Mike Trebold
Product and Advertising Compliance Consultant
Regulatory Affairs

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VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UL4776

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section	Copy Location	Explanation
"Questions? Call: 1-800-865-2674"	Page 1-Box on right	This will either be left in or taken out.
Bullet point-"\$135.00 Medicare Part B deductible per year for physician services and outpatient hospital care."	Page 1-bullet point	If we push Plan F or Plan C -This bullet point will be added.
Bullet point-"Generally, an additional 20% coinsurance on approved medical services after the Medicare Part B deductible is paid."	Page 1-bullet point	If we push Plan G -This bullet point will be added.
"Apply today for United of Omaha Life Insurance Company's Medicare Supplement Insurance [Plan G]."	Page 1 – 5 th paragraph	Of the plans that are currently being offered in the state the advertising will be mailed, this plan will vary. Marketing would want to highlight or push the most competitive plan in the state.
"If you have any questions at all...or would like to talk to one of our friendly Medicare Supplement insurance agents to walk you through completing your application..."	Page 2-8 th paragraph	These sentences will either be left in or taken out.
Web site address	Page 2 – 8 th paragraph – 3 rd sentence	Variable for approved Mutual of Omaha Web address
Signature	Page 2	This is variable to leave the opportunity for updating the name if there would be a change in the Director position.

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UC6771

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section	Copy Location	Explanation
"Part D information..."	Page 1 – below box	Both sentences on Part D will be in or out of the piece because it may or may not be offered

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: UC6772

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section	Copy Location	Explanation
"...will be priced either [10%] or [20%] higher..."	Page 1-6 th question	The percentage may change from year to year
"Other Questions? Call us toll-free: 1-800-865-2674"	Page 2-bottom of page	This will either be left in or taken out.