

SERFF Tracking Number: LFCR-125617924 State: Arkansas  
Filing Company: Berkshire Life Insurance Company of America State Tracking Number: 38773  
Company Tracking Number:  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: PA180 et al  
Project Name/Number: /

## Filing at a Glance

Company: Berkshire Life Insurance Company of America

Product Name: PA180 et al

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFCR-125617924 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

State Tr Num: 38773

State Status: Filed-Closed

Reviewer(s): Marie Bennett, Harris Shearer

Author: Smith Darlene

Date Submitted: 04/22/2008

Disposition Date: 08/22/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/22/2008

State Status Changed: 08/22/2008

Corresponding Filing Tracking Number:

Filing Description:

Advertising Filing

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - LCA01)

Michael Lewis, Senior Compliance Analyst - michael.lewis@lifecareassurance.com

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**Advertising**

P.O. Box 4243 (818) 867-2380 [Phone]  
Woodland Hills, CA 91365-4243 (818) 867-2508[FAX]

**Filing Company Information**

Berkshire Life Insurance Company of America CoCode: 71714 State of Domicile: Massachusetts  
Long Term Care Administrative Office Group Code: 429 Company Type:  
P.O. Box 4243  
Woodland Hills, CA 91365-4243 Group Name: State ID Number:  
(818) 867-2450 ext. [Phone] FEIN Number: 75-1277524  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$200.00  
Retaliatory? No  
Fee Explanation: \$25.00 per form x 8 = \$200.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Berkshire Life Insurance Company of America	\$200.00	04/22/2008	19813999

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	08/22/2008	08/22/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Harris Shearer	06/25/2008	06/25/2008	Smith Darlene	08/06/2008	08/06/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Business Advantage PowerPoint	Form	Smith Darlene	04/22/2008	04/22/2008
Letter to Advisor, CFP	Form	Smith Darlene	04/22/2008	04/22/2008
Letter to Advisor, Attorney	Form	Smith Darlene	04/22/2008	04/22/2008
Advisor Letter Form to Client, Individual	Form	Smith Darlene	04/22/2008	04/22/2008
Advisor Letter Form to Client, Couple	Form	Smith Darlene	04/22/2008	04/22/2008
Letter to Advisor, CPA	Form	Smith Darlene	04/22/2008	04/22/2008

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**Filing Notes**

<b>Subject</b>	<b>Note Type</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
withdrawing of forms PA182 & PA183	Note To Reviewer	Smith Darlene	08/15/2008	08/15/2008
Objection Letter	Note To Filer	Harris Shearer	08/06/2008	08/06/2008

SERFF Tracking Number: LFCR-125617924 State: Arkansas  
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Product Name: PA180 et al  
Project Name/Number: /

## Disposition

Disposition Date: 08/22/2008

Implementation Date:

Status: Filed

Comment: Forms PA182-2-2008 and PA183-2-2008 were withdrawn from further review in accordance with your letter of 8/15/2008.

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	NAIC Transmittal	Filed	Yes
Form (revised)	Letter to Advisor, CFP	Filed	Yes
Form	Letter to Advisor, CFP		No
Form (revised)	Letter to Advisor, Attorney	Filed	Yes
Form	Letter to Advisor, Attorney		No
Form (revised)	Advisor Letter to Client, Individual	Withdrawn	Yes
Form	Advisor Letter to Client, Individual		No
Form (revised)	Advisor Letter to Client, Couple	Withdrawn	Yes
Form	Advisor Letter to Client, Couple		No
Form (revised)	Letter to Advisor, CPA	Filed	Yes
Form	Letter to Advisor, CPA		No
Form	Advisor Brochure	Filed	Yes
Form	Women's LTC PowerPoint	Filed	Yes
Form (revised)	Business Advantage PowerPoint	Filed	Yes
Form	Business Advantage PowerPoint		No

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Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/25/2008  
Submitted Date 06/25/2008  
Respond By Date 07/25/2008

Dear Michael Lewis,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Advisor Letter to Client, Individual (Form)

Comment: The Advisor Letter to Client carries a signature line for a BLI agent. Please explain. Should the letter not be signed by the client's CPA, attorney etc?

### Objection 2

- Advisor Letter to Client, Couple (Form)

Comment: The Objection to PA182 also applies to this letter.

Please feel free to contact me if you have questions.

Sincerely,

Harris Shearer

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 08/06/2008  
Submitted Date 08/06/2008

Dear Harris Shearer,

### Comments:

### Response 1

Comments: Dear Mr. Shearer,

We are still reviewing your prior objection. We plan on having a response to you before August 20th. Thank you for your patience in this matter.

SERFF Tracking Number: LFCR-125617924 State: Arkansas  
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TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: PA180 et al  
Project Name/Number: /

Sincerely,

Michael Lewis, 800-366-5463, ext. 2380

**Related Objection 1**

Applies To:

- Advisor Letter to Client, Individual (Form)

Comment:

The Advisor Letter to Client carries a signature line for a BLI agent. Please explain. Should the letter not be signed by the client's CPA, attorney etc?

**Related Objection 2**

Applies To:

- Advisor Letter to Client, Couple (Form)

Comment:

The Objection to PA182 also applies to this letter.

**Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Smith Darlene

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Project Name/Number: /

**Note To Reviewer**

**Created By:**

Smith Darlene on 08/15/2008 01:53 PM

**Subject:**

withdrawing of forms PA182 & PA183

**Comments:**

Dear Mr. Shearer,

In response to your comments from June 25, 2008, we would like to withdraw forms PA182 & PA183, and have the remaining forms reviewed.

Also, for the record, I tried to amend the filing and remove these pieces myself, but the system would not let me.

Thank you for your attention to this matter. Please call me if you have any questions.

Sincerely,

Michael Lewis, 800-366-5463, ext. 2380

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Product Name: PA180 et al  
Project Name/Number: /

**Note To Filer**

**Created By:**

Harris Shearer on 08/06/2008 02:37 PM

**Subject:**

Objection Letter

**Comments:**

To date, we have not received a response to our objection letter of June 25. Do you want to withdraw this filing from further review? If a response is not received by August 20, the filing will be closed as disapproved.

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 Product Name: PA180 et al  
 Project Name/Number: /

**Amendment Letter**

Amendment Date:  
 Submitted Date: 04/22/2008

**Comments:**  
 revising 8530

**Changed Items:**

**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
8530-2-08	Advertising	Business Advantage PowerPoint	Initial				0	8530 - Business Advantage final 4-14-08.pdf

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 Product Name: PA180 et al  
 Project Name/Number: /

**Amendment Letter**

Amendment Date:  
 Submitted Date: 04/22/2008

**Comments:**  
 replacing word docs with pdfs

**Changed Items:**  
**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
PA180-2-2008	Advertising	Letter to Advisor, CFP	Initial				0	PA180 final 3-18-08.pdf

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
PA181-2-2008	Advertising	Letter to Advisor, Attorney	Initial				0	PA181 final 3-18-08.pdf

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
PA182-2-2008	Advertising	Advisor Letter to Client, Individual	Initial				0	PA182 final 3-18-08.pdf

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
PA183-2-2008	Advertising	Advisor Letter to	Initial				0	PA183 final 3-18-08.pdf

SERFF Tracking Number: LFCR-125617924 State: Arkansas  
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 Product Name: PA180 et al  
 Project Name/Number: /  
 Client,  
 Couple

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
PA184-2-2008	Advertising	Letter to Advisor, CPA	Initial				0	PA184 final 3-18-08.pdf

SERFF Tracking Number: LFCR-125617924 State: Arkansas  
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 Product Name: PA180 et al  
 Project Name/Number: /

## Form Schedule

**Lead Form Number:** PA180-2-2008

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	PA180-2-2008	Advertising	Letter to Advisor, CFP	Initial		0	PA180 final 3-18-08.pdf
Filed	PA181-2-2008	Advertising	Letter to Advisor, Attorney	Initial		0	PA181 final 3-18-08.pdf
Withdrawn	PA182-2-2008	Advertising	Advisor Letter to Client, Individual	Initial		0	PA182 final 3-18-08.pdf
Withdrawn	PA183-2-2008	Advertising	Advisor Letter to Client, Couple	Initial		0	PA183 final 3-18-08.pdf
Filed	PA184-2-2008	Advertising	Letter to Advisor, CPA	Initial		0	PA184 final 3-18-08.pdf
Filed	Pub4088BL	Advertising	Advisor Brochure	Initial		0	Pub4088BL Advisor_bro_3.20.08.pdf
Filed	8521-2-07	Advertising	Women's LTC PowerPoint	Initial		0	8521 - LTCI and Women final 4-24-08.pdf
Filed	8530-2-08	Advertising	Business Advantage PowerPoint	Initial		0	8530 - Business Advantage final 4-14-08.pdf

<Date>

<Name>

<Address>

<Address>

Dear Mr./Ms. <Name>:

**The American Association of Retired Persons (AARP) published in December 2006 an article entitled *Pursuing Peace of Mind; Long-term care insurance provides security for a rainy day. But can you afford it?* This article advises readers that long term care insurance is complicated and states that, “even savvy consumers should seek advice from a financial planner or trained insurance agent.” The enclosed “What Every Advisor Should Know About Long Term Care” brochure may help as you talk with clients seeking your expertise on long term care and ways to fund it.**

Clients turn to you to explore financial options and plan for a more secure future. Long term care has become a major potential expense for many people, especially seniors and those approaching their retirement years. We have found that long term care insurance helps provide a strong financial safety net for many of our own clients, helping them to protect their hard-earned assets while preparing for the very real possibility of someday requiring costly care.

I hope that the enclosed brochure will be useful to you in answering the questions your clients may ask, and in recommending long term care insurance when it is appropriate. It was created to share facts and insights on this important issue. It includes a down-to-earth assessment of situations in which insurance is (or is not) a good solution.

If I can be of assistance to you as you work with any of your clients, please let me know. I welcome the opportunity to support your efforts.

Sincerely,

<Name>

<Licensed Insurance Representative>

<Agent license number>

Enclosure

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Long Term Care Insurance is underwritten by **Berkshire Life Insurance Company of America**, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Coverage provided by Policy Forms BG01P (06/04) et. al. (In ID, BG01P (06/04)-ID, in NC, BG01P (06/04)-NC, in PA, BG01P (06/04)-PA, and in TX, BG01P (06/04)-TX.) Long Term Care Insurance coverage is the financial responsibility of Berkshire Life Insurance Company of America. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your licensed insurance agent/representative. An agent/representative may contact you. *The purpose of this material is the solicitation of Insurance.*

<Date>

<Name>

<Address>

<Address>

Dear Mr./Ms.<Name>:

**Whether you specialize in tax law, estate planning, elder law, or act as a general attorney, the subject of planning for long term care is likely to arise in your work with baby boomers and other mature clients. The enclosed “What Every Advisor Should Know About Long Term Care” brochure may help as you provide information and guidance about long term care and the ways clients can prepare for the strong possibility that they may someday require it.**

Long term care has become a major potential expense for many people, especially seniors and those approaching their retirement years. We have found that long term care insurance helps provide a strong financial safety net for many of our own clients, helping them to protect their hard-earned assets while preparing for the prospect of someday requiring costly care.

I hope that the enclosed brochure will be useful to you in answering the questions your clients may ask, and in recommending long term care insurance when it is appropriate. It was created to share facts and insights on this important issue. It includes a down-to-earth assessment of situations in which insurance is (or is not) a good solution.

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<Date>

<Name>

<Address>

<Address>

Dear Mr./Ms.<Name>:

As your <family attorney, CPA, financial planner> I want to support you in evaluating decisions that impact your financial future or quality of life. I imagine that you've heard a lot about long term care insurance during the last few years. You may wonder whether you should consider having this insurance. It's an important question, because planning ahead can help you avoid tough choices at the time when you may require such care.

Here are some of the situations that may make long term care insurance a smart choice:

- Long term care expert Phyllis Shelton, in her book *Long-Term Care: Your Financial Planning Guide*, published in 2007, recommends that people with assets between \$50,000 and \$2 million (excluding home and automobiles) seriously consider purchasing long term care insurance.
- You want to be sure that other family members are not burdened – financially or physically – with your long term care.
- You want to maintain your independence throughout your later years.
- You require the freedom to choose the care you want, including the option to live at home as long as possible.

If you'd like to meet to discuss this important issue, please contact me at any time.

Sincerely,

<Name>

<BLI agent license number>

---

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<Date>

<Name>

<Address>

<Address>

Dear Mr./Ms.<Name>:

As your <family attorney, CPA, financial planner> I want to support you in evaluating decisions that impact your financial future or quality of life. I imagine that you've heard a lot about long term care insurance during the last few years. You may wonder whether you should consider having this insurance. It's an important question, because planning ahead can help you avoid tough choices at the time when you or a loved one may require such care.

There are a number of situations that may make long term care insurance worth considering:

- Long term care expert Phyllis Shelton, in her book *Long-Term Care: Your Financial Planning Guide*, published in 2007, recommends that people with assets between \$50,000 and \$2 million (excluding home and automobiles) seriously consider purchasing long term care insurance.
- As a couple, you may be concerned that the money that you may spend to care for one of you will deplete assets that the other partner may later need for care or living expenses.
- You want to be sure that your spouse or other family members are not burdened – financially or physically – with your long term care.
- You want freedom to choose the care you want, including the option to live at home as long as possible.

If you'd like to meet to discuss this important issue, please contact me at any time.

Sincerely,

<Name>

<BLI agent license number>

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<Date>

<Name>

<Address>

<Address>

Dear Mr./Ms.<Name>:

**The American Institute of Certified Public Accountants' *360 Degrees of Financial Literacy* consumer-oriented Web site (02/08) advises readers to "consult a financial professional, attorney, or accountant" for more information about long term care insurance policies. The enclosed "What Every Advisor Should Know About Long Term Care" brochure may help as you talk with clients.**

You are a trusted resource for clients as they explore financial options and plan for a more secure future. Long term care has become a major potential expense for many people, especially seniors and those approaching their retirement years. We have found that long term care insurance helps provide a strong financial safety net for many of our own clients, helping them to protect their hard-earned assets while preparing for the very real possibility of someday requiring costly care.

I hope that the enclosed brochure will be useful to you in answering the questions your clients may ask, and in recommending long term care insurance when it is appropriate. It was created to share facts and insights on this important issue. It includes a down-to-earth assessment of situations in which insurance is (or is not) a good solution.

If I can be of assistance to you as you work with any of your clients, please let me know. I welcome the opportunity to support your efforts.

Sincerely,

<Name>

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GUARDIAN®

The Guardian Life Insurance Company of America

*Long Term Care Insurance is underwritten by and the financial responsibility of*

**BERKSHIRE LIFE  
INSURANCE COMPANY OF AMERICA**

*Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly-owned stock subsidiary of  
The Guardian Life Insurance Company of America, New York, NY.*

*Care ProVider*

Long Term Care Insurance

**WHAT EVERY ADVISOR SHOULD KNOW  
ABOUT LONG TERM CARE**



*A tool to position you as a resource for your clients.*

The Guardian Life Insurance Company of America  
7 Hanover Square, New York, NY 10004

Berkshire Life Insurance Company of America  
700 South Street, Pittsfield, MA 01201



# What Every Advisor Should Know



## About Long Term Care

*As an advisor to individuals and families,*

*you understand the importance of planning.*

*Today, simply saving for retirement is sometimes*

*not enough. An individual or couple should also*

*plan for the substantial possibility of someday*

*needing long term care.*

# Thinking long term: Just the facts.

## A few facts:

- The chance that any individual will require long term care at some time is substantial. In fact, people of age 65 face at least a 40% lifetime chance of entering a nursing home, and 10% will stay there five years or longer.<sup>1</sup>
- Generally, Medicare does not cover long term care. Medicare pays only approximately 12% for short term skilled nursing home stays following hospitalization, and for home care for short term unstable conditions, but not for the ongoing assistance many seniors, ill or injured people need.<sup>2</sup>
- A year in a nursing home, with a private room, is estimated to cost a national average of \$75,190 with some areas costing much more, and just three four-hour visits a week by a home health aide can add up to approximately \$12,000 a year, with skilled help costing much more.<sup>3</sup>
- According to a 2006 edition of an annual survey by Genworth Financial, the average annual cost for a private one-bedroom unit in an assisted living facility rose 7 percent from the 2005 survey, to \$32,294, while the combined average hourly rate for a home health aide for in-home long term care spiked 13 percent to \$25.32 per hour.<sup>4</sup> The impact of long term care on an individual's wealth can be staggering.
- By 2005, there were approximately 7 million long term care insurance policies in force in the United States.<sup>5</sup>
- Also in 2005, the typical purchasing age was 61. Nearly half (49 percent) of the buyers had incomes in excess of \$75,000 per year and more than three-fourths (76 percent) had more than \$100,000 in liquid assets. (By comparison, only 30 percent of the general population age 50 and older had liquid assets over \$100,000.)<sup>6</sup>
- The country's Baby Boom generation will reach retirement age during the next decade. 87 million Americans are now age 50 or older<sup>7</sup>, indicating that the market for long term care insurance will continue to grow.

<sup>1,2</sup> *Guide to Long-Term Care Insurance*, © 2004 America's Health Insurance Plans.

<sup>3</sup> *The MetLife Market Survey of Nursing Home & Home Care Costs*, © 2006.

<sup>4</sup> *Genworth Financial Annual "Cost of Care" survey*, © 2006.

<sup>5,6</sup> *"Who Buys Long-Term Care Insurance?"* © 2007 America's Health Insurance Plans.

<sup>7</sup> *The State of 50+ America*, © 2007 AARP Public Policy Institute.





# Your clients will ask you about **long term** care insurance. What will **you** tell them?

Sometimes, getting to the best answer involves answering additional questions. This is certainly the case when you assist your clients in making wise decisions about funding long term care. Sometimes – but not always – insurance is a good solution. The following are important factors in determining the appropriateness of long term care insurance for an individual or couple.

## How old are you now?

Long term care insurance availability by age varies between policies. Often, policies are available to individuals between the ages of 40 and 84.

Increasingly, long term care insurance is being marketed and sold to clients as early as their fifties. These people may be signing the last of the children's tuition checks, and turning their attention to retirement and beyond. Like many people, they may be concerned about managing their assets, especially if they have not saved as much as they've wished. The possibility of someday needing long term care, and the assets to pay for it, may worry them.

Some advantages of buying long term care insurance early are:

- Premiums may be lower at this earlier age. This fact must of course be balanced against the cost of paying those premiums over a longer period of time.
- The availability of limited pay plans may allow a person to tailor premiums to a financial plan more easily at a younger age.
- It is important to buy long term care insurance before serious health problems make the person uninsurable.

### **What is your household income? What are your total assets, not including your car or your primary home?**

Long term care expert Phyllis Shelton, in her book *Long-Term Care: Your Financial Planning Guide*, published in 2007, recommends that people with assets between \$50,000 and \$2 million (excluding home and automobiles) seriously consider purchasing long term care insurance.

It is important to note that some wealthier individuals can afford to consider self-insuring against potential long term care costs. Your analysis of costs and benefits will be key in helping these clients make the best decisions.

### **How much of your own money are you willing to spend to finance your own long term care, and that of your spouse?**

A private room in a nursing home or certain home care services can cost \$206 to \$228 or more a day.<sup>1</sup> Working with clients to understand the costs of a year or more of such care is an important exercise in determining how best to pay for it.

### **Can you afford long term care insurance premiums now?**

Most experts will advise people not to buy long term care insurance if they need to pay the premiums from their savings, or make serious lifestyle adjustments to pay them.

It is also important to note that long term care insurance policies include a number of options that affect premium costs. Daily benefit amount, for example, should cover costs in the policyholder's region but not be set excessively high. Good policies also allow a client to select from different waiting periods before benefits begin, lifetime benefit maximums and total benefit periods. The availability of limited pay plans may allow a client to tailor premiums to their financial plan. These and other policy features can be used to help control costs.

### **Are you eligible for long term care insurance?**

Unfortunately, having certain health problems may make a person ineligible for long term care insurance. These may include chronic memory loss; senility; dementia or Alzheimer's disease; multiple strokes; cirrhosis of the liver; a serious chronic or degenerative disease; need for a wheelchair, walker, oxygen or kidney dialysis; need for ongoing assistance with the activities of daily living; or other health concerns not listed here. However, this listing does not substitute for applying for insurance coverage, and does not determine whether or not a person is insurable.



<sup>1</sup> The MetLife Market Survey of Nursing Home & Home Care Costs, © 2006.  
(avg. NH private room \$206, avg. home health aide \$19/hr., 12 hour shift = \$228)



## What lifestyle concerns matter most to you?

The purchase of long term care insurance is an emotional decision as well as a financial one. People's needs and preferences about their own care or that of a loved one need to be taken into consideration when they consider long term care insurance. A few of the many frequent factors in the decision making process include:

- The desire to live at home as long as possible. (Today, many long term care insurance policies can be designed to include home and community care<sup>2</sup>, and even to select a different level of benefits for this than for facility care.)
- The desire to protect a spouse or child from the burden of care, from financial stress and from having to pay premiums after the first spouse's death. (The policy can include a Return of Premium Rider<sup>3</sup> that returns the total premiums paid, minus benefits, to a beneficiary.)
- The need to provide for both partners' care. (The couple should consider a joint policy.<sup>4</sup>)

## Do you have unique concerns as a woman?

Statistically, women have a higher risk than men of needing institutional care during their lifetimes. Women tend to live longer than men, and tend to outlive their husbands as well. By the time a woman needs care, her spouse may not be available to help. For this reason, it may be advisable for some women to purchase long term care insurance for facility care only, rather than home care, since they may be living alone by the time they require the care. If family members will be available to help, home care may still be an attractive option.

In addition, older women living on their own often have fewer resources than couples or men on their own. Careful planning will help protect an independent woman from the financial burdens of long term care. For example, it is important to know that a 65-year-old woman needs to prepare to live about another 19.5 years, and to consider the very real chance that she may develop a physical or cognitive disability or other chronic condition during that time.<sup>5</sup>

Seniors should also be aware that 7 out of 10 family members who provide care are women. In some cases, this means that an older wife is caring for her frail husband, and that the woman, much more likely to be widowed than a man, will be left without a life partner to do the same for her later on. What's more, assets may have been depleted caring for him.<sup>6</sup> In other cases, younger female family members will provide the care, facing significant challenges relating to their employment, with 28% either taking a leave of absence or leaving their jobs entirely, and in some cases creating a profound negative effect on their lifelong earnings.<sup>7</sup>

<sup>2</sup> Available for additional premium.

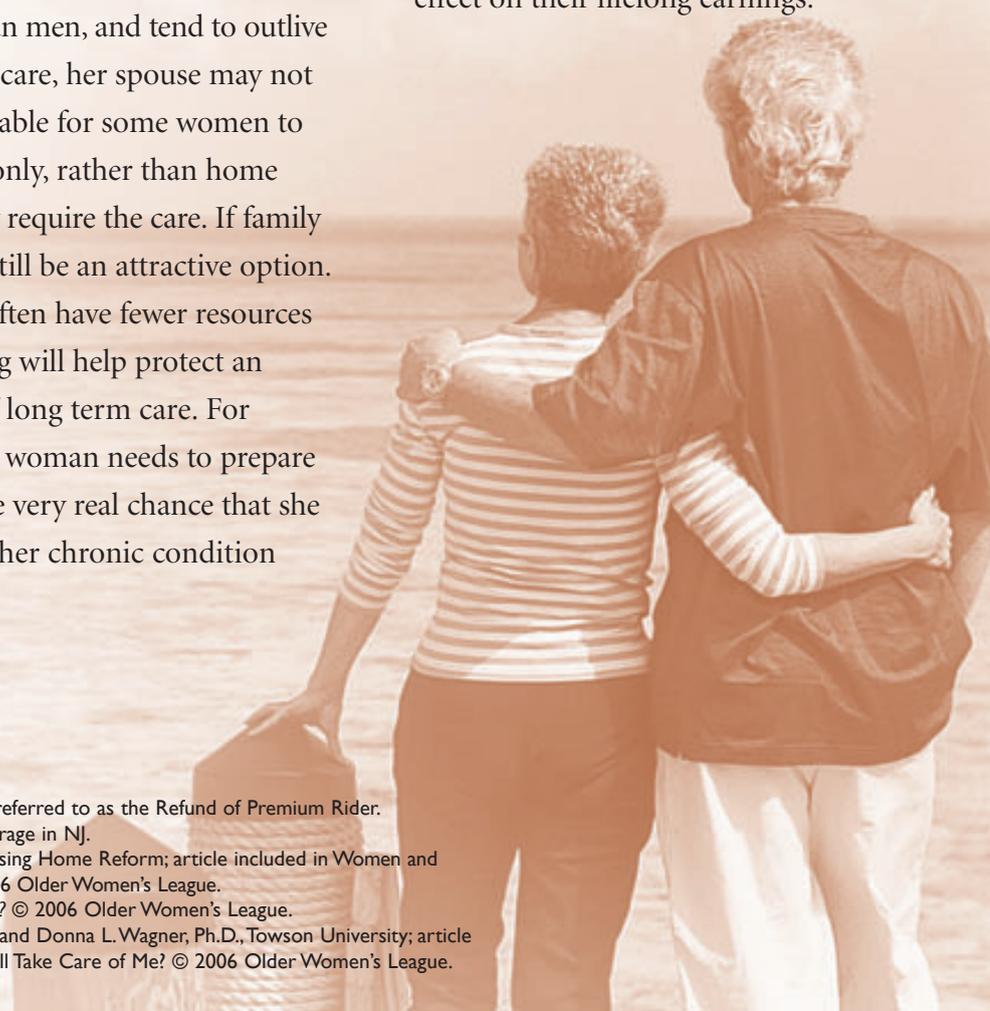
<sup>3</sup> Available for additional premium. In TX, the Return of Premium Rider is referred to as the Refund of Premium Rider.

<sup>4</sup> In MD, available to spouses only. Referred to as "Additional Insured Coverage in NJ.

<sup>5</sup> *Nursing Home Care*, © Alice H. Hedt, National Citizens' Coalition for Nursing Home Reform; article included in *Women and Long-Term Care: Where Will I Live, and Who Will Take Care of Me?* © 2006 Older Women's League.

<sup>6</sup> *Women and Long-Term Care: Where Will I Live, and Who Will Take Care of Me?* © 2006 Older Women's League.

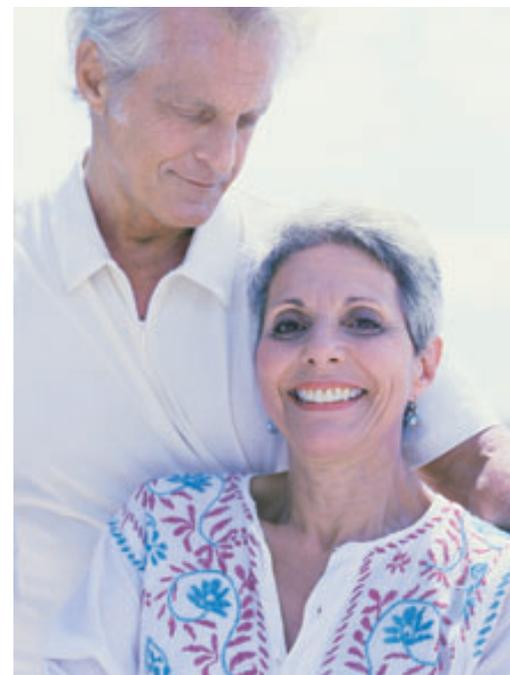
<sup>7</sup> *Informal Caregiving*, © 2006 Gail G. Hunt, National Alliance for Caregiving and Donna L. Wagner, Ph.D., Towson University; article included in *Women and Long-Term Care: Where Will I Live, and Who Will Take Care of Me?* © 2006 Older Women's League.



# Practical **considerations** when considering a **long term** care insurance policy

**A good long term care insurance policy will provide options to allow your clients to customize their benefits. A few of the features and options to look for include:**

- The policy should allow clients to determine an appropriate level of protection against inflation.<sup>8</sup> Long term care costs, like most medical expenses, are likely to continue their steady increase in coming years.
- The policy should offer a Return of Premium Rider to allow clients to elect to leave a benefit to a surviving spouse or heir.
- A good policy will offer, at no additional cost, option care coordination and/or advisory services. This is an especially important factor when a client may be handling his or her long term care without a high degree of family support.
- The policy's features should provide clients with the flexibility to buy an appropriate level of coverage for facility and, optionally, home and community based care. It should provide options for a waiting period before benefits begin, as well as for the total benefit dollar amount available during a client's lifetime (this often includes an option with no maximum) and benefit period (this can range from two or three years to a lifetime).
- The policy should generally offer a range of premium payment options.<sup>9</sup> These may include options to pay all premiums during a 10-year period, or to pay up all premiums by age 65 (this option is often available only to clients age 55 or younger). It may also include options that can reduce or eliminate premiums in a joint policy when the first partner dies.
- Some policies cover care that takes place outside the U.S. for a specified period of time. If this is important to your clients, they should make sure it is included.
- A good policy will be designed to be tax-qualified.



Long term care and the insurance to fund it will be an increasingly important part of your clients' planning in coming years. It will be especially important for people approaching or beginning retirement. We welcome your questions or comments about this guide or about long term care insurance.

<sup>8</sup> Inflation protection available for additional premium.

<sup>9</sup> In TX, Paid-Up at 65 Long Term Care available through policy BG03P(06/04-TX), and 10 Pay Long Term Care available through policy BG02P(06/04-TX)

## Should you **fund** this insurance through your business?

An increasing number of long term care insurance policies are being sold as benefit plans to businesses. If your client is a business owner considering long term care insurance, funding it through the business may be one good option.

### **Business owners can realize tax advantages and other financial benefits.**<sup>10</sup>

- Generally, businesses can deduct the full premium paid for long term care coverage on behalf of employees and their spouses or dependents. This includes shareholder-employees of C Corporations.
- Owners of LLCs, sole proprietorships, partnerships or those with more than two percent ownership of an S Corporation also enjoy significant tax benefits on company-paid premiums for their own policies.
- Employers can designate or “carve out” specific classes of employees that will be covered with long term care insurance.
- A business owner can elect a 10-Pay or Paid-up by Age 65 premium payment option, and in many cases, be done paying premiums before retirement.

### **Employees can enjoy tax benefits, too.**

Whether a company fully funds long term care insurance, pays part of the premiums or simply makes Care ProVider Long Term Care Insurance available to employees, it will appreciate certain tax advantages:

- Employees generally pay no income tax on employer contributions.
- Employee contributions can be made through payroll deduction or billed directly.
- Benefits are generally tax-free, even for employer-paid policies.

Long term care insurance is ideal to provide as a benefit for key employees. Employers are not subject to regulations prohibiting its selective use as an executive benefit.

## Does my state offer tax incentives for the purchase of this insurance?

Many states now offer tax incentives to individuals who purchase long term care insurance. These incentives, in the form of either a tax credit or tax deduction, can have a significant impact on the true cost of the insurance to an individual.

<sup>10</sup>Refer to IRS tax codes IRS Sec. 162, 7702B(a)(3), 162(a), and 106(a). Information in this brochure is offered for educational purposes, and is not intended to constitute tax or legal advice. For information on a specific situation, always consult with an attorney or tax advisor for the tax implications of tax-qualified LTCI policies.



Important note: This information is intended as a general overview and is not intended to provide tax or legal advice. Please consult a tax or legal advisor for specific advice about your situation.

Long Term Care Insurance Coverage provided by Policy Forms BG01P (06/04) et. al. (In ID, BG01P (06/04)-ID, in NC, BG01P (06/04)-NC, in PA, BG01P (06/04)-PA, and in TX, BG01P (06/04)-TX. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your licensed insurance agent/representative. An agent may contact you.



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# Long Term Care: A Woman's Perspective

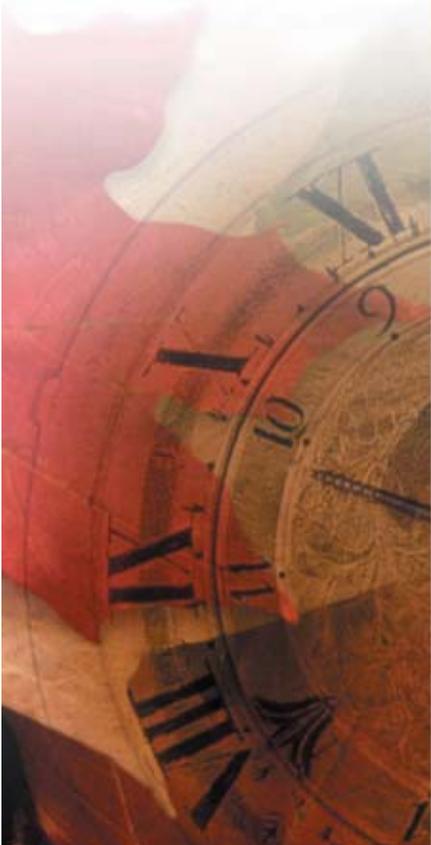
Long Term Care Insurance is underwritten by **BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA**, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Coverage provided by Policy Forms BG01P (06/04) et al. (In ID, BG01P (06/04)-ID, in NC, BG01P (06/04)-NC, in PA, BG01P (06/04)-PA, and in TX, BG01P (06/04)-TX. Long Term Care Insurance coverage is the financial responsibility of Berkshire Life Insurance Company of America. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your licensed insurance representative. An agent/representative may contact you.

*The purpose of this material is the solicitation of insurance.*

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# ***Agenda***

- ◆ Defining Long Term Care
- ◆ Why Long Term Care planning is important to women
- ◆ Discuss next steps

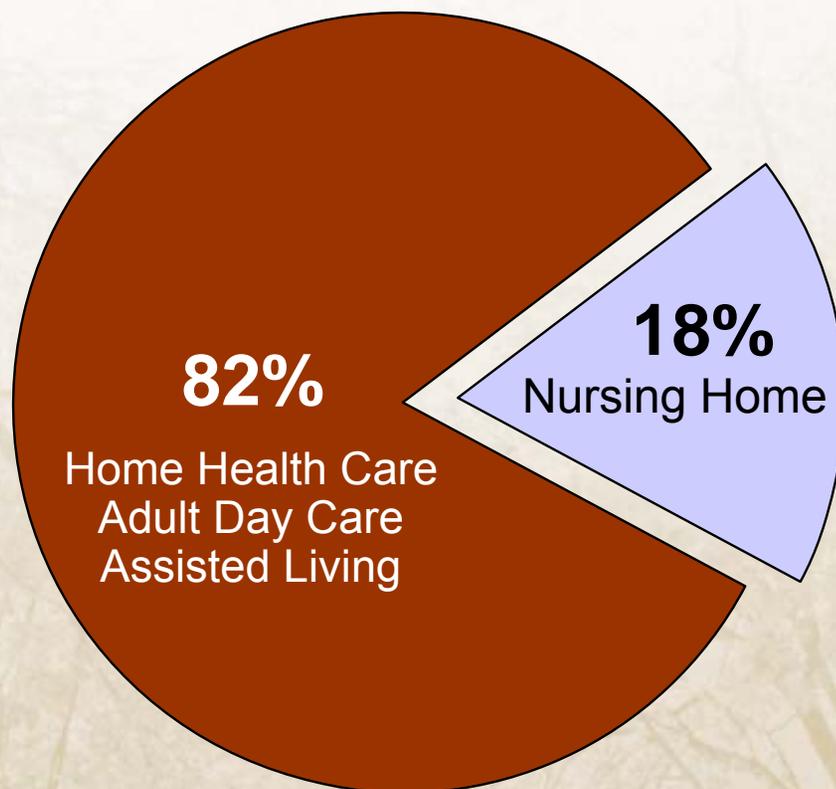


# ***What is Long Term Care?***

- ◆ Skilled, custodial or maintenance care
  - Assistance with activities of daily living (ADLs)
  
- ◆ Wide range of services for those with...
  - Chronic illness
  - Permanent disability
  - Cognitive impairment

Source: A Shopper's Guide to Long-Term Care Insurance, National Association of Insurance Commissioners, 2004, p.3, Care ProVider Brochure (p.2).

## *Where is Care Provided?*



Source: CMS, National Health Accounts, 2005

# ***The Cost of Care***

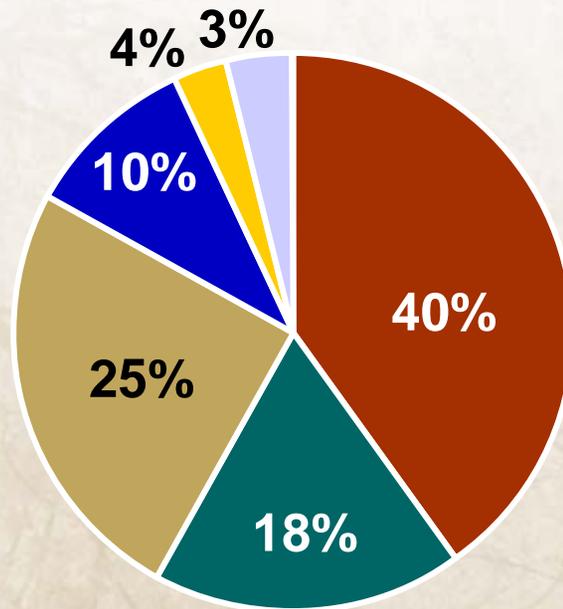
Average yearly cost of nursing home care

<b>Assumed Annual increase in NH Costs</b>	<b>2007</b>	<b>2017</b>	<b>2027</b>	<b>2037</b>
<b>5%</b>	\$77,745	\$126,634	\$206,281	\$336,009

\* MetLife Mature Market Institute – Market Survey of Nursing Home & Home Care Costs, September 2007

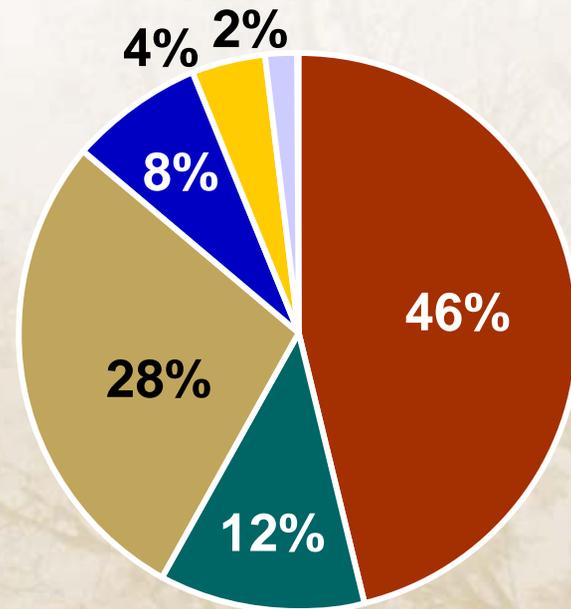
# A Closer Look at Medicare and Medicaid

## Total Long-Term Care Expenditures



\$150.8 billion

## Nursing Home Expenditures



\$110.8 billion

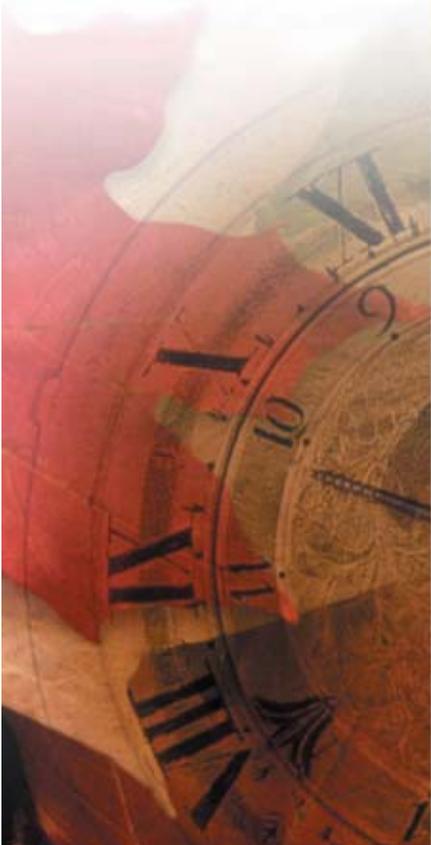
■ Medicaid ■ Medicare ■ Out of Pocket ■ Private Insurance  
■ Other Private ■ Other Public

Source: CMS, National health Accounts, 2005

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## ***Long Term Care is a Family Issue***

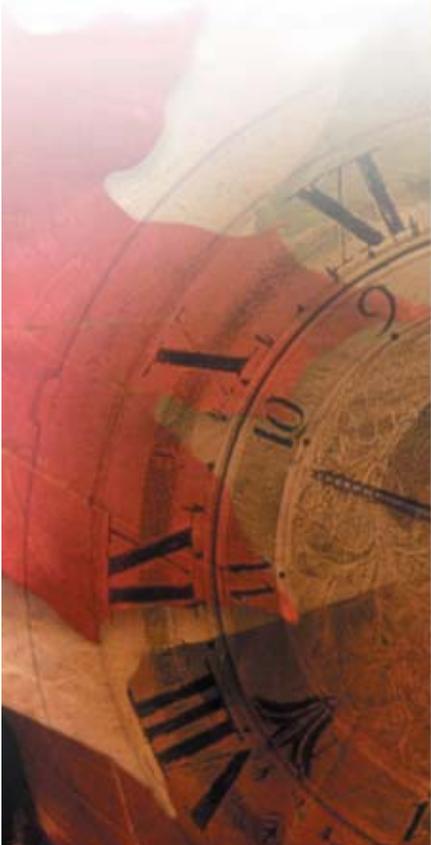
- ◆ Geographically dispersed
- ◆ Smaller families (fewer caregivers)
- ◆ Working caregivers
- ◆ Divorce
- ◆ Sandwich generation



# ***Long Term Care is a Women's Issue***

- ◆ Older women are less likely than older men to receive care from spouses because women are much more likely to be widowed.
- ◆ Older caregivers are most likely to be providing care for a spouse. Most are women and most are over 75. Research shows that these older spousal caregivers are at increased risk of developing health problems themselves.

Source: "Women and Long-Term Care: Where Will I Live and Who Will Take Care of Me?," Older Women's League, May 2006.



# ***Will You Be Able to Afford Long Term Care?***

- ◆ Women earn only 76 cents for every dollar that men earn
- ◆ Women have a shorter work life expectancy
  - Women leave the workforce to care for children and ailing family members
  - Women reach retirement with smaller pensions and other assets than men
- ◆ Assets may have been depleted by the care needs of her spouse

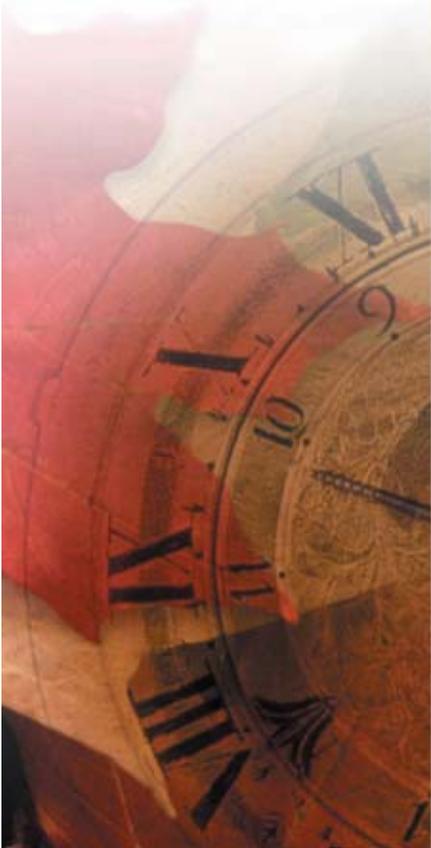
1 - Gender Wage Gap Widening, Census Data Shows, Robert Longley, US Gov Info/Resources, [www.About.com](http://www.About.com), September 1, 2004

2 - "Breaking Down Myths About Women and Retirement Savings", Ellen Schultz, The Wall Street Journal Online, Copyright 2005 Dow Jones & Co. Inc.

3 - <http://www.socialsecurity.gov>

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# ***Women are the Caregivers***



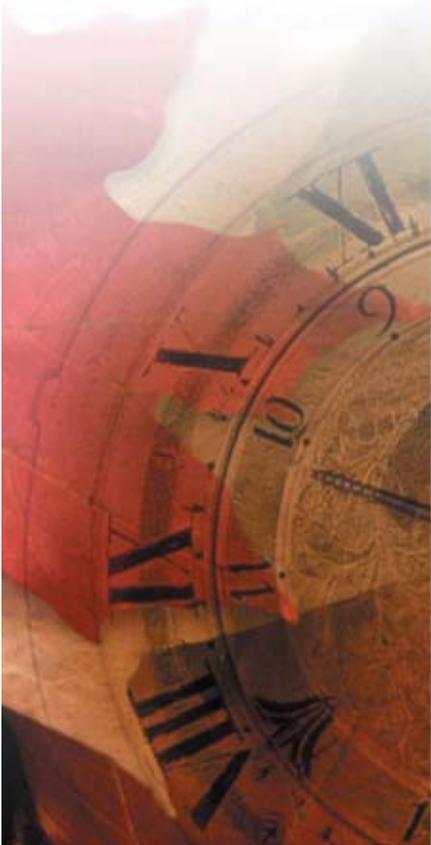
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# ***Long Term Care is the Last Glass Ceiling***



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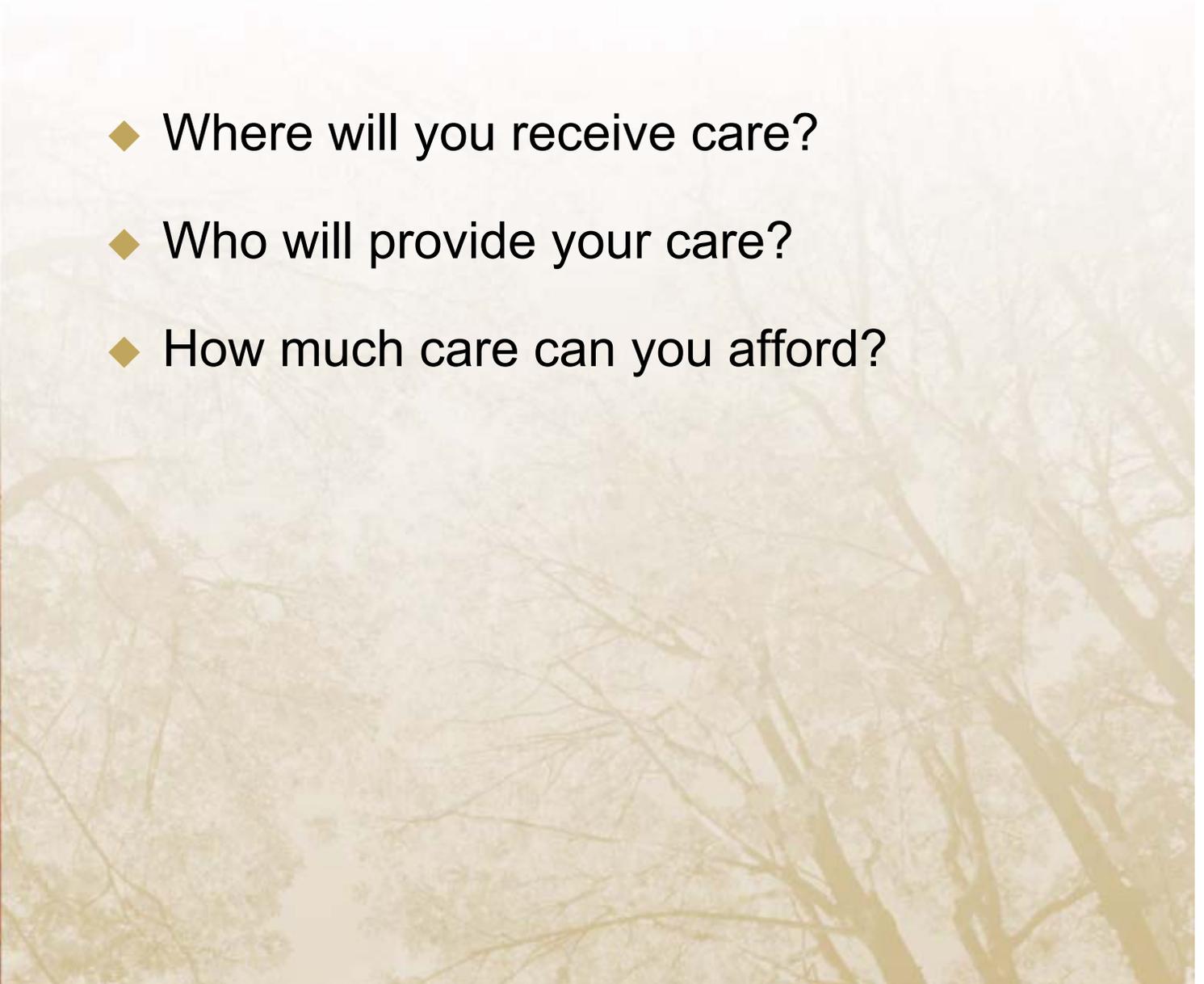
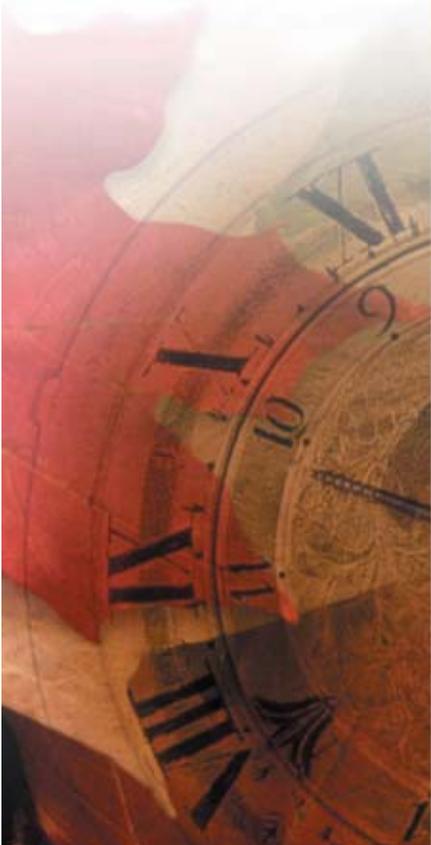
## ***Who Will Care For The Caregiver?***



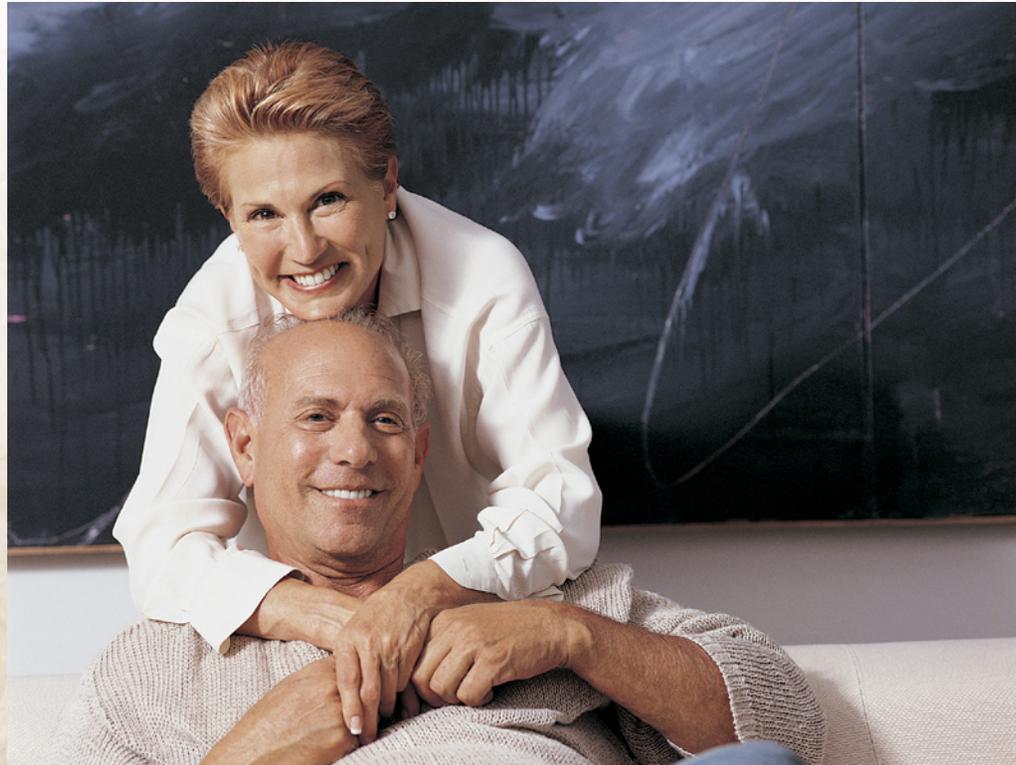
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## ***Planning is a Necessity***

- ◆ Where will you receive care?
- ◆ Who will provide your care?
- ◆ How much care can you afford?



# ***Long Term Care: A Woman's Perspective***

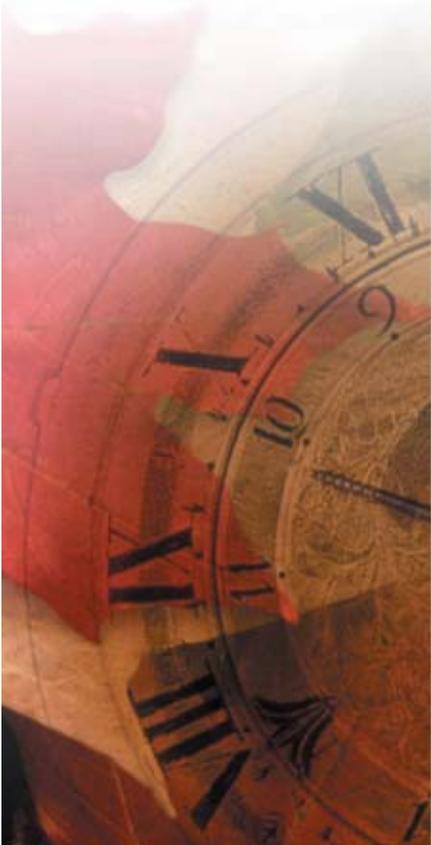


- ◆ LTCL is an integral part of your plan

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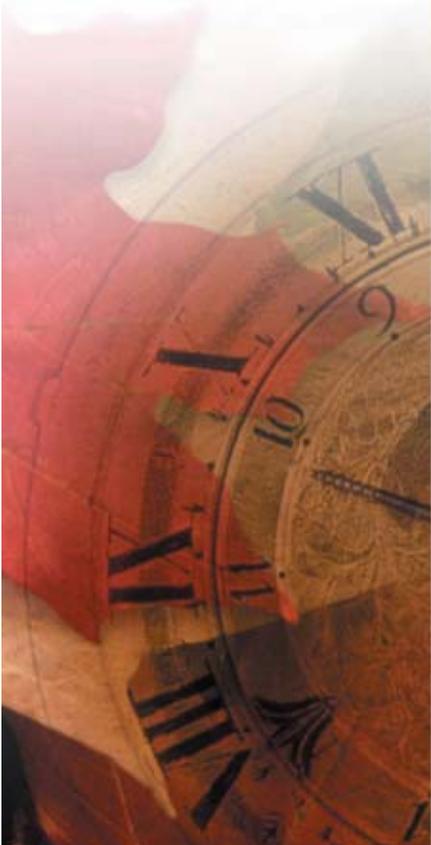
## ***Next Steps***

- ◆ Realize that today is just the start
- ◆ Understand that you need to have a plan to protect your lifestyle and everything you've worked so hard for
- ◆ Meet with a licensed professional who can help you determine what the right plan is for you, considering your personal situation
- ◆ Make sure you and your loved ones know what the plan is, and what having that plan really means to you and to them





# Long Term Care: A Woman's Perspective





*CareProVider*  
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# Your Business Advantage

## *LTCI as a Key Person Benefit*

Long Term Care Insurance products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Coverage provided by Policy Forms BG01P (06/04) et al. (In ID, BG01P (06/04)-ID, in NC, BG01P (06/04)-NC, in PA, BG01P (06/04)-PA, and in TX, BG01P (06/04)-TX. Long Term Care Insurance coverage is the financial responsibility of Berkshire Life Insurance Company of America. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your licensed insurance representative. An agent/representative may contact you.

*The purpose of this material is the solicitation of insurance.*

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“Having adequate long-term care insurance is the single most influential determinant of whether an individual will have a financially secure retirement”

Employee Benefit Research Institute study,  
Employee Benefit News, 2/1/04



*Care ProVider*  
Long Term Care Insurance

## ***Overview***

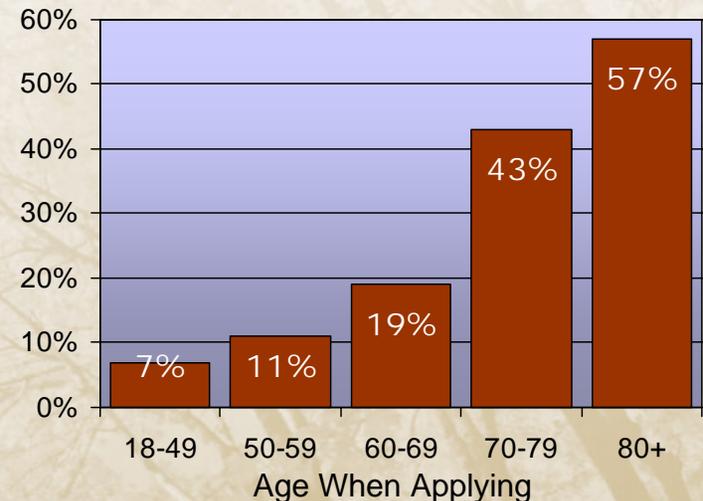
- ◆ Purchase during high income years
- ◆ Deductible as a business expense, including spouse
- ◆ Benefits generally tax-free
- ◆ You choose who to cover
- ◆ Premiums may be fully paid before retirement



# Why Plan Now?

*CareProVider*  
Long Term Care Insurance

- ◆ We are living longer!
- ◆ Long Term Care (LTC) is expensive
- ◆ LTC costs increasing faster than inflation
- ◆ Health changes may make you ineligible\*



The percentage of applications denied increases with the age of the applicant.

\*LTCi Sales Strategies, March 2005.



# ***The Cost of Care***

Average yearly cost of nursing home care

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Long Term Care Insurance

<b>Assumed Annual increase in NH Costs</b>	<b>2007</b>	<b>2017</b>	<b>2027</b>	<b>2037</b>
<b>5%</b>	\$77,745	\$126,634	\$206,281	\$336,009

\* MetLife Mature Market Institute – Market Survey of Nursing Home & Home Care Costs, September 2007



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Long Term Care Insurance

## ***How Will You Pay?***

- ◆ Health Insurance
- ◆ Medicare
- ◆ Medicaid
- ◆ Self-insure
  - Using your own, after-tax dollars!
    - savings
    - 401k



# What impact could this have on your retirement savings?

## ◆ Assumptions

- Current Ages 52 / 50
- Five Years of LTC, beginning age 72
- \$200/day = current cost
- 5% Compound Inflation - LTC Costs
- 6% Net Return on Investments, 0% Tax and other adjustments

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Plan Year	Age	Cost of Care	Lost Investment Opportunity	Total Annual Cost	Cumulative Cost
20	72 / 70	\$184,467	\$11,068	\$195,535	\$195,535
21	73 / 71	\$193,690	\$23,353	\$217,043	\$412,578
22	74 / 72	\$203,374	\$36,957	\$240,331	\$652,909
23	75 / 73	\$213,543	\$51,987	\$265,530	\$918,439
24	76 / 74	\$224,220	\$68,560	\$292,780	\$1,211,219



## ***LTCL As Key Person Compensation***

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- ◆ Your business deducts the full premium for employees and spouse
  - includes C Corp Owner-Employee
- ◆ You can discriminate by class
- ◆ Premiums do not count as income
- ◆ Benefits are generally tax free
- ◆ Can elect a 10-Pay

(IRC Sec. 105(b) and IRC Sec. 106(a) Exclusions) The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney or tax advisor regarding the tax implications of purchasing long-term care insurance.



# ***LTCL and the Self-employed Health Insurance Deduction***

*Care ProVider*  
Long Term Care Insurance

<b>2007 Eligible Premium Amounts</b>		<b>2008 Eligible Premium Amounts</b>	
<b>Age</b>	<b>Limits</b>	<b>Age</b>	<b>Limits</b>
40 or younger	\$290	40 or younger	\$310
41-50	\$550	41-50	\$580
51-60	\$1,110	51-60	\$1,150
61-70	\$2,950	61-70	\$3,080
71 or older	\$3,680	71 or older	\$3,850



# Long Term Care Insurance (LTCI) and the Self-employed Health Insurance Deduction\*

**Care ProVider**  
Long Term Care Insurance

◆ **Example:**  
Self-employed individual age 55  
Spouse age 52  
LTCI Premium of \$5,190

Gross Income: \$100,000

Deduction for Eligible Premium =  $\$1110 \times 2$  (\$2,300)

Gross Income  
Less Deduction \$97,700

\*Sole proprietorships, partnerships, S corporations and most limited liability companies (IRC Sec. 162(l) Deduction)

This publication is provided as a courtesy and does not modify the provisions of any policy. It is offered for the purpose of education and information only and is not intended to constitute tax or legal advice. For information on your specific situation, please consult your personal legal or tax advisor. The above figures are for illustrative purposes only.



## ***Sample Plan Design***

- ◆ \$200/day nursing home & home and community based care
- ◆ Compound benefit 5%
- ◆ 90-day elimination period
- ◆ Lifetime benefits
- ◆ Indemnity benefits
- ◆ 10-pay option

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Long Term Care Insurance





# *A fringe benefit you can take with you!*

*Care ProVider*  
Long Term Care Insurance

Age	Total Annual Joint Premium	Cumulative 10 yr. Joint Premium	Individual Daily Benefit at Age 85	Annual Benefit at Age 85	Annual Joint Benefit at Age 85
40 / 40	\$12,000	\$120,000	\$1,800	\$656,270	\$1,312,540
45 / 45	\$11,000	\$110,000	\$1,408	\$513,920	\$1,027,840
50 / 50	\$10,500	\$105,000	\$1,104	\$402,960	\$805,920
55 / 55	\$12,000	\$120,000	\$864	\$315,460	\$630,920
60 / 60	\$12,500	\$125,000	\$678	\$247,470	\$494,940

See how your benefits will grow!

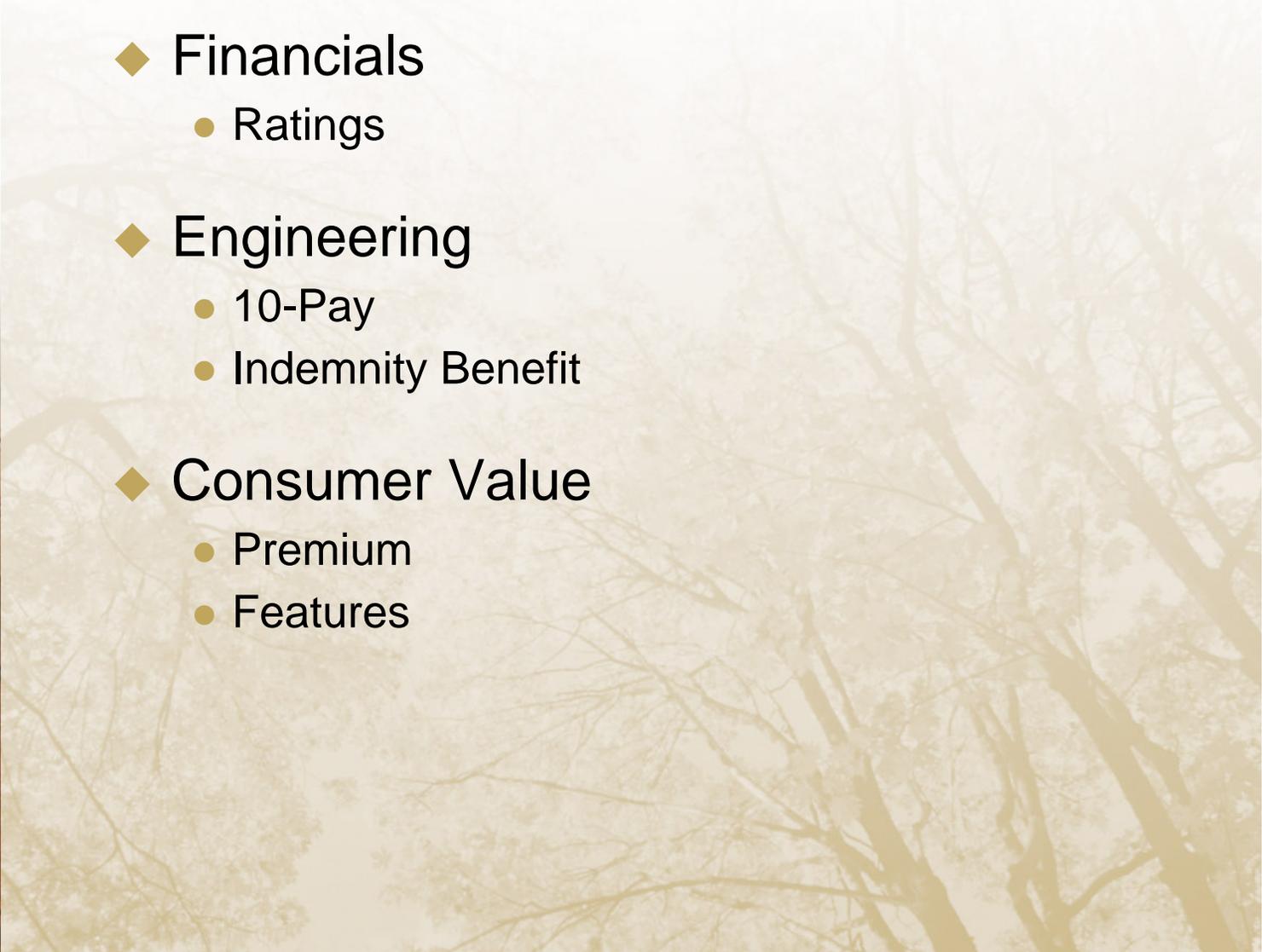
Rates are for illustration purposes only.



# ***How to Choose a Long Term Care Insurance Carrier***

- ◆ Financials
  - Ratings
- ◆ Engineering
  - 10-Pay
  - Indemnity Benefit
- ◆ Consumer Value
  - Premium
  - Features

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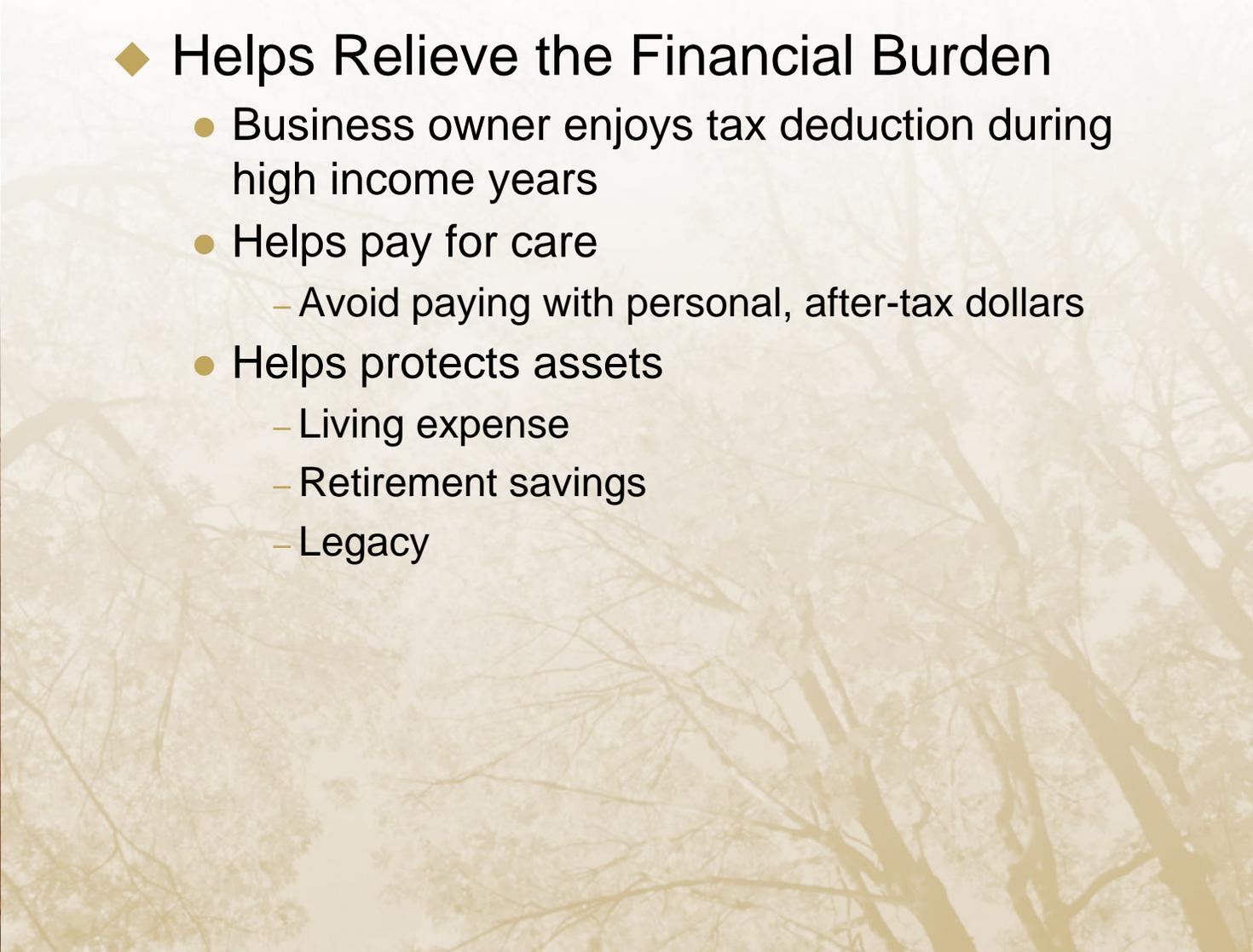
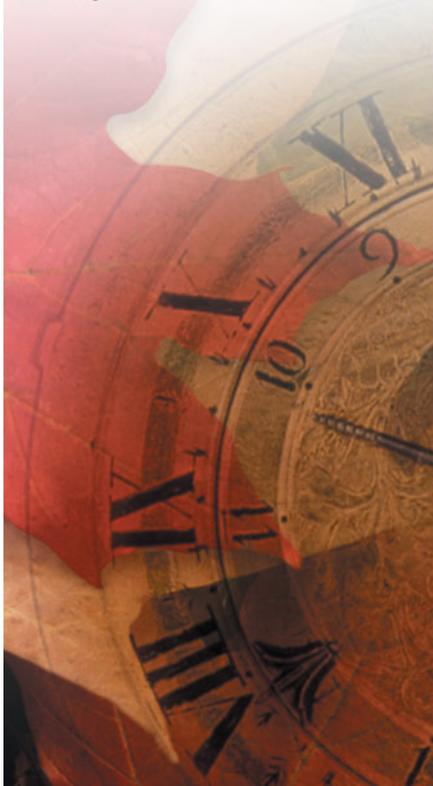




## ***How Does LTCL Help?***

- ◆ Helps Relieve the Financial Burden
  - Business owner enjoys tax deduction during high income years
  - Helps pay for care
    - Avoid paying with personal, after-tax dollars
  - Helps protect assets
    - Living expense
    - Retirement savings
    - Legacy

*CareProVider*  
Long Term Care Insurance





## ***How Does LTCL Help?***

### ◆ Relieves the Emotional Burden

- Puts a plan in place
  - Avoids crisis planning
- Provides an advisor to help
  - Develop a plan of care
  - Locate care & service programs in your area
  - Arrange and monitor care
- Helps ease the burden on the family
  - Reduces caregiver stress
  - Can remove potential sibling/family conflict
  - Participate in care, rather than provide it

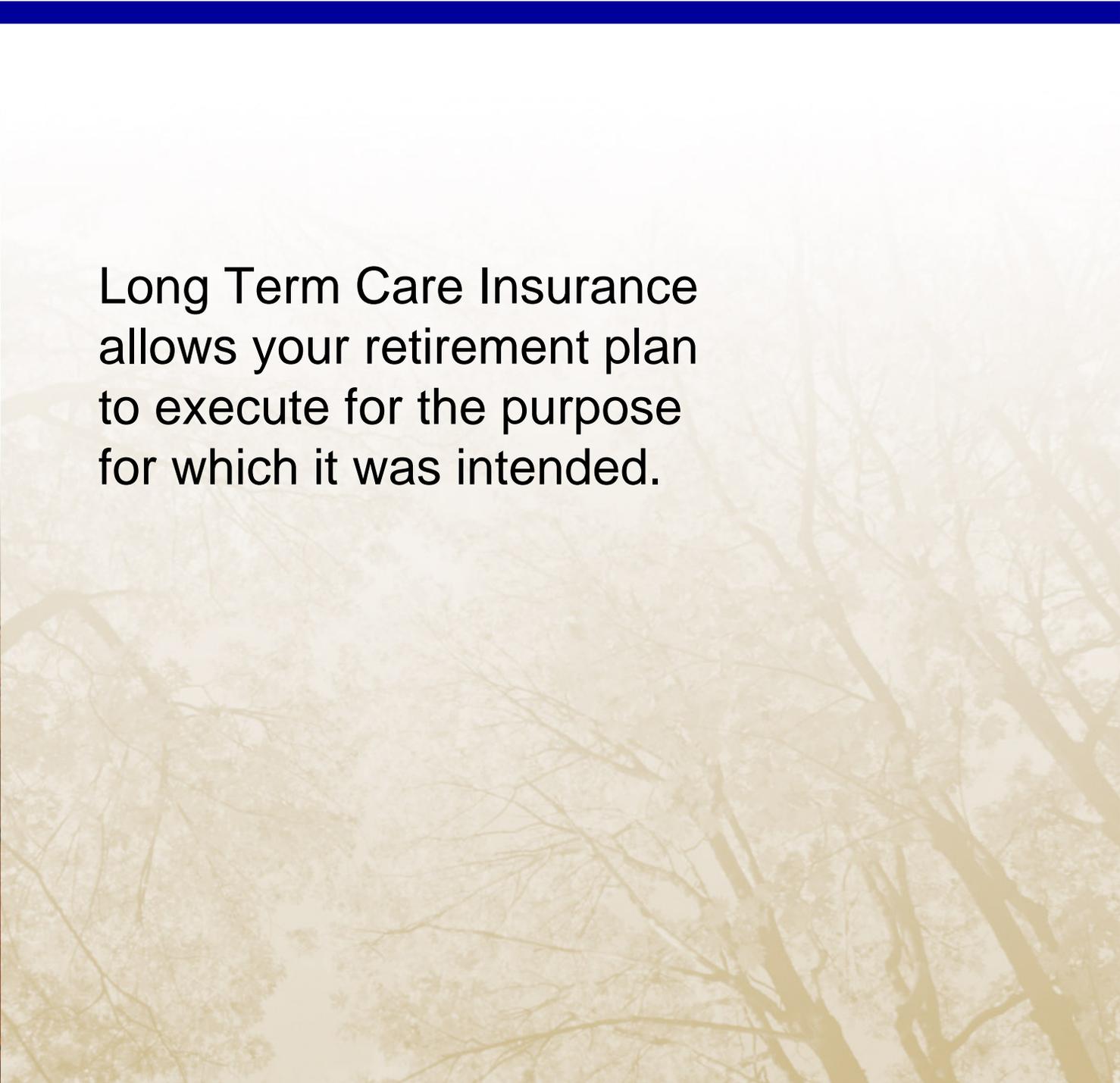
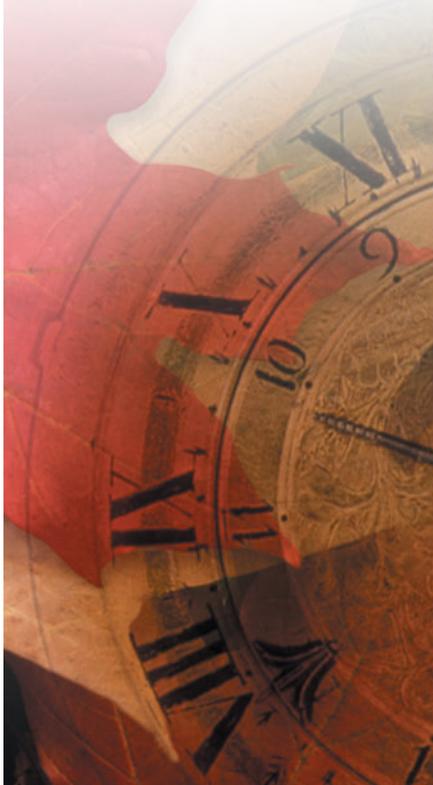
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Long Term Care Insurance





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Long Term Care Insurance allows your retirement plan to execute for the purpose for which it was intended.





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# Your Business Advantage

*LTCI as a Key Person Benefit*

SERFF Tracking Number: LFCR-125617924 State: Arkansas  
Filing Company: Berkshire Life Insurance Company of America State Tracking Number: 38773  
Company Tracking Number:  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: PA180 et al  
Project Name/Number: /

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LFCR-125617924 State: Arkansas  
Filing Company: Berkshire Life Insurance Company of America State Tracking Number: 38773  
Company Tracking Number:  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: PA180 et al  
Project Name/Number: /

## Supporting Document Schedules

**Satisfied -Name:** Cover Letter **Review Status:** Filed 08/22/2008  
**Comments:**  
**Attachment:**  
AR Cover 4-17-08.pdf

**Satisfied -Name:** NAIC Transmittal **Review Status:** Filed 08/22/2008  
**Comments:**  
**Attachment:**  
Transmittal - Arkansas NAIC.pdf



**Berkshire**

**Berkshire Life  
Insurance Company of America**

April 17, 2008

Harris Shearer  
Rate and Form Analyst  
Arkansas Department of Insurance  
Life and Health Division  
1200 West Third Street  
Little Rock, AR 72201-1904

**Re: BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA – NAIC # 71714**  
Long Term Care Insurance Advertising Materials  
For use with Policy form number BG01P(06/04)-AR et al.

PA180-2-2008	Letter to Advisor, CFP
PA181-2-2008	Letter to Advisor, Attorney
PA182-2-2008	Advisor Letter to Client, Individual
PA183-2-2008	Advisor Letter to Client, Couple
PA184-2-2008	Letter to Advisor, CPA
Pub4088BL	Advisor Brochure
8521-2-07	Women's LTC PowerPoint
8530-2-08	Business Advantage PowerPoint

Dear Mr. Shearer,

The enclosed advertising materials are being submitted for your review and approval. These pieces are intended to be "invitations to inquire" about Berkshire Life Insurance Company of America's Long-Term Care Insurance product.

Thank you very much for your assistance with this filing. If you have any questions, please do not hesitate to contact me.

Sincerely,

Michael Lewis  
Senior Compliance Analyst  
(800) 366-5463, Ext. 2380  
[Michael.Lewis@LifeCareAssurance.com](mailto:Michael.Lewis@LifeCareAssurance.com)  
Attachments

Long Term Care Administrative Office  
Post Office Box 4243 • Woodland Hills, CA 91365-4243 • Telephone 888-505-8743 • Fax 818-887-4595

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY

## Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	
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<b>2.</b>	<b>Department Use Only</b>
	<b>State Tracking ID</b>

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address

<b>5.</b>	<b>Requested Filing Mode</b>	<input type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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<b>6.</b>	<b>Company Tracking Number</b>	
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<b>7.</b>	<input type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise	
		Group	<input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____

<b>9.</b>	<b>Type of Insurance</b>	
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	
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<b>11.</b>	<b>Submitted Documents</b>	<p><input type="checkbox"/> <b>FORMS</b></p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Policy</td> <td><input type="checkbox"/> Outline of Coverage</td> <td><input type="checkbox"/> Certificate</td> </tr> <tr> <td><input type="checkbox"/> Application/Enrollment</td> <td><input type="checkbox"/> Rider/Endorsement</td> <td><input type="checkbox"/> Advertising</td> </tr> <tr> <td><input type="checkbox"/> Schedule of Benefits</td> <td><input type="checkbox"/> Other</td> <td></td> </tr> </table> <p><b>Rates</b></p> <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate	<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate	<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input type="checkbox"/> Advertising	<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other		
<input type="checkbox"/> Policy	<input type="checkbox"/> Outline of Coverage	<input type="checkbox"/> Certificate										
<input type="checkbox"/> Application/Enrollment	<input type="checkbox"/> Rider/Endorsement	<input type="checkbox"/> Advertising										
<input type="checkbox"/> Schedule of Benefits	<input type="checkbox"/> Other											
		<input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____										
		<p><b>SUPPORTING DOCUMENTATION</b></p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> Articles of Incorporation</td> <td><input type="checkbox"/> Third Party Authorization</td> </tr> <tr> <td><input type="checkbox"/> Association Bylaws</td> <td><input type="checkbox"/> Trust Agreements</td> </tr> <tr> <td><input type="checkbox"/> Statement of Variability</td> <td><input type="checkbox"/> Certifications</td> </tr> <tr> <td><input type="checkbox"/> Actuarial Memorandum</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other _____</td> <td></td> </tr> </table>	<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization	<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements	<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications	<input type="checkbox"/> Actuarial Memorandum		<input type="checkbox"/> Other _____	
<input type="checkbox"/> Articles of Incorporation	<input type="checkbox"/> Third Party Authorization											
<input type="checkbox"/> Association Bylaws	<input type="checkbox"/> Trust Agreements											
<input type="checkbox"/> Statement of Variability	<input type="checkbox"/> Certifications											
<input type="checkbox"/> Actuarial Memorandum												
<input type="checkbox"/> Other _____												

12.	<b>Filing Submission Date</b>	
13.	<b>Filing Fee (If required)</b>	Amount _____ Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No Check Number _____
14.	<b>Date of Domiciliary Approval</b>	
15.	<b>Filing Description:</b>	

16.	<b>Certification (If required)</b>
<b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of _____.	
Print Name _____ Title _____	
Signature <u><i>Mital Lewis</i></u> _____ Date: _____	

<b>17.</b>	<b>Form Filing Attachment</b>
<b>This filing transmittal is part of company tracking number</b>	
<b>This filing corresponds to rate filing company tracking number</b>	

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1