

SERFF Tracking Number: LFCR-125740455 State: Arkansas
Filing Company: Minnesota Life Insurance Company State Tracking Number: 39680
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: A01467-0408 et al
Project Name/Number: /

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: A01467-0408 et al

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFCR-125740455

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Smith Darlene

Date Submitted: 07/18/2008

State: ArkansasLH

State Tr Num: 39680

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 08/27/2008

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

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: 08/27/2008

State Status Changed: 08/27/2008

Corresponding Filing Tracking Number:

Filing Description:

Advertising Filing

Status of Filing in Domicile: Pending

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

Advertising

SERFF Tracking Number: LFCR-125740455 State: Arkansas
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TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: A01467-0408 et al
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P.O. Box 4243 (818) 867-2380 [Phone]
Woodland Hills, CA 91365-4243 (818) 867-2508[FAX]

Filing Company Information

Minnesota Life Insurance Company CoCode: 66168 State of Domicile: Minnesota
Long Term Care Administrative Office Group Code: 869 Company Type:
P.O. Box 4243
Woodland Hills, CA 91365-4243 Group Name: State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 41-0417830

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Filing Fees

Fee Required? Yes
Fee Amount: \$225.00
Retaliatory? No
Fee Explanation: \$25.00 per form x 9 = \$225.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Minnesota Life Insurance Company	\$225.00	07/18/2008	21501363

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/27/2008	08/27/2008

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Disposition

Disposition Date: 08/27/2008

Implementation Date:

Status: Filed

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
Form	Bus Owner FAQ	Filed	Yes
Form	Postcard for Employees	Filed	Yes
Form	Postcard for Assoc Members	Filed	Yes
Form	Bus Owner Kit Folder	Filed	Yes
Form	Seminar Inv Flyer	Filed	Yes
Form	Letter from Advisor1	Filed	Yes
Form	Business Brochure	Filed	Yes
Form	A01536-0408 Consumer Folder	Filed	Yes
Form	Letter from Employer2	Filed	Yes

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Form Schedule

Lead Form Number: A01467-0408

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	A00241-0108	Advertising	Bus Owner FAQ	Initial		0	A00241-0108 Bus Owner FAQ F67838 final 7-11-08.pdf
Filed	A00307-0108	Advertising	Postcard for Employees	Initial		0	A00307-0108 Postcard for Employees F67813 final 7-11-08.pdf
Filed	A00308-0108	Advertising	Postcard for Assoc Members	Initial		0	A00308-0108 Postcard for Assoc Members F67814 final 7-11-08.pdf
Filed	A00337-0108	Advertising	Bus Owner Kit Folder	Initial		0	A00337-0108 Bus Owner Kit Folder F67839 7-11-08.pdf
Filed	A00735-0308	Advertising	Seminar Inv Flyer	Initial		0	A00735-0308 Seminar Inv Flyer F68368 7-11-08.pdf
Filed	A01467-0408	Advertising	Letter from Advisor1	Initial		0	A01467-0408 Letter from Advisor1 final 7-11-08.pdf
Filed	A06658-1007	Advertising	Business Brochure	Initial		0	A06658-1007 Business Brochure 7-

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						11-08.pdf
Filed	A01536-0408	Advertising A01536-0408 Consumer Folder	Initial	0		A01536-0408 Consumer Folder 7-11-08.pdf
Filed	A01468-0408	Advertising Letter from Employer2	Initial	0		A01468-0408 Letter from Employer2 final 7-11-08.pdf

Business Owner Frequently Asked Questions (FAQ)

To assist you with employee conversations, here are some general answers to commonly asked questions.

Why are you providing your employees the opportunity to purchase individual Long Term Care Insurance (LTCi)?

Our company is offering individual long term care insurance because it helps protect you and your family from the potential emotional and financial burdens associated with long term care. This product is flexible and can be tailored to your needs [at a premium you can afford (if employees are paying all or a portion of the premium)].

What is (LTCi)?

Long Term Care insurance helps protect your family and finances should you grow old, become frail and need care. This type of insurance helps provide protection so your family can maintain their roles as family members instead of potentially becoming caregivers.

Why would I need LTCi?

Long Term Care insurance helps protect your family and your retirement portfolio by helping to pay for the types of care your family and friends will find the most time consuming, stressful and perhaps embarrassing. It also helps protect your retirement portfolio and savings, allowing them to be used as they were intended. Note: You may never need LTCi. LTCi's premiums could potentially reduce the amount of your retirement portfolio as they are not invested in accumulation assets.

How much is LTCi?

The cost of Long Term Care insurance depends on three things: age, health and coverage options. Every person is different and we won't know for sure how much it costs until you meet and discuss LTCi with [agent name]. To help reduce the burden of the premium, you will receive an eight percent discount¹ as an employee of [company name] and there may be additional benefits if you apply jointly² with another individual.

How do I acquire LTCi?

You will have an opportunity to confidentially meet with [agent name] to talk about your medical history and coverage options. [Agent name] will then take your information and develop some options for you. If you decide to submit an application, you will be asked to fill out an application and provide the first month's premium (the check will be cashed but you will be refunded if you decide not to take the policy).

There are several steps to the underwriting process. Your doctor's records will be ordered and reviewed by underwriters. You will be called to confirm information on your application. A functional assessment or additional medical exams may be performed to further test your health. All information is kept strictly confidentially by Minnesota Life. [Company name] is not given any information as to your personal decisions or underwriting results.

¹Not available in MO.

²Available to spouses only MD.

Referred to as "Additional Insured Coverage" in NJ.

The purpose of this material is the solicitation of insurance.

[Agents name] will present you with the underwriting decision and premium amount.

Can I get LTCi for my family members?

Yes. As an employee, your spouse, parents, grandparents and adult children are eligible to apply for LTCi. Also, your spouse's parents, grandparents and adult children can apply as well. Each individual will receive an eight percent discount and there may be additional discounts for contracts purchased jointly.

Are there any tax benefits to purchasing LTCi?

There may be tax benefits available to some purchasers of long term care insurance. You should discuss this with your tax advisor.

Who are you offering this product to?

We are offering LTCi to (fill in employee information here). (Fill in reasoning for offering to this group only).

Who is Minnesota Life?

We chose [Firm /Agent Name] because [fill in reason]. They represent Minnesota Life Insurance Company that has more than 125 years in the insurance business. This is a testament to the products they offer and to the strength of the company that stands behind them.

Minnesota Life is highly rated by the major independent rating agencies that analyze the financial soundness and claims-paying ability of insurance companies. For more information about the rating agencies and to see where Minnesota Life's ratings rank relative to other ratings, please see our web site at www.minnesotalife.com/about/financials.asp.

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance company or your Minnesota Life representative/agent. The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney, accountant or tax advisor regarding the tax implications of purchasing long term care insurance.

Coverage provided by Policy Forms ML7500P et al. (In ID, ML7500P-ID, in NC ML7500P-NC, in PA, ML7500P-PA & in TX ML7500P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. An agent may contact you.

MINNESOTA LIFE

Minnesota Life Insurance Company

A Securian Company

Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office

P.O. Box 4243, Woodland Hills, CA 91365-4243

1.888.505.9817 Tel • 1.818.887.4595 Fax

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A00241-0108

Minnesota Life Insurance Company

LTC Guard

Employee benefit. Family protection.



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A00307-0108

MINNESOTA LIFE

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Prepare for tomorrow. *Attend today.*

[Employer/Company Owner Name], [Firm Name/Agent Name]

in conjunction with Minnesota Life Insurance Company are hosting an informational meeting on planning for your future long term care needs. By attending, you and your family will feel more confident that your needs will be taken care of!

Below is important information about the meeting. If you are unable to attend but would still like to receive the information, please let

[Fillable Firm/Advisor Name] know by calling

[Advisor phone number]

Date: (Fillable Date)

Time: (Fillable Start Time – Fillable End Time)

Location: (Fillable Location)

Host: (Fillable Name)

I look forward to helping you plan your future while protecting your family.

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance company or your Minnesota Life representative/agent.

MINNESOTA LIFE

Minnesota Life Insurance Company

Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office
P.O. Box 4243, Woodland Hills, CA 91365-4243
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Minnesota Life Insurance Company

LTC Guard

Member benefit. Family protection.



The purpose of this material is the solicitation of insurance.

A00308-0108

MINNESOTA LIFE

A Securian Company

Most people are dedicated to building a safe home and promising future for their loved ones. But are you protecting your family from the emotional and financial hardship that may occur if your health declines and you require long term care? All too often, we leave our plans incomplete.

LTC Guard from Minnesota Life Insurance Company customizes your benefits, tailoring them to meet your coverage and premium needs. Best of all, as a member of your organization, you and your family members are eligible for an 8% discount on the premiums.*

More information will be coming to you soon!

**8% discount applies to the member, member's spouse, member's parents, member's in-laws (spouse's parents), member's grandparents, member's grandparents-in-law (member's grandparents) and member's adult children. Not available in MO.*

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Minnesota Life Insurance Company

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Home Office: St. Paul, MN 55101-2098

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A00308-0108

LTC Guard

Long Term Care Insurance from Minnesota Life Insurance Company

LTC Guard

Employee benefit. Family protection.



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MINNESOTA LIFE

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The purpose of this material is the solicitation of insurance.

A00337-0108

Minnesota Life Insurance Company

LTC Guard

Employee benefit. Family protection.



Prepare for tomorrow. *Attend today.*

[Fillable Employer/Company Owner Name],

in conjunction with

[Fillable Firm Name/Agent Name]

and **Minnesota Life Insurance Company**, is hosting an informational meeting on planning for your future long term care needs. By attending, you and your family will feel more confident that your needs will be taken care of!

[Fillable Date]

[Fillable Time]

[Fillable Location]

The purpose of this material is the solicitation of insurance.

Minnesota Life Insurance Company
Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office
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(Names)
(Titles)
(Licenses)
(Date)

(Address)

(Salutation),

Many people spend years planning for retirement and building a safe place for their loved ones. But are you protecting your family from the emotional and financial hardship that may occur if your health declines and you require long term health care? What plans have you made for the time in which you may require care?

All too often we don't take the extra step in protecting our family in the event we will need long term health care, leaving our plans incomplete. [I / We] can help.

[Company Name] has partnered with [Firm/Agent Name] to provide **Minnesota Life Insurance Company's** LTC Guard, a long term care insurance policy, to [Company Name] valued employees and qualified applicants at a discounted rate¹.

By using LTC Guard, we are able to customize your long term care plan benefits, tailoring them to meet your coverage and premium needs. In addition, [I can / we can] show you other ways to help protect both your assets and your family from being forced to make decisions they wouldn't normally want to make.

Retirement should be about living out the plans you intended and [I am / we are] here to help make that a reality.

[Please contact me today / I will contact you shortly] to arrange a meeting where we can discuss protection for you and your family's future.

Sincerely,

(Representative/Agent name)
(Company approved title and letterhead)

¹ Discount not available in Missouri

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Federal Income Tax Treatment of Qualified Long Term Care Insurance

Business Type	Premiums Paid	Tax Deductibility
Limited Liability Company (LLC)	Employee premiums paid by Employer	100% of Premium Expense may be deducted by Employer. Employer paid premiums not included in employee's taxable income. Policy Benefits generally not included in recipient's taxable income.
	Owner's Premiums Paid by LLC	Owner's premiums included in taxable income. The lesser of actual premiums paid and eligible LTCi premium may be deducted. ¹⁴ Policy Benefits generally not included in recipient's taxable income.
C Corporation	Employee or Owner premiums paid by Employer	100% of Premium Expense may be deducted by Employer. Employer paid premiums not included in employee's taxable income. Policy Benefits generally not included in recipient's taxable income. Premiums can't be deducted for Stockholders, unless employed by the business.
S Corporation	Employee (including 2% and less shareholders) premiums paid by Employer	100% of Premium Expense may be deducted by Employer. Employer paid premiums not included in employee's taxable income. Policy Benefits generally not included in recipient's taxable income.
	Greater than 2% Shareholders' premiums paid by S Corporation	Shareholder's premiums included in taxable income. The lesser of actual premiums paid and eligible LTCi premium may be deducted. ¹⁴ Policy Benefits generally not included in recipient's taxable income.
Partnership	Employee premiums paid by Employer	100% of Premium Expense may be deducted by Employer. Employer paid premiums not included in employee's taxable income. Policy Benefits generally not included in recipient's taxable income.
	Partners' premiums paid by Partnership	Partners' premiums included in taxable income. The lesser of actual premiums paid and eligible LTCi premium may be deducted. ¹⁴ Policy Benefits generally not included in recipient's taxable income.
Sole Proprietor	Employee premiums paid by Employer	100% of Premium Expense may be deducted by Employer. Employer paid premiums not included in employee's taxable income. Policy Benefits generally not included in recipient's taxable income.
	Business Owner pays for own premiums	The lesser of actual premiums paid and eligible LTCi premium may be deducted. ¹⁵ Policy Benefits generally not included in recipient's taxable income.

¹⁴IRC Sec 162 (l) (1) (B); Rev. Rul. 91-26, 1991-15 I.R.B. 23

¹⁵IRC Sec 162 (l) (1) (B)

LTC Guard Features & Benefits

LTC Guard is an exceptional, comprehensive solution to help protect loved ones and their assets from the potential devastating effects of long term care costs. LTC Guard offers:

- Dual Pool Benefit structure¹⁶ providing each insured two pools of benefits, one for Home and Community Based Care (HCBC)¹⁶ and one for Facility Care
- Indemnity Benefit payment model standard for Facility Care, HCBC Indemnity Benefit Rider* available
- Competitively priced Lifetime Benefit option
- Joint Waiver of Premium for Facility Care, HCBC Waiver of Premium Rider* available
- Shared Benefit Pool Rider*
- First Day HCBC Benefit Rider*
- Monthly HCBC Benefit Rider*
- Joint Insured discount: up to 80 percent
- Employer Group discount: 8 percent
- Full Return of Premium Rider¹⁷

*Available for an additional premium.

¹⁶The Dual Pool Structure is not available in CA. LTC Guard in CA is a Single Pool Benefit Structure.

¹⁷In Texas, referred to as the Refund of Premium Rider.

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance Company or your Minnesota Life representative/agent. Coverage provided by Policy Forms ML7500P et al. (In ID, ML7500P-ID; in NC, ML7500P-NC; in PA, ML7500P-PA; & in TX, ML7500P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. An agent may contact you.

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LTC Guard

Long Term Care Insurance from Minnesota Life Insurance Company

Long Term Care solutions for your employees



The purpose of this material is the solicitation of insurance.

A06658-1007

MINNESOTA LIFE

A Securian Company

1-2008



Why is Long Term Care insurance an important benefit for my business?

Providing individual long term care insurance can be a valuable addition to your employee benefits package. By giving your employees the opportunity to obtain LTC Guard from Minnesota Life Insurance Company (Minnesota Life), you can give your employees important coverage that may benefit both you and them.

Long Term Care insurance (LTCi) may:

- Help protect retirement savings.
- Reduce stress on individuals who are caring for loved ones as this benefit can be offered to the employee's spouse, parents, grandparents and children.
- Provide favorable tax benefits to both you, as the employer, and the employee.

Benefits of Long Term Care insurance

Employer Benefits

LTC Guard offers flexibility in participation, group discounts, tax deductions and more.

- Premiums paid by a company are generally income tax deductible as a business expense¹
- Employer is able to select participants
- Employer funded individual long term care insurance is excellent for recruiting and retention programs
- May help avoid the accumulated earnings tax on excess retained earnings if it is for a reasonable business need²
- The employer cannot compel return of premium if the employee terminates employment. The policy becomes the responsibility of the terminated employee.

¹Treas. Regs. 1.162-10(a), IRC Sec. 7702B (a) (3). (See tax section for special rules on sole proprietorships, partnerships and more than 2 percent owners in S Corps.)

²IRC Sec. 531-537, IRC Sec. 7702B (a) (3)

Employee Benefits*

By purchasing an individual LTC Guard policy with the group discount, an employee is able to receive additional benefits.

- Company-paid premiums are not included in the employee's income³
- LTCi premiums may be paid using an Employer funded Health Reimbursement Arrangement (HBA)
- Employee generally does not pay income tax on benefits⁴
- Helps to reduce personal financial risk of costly long term care
- Policy can be paid up before retirement – improving retirement finances
- Helps their assets do what they were intended to do: fund a retirement, leave to the heirs, or pass along to a charity.

*Employer provided coverage may end or become the responsibility of the employee if the employee terminates employment.

Discount, Eligibility & Underwriting

Discount(s)

In addition to providing a valuable benefit to your employees, LTC Guard can be provided to employees at an eight percent discounted rate. This discount is extended to employees' spouse, parents, grandparents and children. All insureds may receive up to an 80 percent discount with Joint⁵ coverage through LTC Guard.

Eligibility

Minnesota Life does not have a participation requirement for the employer group discount. Eligibility for this discount is based on number of individuals legitimately employed by the business, with no requirement for a minimum number of individual LTCi policies to be purchased. This helps relieve pressure on the business to have a minimum number of employees purchase an individual LTCi policy and does not punish employees with a loss of discount if others choose not to participate. An Employer group must have at least three full or part-time employees at the business, including the owners, to qualify for the eight percent group discount on an individual LTCi policy.

Underwriting

Minnesota Life does not provide a simplified or express application process for group underwriting. Each contract in an Employer group is underwritten individually. This means all premiums are unique to the individual insured; therefore, healthier insureds are not penalized by subsidizing premiums of insureds with more adverse health conditions.

¹IRC Sec 106 (a)

²IRC Sec 105 (b), IRC Sec 7702B (a) (2)

³In MD, spouses only. Referred to as "Additional Insured Coverage" in NJ. The 80% discount is on the younger insured.



Tax Considerations

The following information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

General Tax Implications for Employer & Employee

To the Employer

Employer deducts premiums paid on behalf of employees as a business expense⁶

May help avoid accumulated earnings tax problem from excess retained earnings⁷

Not permitted for use in section 125 cafeteria plans/flexible spending accounts⁸

To the Employee

Employee pays no income tax on employer contributions⁹

Refund of premium at death may be free of income tax

Employee generally receives benefits free of income tax equal to the actual nursing home charges or \$270/day whichever is greater (\$270 is the amount allowed in the year 2008 and is adjusted for inflation each year following)¹¹

Eligible Long Term Care Insurance Premiums Age-Based Deduction Limits

Individually Purchased Long Term Care (LTC)

Age ¹²	2008 ¹³
Up to age 40	\$310
Age 41 – 50	\$580
Age 51 – 60	\$1,150
Age 61 – 70	\$3,080
Age 71 & over	\$3,850



⁶IRC SEC 7702B (a) (3); Treas. Regs. 1.162-10(a)

⁷IRC Sec 106 (a), IRC Sec 7702B (a)(2)

⁸IRC SEC 7702B (a) (3), IRC Sec 531-537

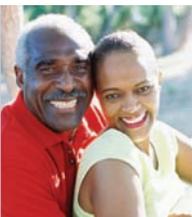
⁹IRC Sec 7702B (b) (2) (C)

¹⁰IRC Sec 125 (f)

¹¹IRC Sec 105 (b), IRC Sec 7702B (a) (2), IRC Sec 7702B (d) (1), IRC Sec 7702B (d) (2)

¹²Age is the insured's attained age before the close of the taxable year.

¹³Subject to adjustment for inflation.



LTC Guard

Long Term Care Insurance from Minnesota Life Insurance Company

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Long Term Care Administrative Office
P.O. Box 4243, Woodland Hills, CA 91365-4243
1.888.505.9817 Tel • 1.818.887.4595 Fax
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The purpose of this material is the solicitation of insurance.

A01536-0408

MINNESOTA LIFE
A Securian Company

6-2007

(Names)
(Titles)
(Licenses)
(Date)

(Address)

(Salutation),

Many people spend years planning for retirement and building a safe place for their loved ones. But are you protecting your family from the emotional and financial hardship that may occur if your health declines and you require long term health care? What plans have you made for the time in which you may require care?

All too often we don't take the extra step in protecting our family in the event we will need long term health care, leaving our plans incomplete. [I / We] can help.

[Company Name] has partnered with [Firm/Agent Name] to provide **Minnesota Life Insurance Company's** LTC Guard, a long term care insurance policy, exclusively to our valued employees and qualified applicants at a discounted rate¹.

By using LTC Guard, you're able to customize your long term care plan benefits, tailoring them to meet your coverage and premium needs. In addition, [Firm/Advisor Name] can show you other ways to help protect both your assets and your family from being forced to make decisions they wouldn't normally want to make.

Retirement should be about living out the plans you intended and [I am / we are] here to help make that a reality.

[[Please contact me today for/ I will contact you shortly with] additional information about this important benefit to help protect your family's future.]

[[Firm/Advisor Name] will contact you shortly to arrange a meeting to begin discussing options to protect you and your family's future.]

Sincerely,

[(Company Representative/Manager/Owner)
(Company approved title and letterhead)]

¹ Discount not available in Missouri

For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance company or your Minnesota Life representative/agent. The information provided here is not intended as legal or tax advice. We recommend that you consult with an attorney, accountant or tax advisor regarding the tax implications of purchasing long term care insurance.

Coverage provided by Policy Forms ML7500P et al. (In ID, ML7500P-ID, in NC ML7500P-NC, in PA, ML7500P-PA & in TX ML7500P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. *The purpose of this material is the solicitation of insurance. An agent may contact you.*

SERFF Tracking Number: LFCR-125740455 State: Arkansas
Filing Company: Minnesota Life Insurance Company State Tracking Number: 39680
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: A01467-0408 et al
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LFCR-125740455

State: Arkansas

Filing Company: Minnesota Life Insurance Company

State Tracking Number: 39680

Company Tracking Number:

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Product Name: A01467-0408 et al

Project Name/Number: /

Supporting Document Schedules

Satisfied -Name: Cover Letter

Review Status:

Filed

08/27/2008

Comments:

Attachment:

AR Cover Letter 7-11-08.pdf

Minnesota Life Insurance Company
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Mailing Address: Post Office Box 4243
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MINNESOTA LIFE

A Minnesota Mutual Company

July 11, 2008

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

RE: MINNESOTA LIFE INSURANCE COMPANY – NAIC # 66168
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form ML7500P-AR et al. ---

A00241-0108	Bus Owner FAQ
A00307-0108	Postcard for Employees
A00308-0108	Postcard for Assoc Members
A00337-0108	Bus Owner Kit Folder
A00735-0308	Seminar Inv Flyer
A01467-0408	Letter from Advisor1
A01468-0408	Letter from Employer2
A06658-1007	Business Brochure
A01536-0408	Consumer Folder

Dear Mr. Harris Shearer,

The enclosed advertising material is being submitted for your review and approval. This material will be used with Long Term Care Policy form ML7500-P-AR, et al., and is intended as an “invitation to inquire.”

Thank you very much for your assistance with this submission. 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@LifeCare.Assurance.com
Attachments