

SERFF Tracking Number: LFCR-125782057 State: Arkansas  
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 39981  
Company Tracking Number:  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: LTC500053 & LTC50054  
Project Name/Number: /

## Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: LTC500053 & LTC50054

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFCR-125782057

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Smith Darlene

Date Submitted: 08/19/2008

State: ArkansasLH

State Tr Num: 39981

State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Disposition Date: 09/18/2008

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: 09/18/2008

State Status Changed: 09/18/2008

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)

Karina Amaral, Compliance Analyst 1 -

karina.amaral@lifecareassurance.com

Advertising

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21600 Oxnard Street (818) 867-2307 [Phone]  
Woodland Hills, CA 91367 (818) 867-2508[FAX]

**Filing Company Information**

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts  
Long Term Care Administrative Office Group Code: 435 Company Type:  
P.O. Box 4243  
Woodland Hills, CA 91365-4243 Group Name: State ID Number:  
(818) 867-2450 ext. [Phone] FEIN Number: 04-1590850  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

| COMPANY                                     | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|---|---------|----------------|---------------|
| Massachusetts Mutual Life Insurance Company | \$50.00 | 08/19/2008     | 22015848      |

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## Correspondence Summary

### Dispositions

| Status | Created By       | Created On | Date Submitted |
|--------|------------------|------------|----------------|
| Filed  | Stephanie Fowler | 09/18/2008 | 09/18/2008     |

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## Disposition

Disposition Date: 09/18/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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| <b>Item Type</b>           | <b>Item Name</b>  | <b>Item Status</b>                  | <b>Public Access</b> |
|----------------------------|-------------------|-------------------------------------|----------------------|
| <b>Supporting Document</b> | Cover Letter      | Accepted for Informational Purposes | Yes                  |
| <b>Form</b>                | Letter reply      | Filed                               | Yes                  |
| <b>Form</b>                | Postcard Prospect | Filed                               | Yes                  |

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## Form Schedule

**Lead Form Number:** LTC500053

| Review Status | Form Number | Form Type   | Form Name         | Action  | Action Specific Data | Readability | Attachment  |
|---------------|-------------|-------------|-------------------|---------|----------------------|-------------|---|
| Filed         | LTC500053   | Advertising | Letter reply      | Initial |                      | 0           | LTC500053<br>LTCAM<br>Letterw reply<br>72408 1 .pdf |
| Filed         | LTC50054    | Advertising | Postcard Prospect | Initial |                      | 0           | LTC50054<br>PstCard<br>Prospect<br>81508 1 .pdf     |



We'll help you get there.®

John Q Agent  
123 Main St  
Anytown US, 01111  
(800) 123-4567  
jagent@finsvcs.com

**MASSACHUSETTSMUTUAL LIFE INSURANCE COMPANY**

[September 17, 2007]  
[Sample A. Sample]  
[ABC Company]  
[123 Main Street, Apt. 123]  
[Anytown, US 12345-6789]

**Long Term Care Awareness Month  
November 2008**

Dear [Sample A. Sample],

**The first step is in your hands** -- take the opportunity provided by Long Term Care Awareness Month, November 2008, to get the information you need to make an informed decision. A decision that may help protect your assets from the financial cost – and your loved ones from some of the worry – should a long term care need arise.\*

**Government programs aren't designed to pay for all your long term care needs** -- you may think that your current insurance or government programs will pay for this type of care. You may be surprised to learn that these options provide limited coverage for long term care.

**We can work together** -- to select the right type of long term care insurance coverage for your needs and lifestyle. Long term care insurance can help give you more choice and control over the type of care you receive and where you receive it.

I am proud to represent Massachusetts Mutual Life Insurance Company (MassMutual), a company you can count on to be there when you need assistance. MassMutual has a primary focus on their policyholders and is proud to participate in this important educational campaign.

You want a more secure financial future; MassMutual can help you get there. I encourage you to take a look at your long term care options and make plans now.

Sincerely,

[Agent Name]

\* A long term care need involves impairment in a certain number (typically two) of activities of daily living (eating, bathing, dressing, toileting, continence or transferring) or a severe cognitive impairment such as Alzheimer's.

Coverage provided by Policy Series MM500-P et al or MM-400-P et al and other state variations thereof and is issued by MassMutual, Springfield MA 01111-0001. 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 the agent named above. **The purpose of this material is the solicitation of insurance and an agent may contact you.**

MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliated companies and sales representatives.

LTC500053      Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001      CRN201007-108168



We'll help you get there.®

Yes! I want to make an informed decision.  
Please contact me about my long term care insurance options.

[Sample A. Sample]  
[ABC Company]  
[123 Main Street, Suite 123]  
[Anytown, US 12345-6789]

Phone: (\_\_\_\_) \_\_\_\_\_  
Email: \_\_\_\_\_

Please make any corrections to the information above. -Cut along dotted line and mail this section in the postage-paid envelope provided today.

LTC500053a      Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001      CRN201007-108168

# The first step is in your hands

Long Term Care Awareness Month  
November 2008



Insurance Strategies



We'll help you get there.™





Massachusetts Mutual Life Insurance Company and affiliates  
1295 State Street, Springfield, MA 01111-0001

## The first step is in your hands...

Take this opportunity to get the information you need to make an informed decision, a decision that may help protect your assets from the financial cost – and your loved ones from some of the worry – should a long term care need arise.\*

You may be surprised to learn that government programs provide limited coverage for long term care.

We can work together – to select the right type of long term care insurance coverage for your needs and lifestyle – one that can help give you more choice and control over the type of care you receive and where you receive it.

Join MassMutual, a company you can count on to be there when you need assistance, and me, in participating in this important educational campaign. You want a more secure financial future; MassMutual can help you get there.

Sincerely,

[Agent Name]

[Address]

[Address]

[Email]

\*A long term care need involves impairment in a certain number (typically two) of activities of daily living (eating, bathing, dressing, toileting, continence or transferring) or a severe cognitive impairment such as Alzheimer's. Coverage provided by Policy Series MM500-P et al or MM-400-P et al and other state variations thereof and is issued by MassMutual, 1295 State St. Springfield MA 01111-0001. 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 the agent named above.

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## Rate Information

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## Supporting Document Schedules

**Satisfied -Name:** Cover Letter

**Review Status:**

Accepted for Informational 09/18/2008  
Purposes

**Comments:**

**Attachment:**

AR cover letter 8-19-08.pdf



August 19, 2008

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

**RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935**  
**Submission of Advertising Materials To Be Used with**  
**Long Term Care Policy Form MM500-P-AR et al.**

|           |                   |
|-----------|-------------------|
| LTC500053 | Letter Reply      |
| LTC50054  | Postcard Prospect |

Dear Mr. Shearer,

The enclosed advertising materials are being submitted for your review and approval. These pieces are intended to be “institutional advertising” regarding long term care coverage. Please note that all bracketed material in these pieces is meant to be variable.

Please note that because we are submitting this material through a PDF format, some of the print may appear to be small. However, we certify that in final format, all of our material will be of appropriate size.

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

Sincerely,

A handwritten signature in black ink that reads 'Michael Lewis'.

Michael Lewis  
Senior Compliance Analyst  
(800) 366-5463, ext. 2380  
Michael.Lewis@LifeCare.Assurance.com

Attachments

**Massachusetts Mutual Life Insurance Company**  
Long Term Care Administrative Office  
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243  
Woodland Hills, CA 91365-4243  
(888) 505-8952 • Fax (818) 887-4595