

SERFF Tracking Number: AEGJ-126311777 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 43673
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: TLC KE 0709
Project Name/Number: Key Employee/TLC KE 0709

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TLC KE 0709 SERFF Tr Num: AEGJ-126311777 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 43673
Sub-TOI: LTC03I.001 Qualified Co Tr Num: State Status: Closed
Filing Type: Form/Advertisement Reviewer(s): Marie Bennett
Authors: Julie Maclin, Joan Shumaker, Patsy Holt Disposition Date: 10/05/2009
Date Submitted: 10/02/2009 Disposition Status: Filed
Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Key Employee Status of Filing in Domicile:
Project Number: TLC KE 0709 Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type:
Submission Type: Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 10/05/2009 Explanation for Other Group Market Type:
State Status Changed: 10/05/2009

Deemer Date: Created By: Pamm Davis
Submitted By: Julie Maclin Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

Pamm Davis, Advertising Analyst Trainee pamdavis@aegonusa.com
P.O. Box 93007 800-553-7600 [Phone] 3530 [Ext]
Bedford, TX 76053-3007 817-285-3394 [FAX]

Filing Company Information

Transamerica Life Insurance Company CoCode: 86231 State of Domicile: Iowa

SERFF Tracking Number: AEGJ-126311777 *State:* Arkansas
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P O Box 93005 **Group Code: 468** **Company Type:**
Hurst, TX 76053-3005 **Group Name:** **State ID Number:**
(800) 553-7600 ext. [Phone] **FEIN Number: 39-0989781**

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$25 per form x 2 forms = \$50
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	10/02/2009	31024769

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	10/05/2009	10/05/2009

SERFF Tracking Number: *AEGJ-126311777* *State:* *Arkansas*
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Disposition

Disposition Date: 10/05/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	Cover Letter		Yes
Form	KEY EMPLOYEE		Yes
Form	Employer Brochure		Yes

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Form Schedule

Lead Form Number: TLC KE 0709

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TLC KE 0709	Advertising	KEY EMPLOYEE	Initial		0.000	TLC KE 0709 Filing 9-15-09.pdf
	TLC EM 0709	Advertising	Employer Brochure	Initial		0.000	TLC EM 0709 Filing 9-15-09.pdf



[TransCare Options®]

A Plan Designed for a Changing FutureSM

Individual Long Term Care Insurance

key employee | BROCHURE



WHY LONG TERM CARE INSURANCE?

The reason is simple: Key Employees in their mid 40's and 50's may begin seeing their parents struggle with long term care needs. These same employees may understand that planning for future long term care needs can be a sound addition to their financial planning.

To remain competitive, businesses know that they need to invest in their top personnel. Therefore, more businesses are viewing Long Term Care insurance as part of the next generation in Key Employee Benefits. This is the reason why Transamerica Life Insurance Company created the [TransCare Options®] Long Term Care Insurance Plan for Key Employees.

FLEXIBILITY & FEATURES* EMPLOYEES WANT

[TransCare Options®] offers a choice of plans. Unlike other Long Term Care insurance policies, [TransCare Options®] can be individually tailored to meet each employee's needs. Eligible employees may also take advantage of premium discounts and reduced underwriting requirements. Some features include:

- Automatic 5-year rate guarantee;*
- Spousal and Preferred Health premium discounts;*
- Employer-paid plans that can be distinguished by employee class;
- Individual coverage issued directly to the Key Employee;
- A variety of benefit combinations that can be tailored to fit individual needs;
- Alternative Payment Benefit where the insured can use the benefit any way he or she sees fit;
- Coverage designed for the continuum of care that may be required for long term care needs; and
- Coverage for spouses and eligible extended family members with premium discounts may be available.

*Exclusions and Limitations apply. Not all benefits are available in all states. See producer for details.

QUALITY AND STABILITY

Not all Long Term Care insurance policies or the companies that issue them are alike. A Long Term Care insurance policy is only as good as the company behind it. For over 100 years Transamerica Life Insurance Company has provided quality insurance products to individuals, families, and businesses like yours.

BENEFITS TO YOUR BUSINESS

More and more employees are balancing work with the role of caregiver. In fact, the majority of caregivers in the United States (59 percent) are employed either full or part time.¹

By making Long Term Care insurance a part of your Key Employees benefit package, you can help your company decrease the possibility of lost productivity and revenue. Furthermore, because family members may purchase coverage through this program, your Key Employee may avoid becoming the primary caregiver. At the same time, your company can recruit and help retain Key Employees by providing a truly valuable financial benefit - an employer-paid, tax-qualified Long Term Care insurance policy.

Long-Term Care Insurance may provide favorable tax advantages to businesses:

Under current tax law, businesses may determine eligible individuals for a company-paid plan by class of employees. Employer premium contributions made for the employee and his or her spouse may be 100% deductible as an ordinary business expense, as long as the employer retains no interest in the policy (IRC Sec. 162); and Benefits remain non-taxable to the employee if they are paid to reimburse the employee for incurred expenses that were not previously deducted, subject to per diem limitations (IRC Sec 104).

Note: Employee LTCI contributions are currently not eligible for pre-tax consideration under IRS sec. 125 plans. Neither Transamerica Life Insurance Company nor any of its agents give legal, tax, or accounting advice. Please consult your tax advisor for assistance.

¹AARP, "Valuing the Invaluable: A New Look at the Economic Value of Family Caregiving, June 2007.

LTCi

LONG TERM CARE INSURANCE

This brochure is only a brief description of the features available through [TransCare Options®]. Exclusions and limitations may apply. See the accompanying Outline of Coverage or your producer for complete policy benefits and details.

Policy form number, options, and discounts vary by state and coverage may not be available in all jurisdictions.

[TransCare Options®] (policy form series TLC 1-FP 1001 or TLC 1-FP 402; in ID: TLC 1-P (ID) 408; in LA, TLC 1-P (LA) 504; in OK: TLC 1-FP (OK) 709) is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company.

HOME OFFICE

Cedar Rapids, IA

ADMINISTRATIVE OFFICE

P.O. Box 95302
Hurst, Texas 76053-5302



[TransCare Options®]

A Plan Designed for a Changing Future™

Individual Long Term Care Insurance

employer | BROCHURE



Transamerica Long Term Care Insurance | Transamerica Long Term Care

THE FACTS...

Forty percent of those individuals currently receiving long term care services are under age 65.¹

An estimated 59% of caregivers in the United States are employed either full or part-time.²

Employees may be balancing work with the role of caregiver. The average boomer now has more parents than children to care for, and productivity losses due to caregiving are growing astronomically.¹

Disruption and absenteeism due to employees' caregiving duties costs U.S. employers up to \$33.6 billion per year.³

Long Term Care insurance is the #1 voluntary benefit that employees are requesting that businesses don't currently offer.⁴

WHY MAKE LONG TERM CARE INSURANCE AVAILABLE?

While each personal encounter with long term care may be a significant one for those directly involved, long term care can also have considerable consequences on an employer and on the company's bottom line.

The most common reasons businesses allow Long Term Care insurance policies to be made available to their employees are to:

- Help protect the company's investment in its employees.
- Help reduce employee stress, absence from work, and turnover.
- Enhance existing benefit offerings.
- Help employees, their spouses, and other family members meet their needs for financial and insurance protection.
- Help protect productivity by helping employees meet their caregiving responsibilities.
- Help recruit and retain quality employees.

¹Shelton, Phyllis. Long-Term Care: Your Financial Planning Guide. Tennessee: LTCI Publishing, 2007.

²AARP Public Policy Institute, "Valuing the Invaluable: A New Look at the Economic Value of Family Caregiving," 2006.

³Caregiving in America, The Schmieding Center and The International Longevity Center - USA, p.2, 2006.

⁴"What's Hot and What's Not in Voluntary Benefits," Aon Consulting Study, 2006.

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THE CHOICE IS YOURS

[TransCare Options®] offers a choice of plans, benefit periods, elimination periods, and daily benefit ranges. Eligible Employees can also take advantage of premium discounts and simplified underwriting.

TransCare Options® lives up to its name by offering:

- Discounted coverage to eligible spouses and many family members.
- Educational marketing materials that can help promote high employee participation - critical to a successful employee benefit plan.
- Expanded underwriting procedures options.
- Competitive premiums and discounts for eligible individuals.
- Full portability because it is an individual policy.

HOW YOUR BUSINESS BENEFITS

Under current tax law, employers may determine eligible individuals for a company-paid plan by class of employees. TransCare Options® allows you to design a key employee Long Term Care insurance plan specifically for you and your key associates;

Employer premium contributions made for the employee and his or her spouse may be 100% deductible as an ordinary business expense (IRC Sec. 162); and Benefits remain non-taxable to the employee if they are paid to reimburse the employee for incurred expenses that were not previously deducted, subject to per diem limitations (IRC Sec 104).

Note: Employee LTCi contributions are currently not eligible for pre-tax consideration under IRS sec. 125 plans. Neither Transamerica Life Insurance Company nor any of its agents give legal, tax, or accounting advice. Please consult your tax advisor.

LTCi

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: This is an advertising filing - not a forms filing. Comments:		
Bypassed - Item: Application Bypass Reason: This is an advertising filing - not a forms filing. Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: This is an advertising filing - not a forms filing. Comments:		
Satisfied - Item: Cover Letter Comments: Attachment: AR KE EM filing ltr.pdf		



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3446
jmaclin@aegonusa.com

October 2, 2009

Commissioner Julie Benafield Bowman
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**

NAIC #: 86231

FEIN #: 39-0989781

Form # / Description: TLC KE 0709
TLC EM 0709

Key Employee Brochure
Employer Brochure

Dear Commissioner Bowman:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use these forms in both paper and electronic form.

The Product Name is variable in both TLC KE 0709 and TLC EM 0709; depending upon the employer or association group it is being used for. The variables could be:

Transitions by Transamerica
SecurePath LTCi
TransCare Options
TransCare

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

A handwritten signature in black ink that reads "Julie A. Maclin". The signature is written in a cursive, flowing style.

Julie A. Maclin, ACS
Senior Policy Analyst
Long Term Care Division