

SERFF Tracking Number: LFPL-126367032 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 43980
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Sterling LTC Advertising Filing Seven
Project Name/Number: /

Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: Sterling LTC Advertising Filing Seven SERFF Tr Num: LFPL-126367032 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 43980

Sub-TOI: LTC03I.001 Qualified

Co Tr Num:

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Author: Mary Boyden

Disposition Date: 11/16/2009

Date Submitted: 11/05/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: Resubmission

Previous Filing Number: LFPL-125654261

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/16/2009

Explanation for Other Group Market Type:

State Status Changed: 11/16/2009

Deemer Date:

Created By: Mary Boyden

Submitted By: Mary Boyden

Corresponding Filing Tracking Number:

Filing Description:

Sterling Life Insurance Company

Qualified Long-Term Care Insurance Filing

FEIN Number: 13-1867829

NAIC Number: 77399

Please accept the enclosed filing on behalf of Sterling Life Insurance Company. A letter of filing authorization is attached. All correspondence should be addressed to LifePlans Inc.

We enclose for filing copies of the individual long-term care advertising material described below, for your review and

SERFF Tracking Number: LFPL-126367032 State: Arkansas
 Filing Company: Sterling Life Insurance Company State Tracking Number: 43980
 Company Tracking Number:
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Sterling LTC Advertising Filing Seven
 Project Name/Number: /

approval. The material is for use with the following previously approved individual long-term care policy form:

LTCPOL-AR (03/06) Comprehensive Policy Approved 2/14/07

The advertising material will replace the previously approved form LTCGN_11(2/08) which was approved by your Department on 8/21/08 under SERFF tracking number: LFPL-125654261. The Company's licensed agents will sell the forms on a personal contact basis.

Thank you for your review. If you need anything further or wish to discuss this filing, please feel free to call toll-free (800) 525-7279, extension 312. If everything is in order, we will appreciate receiving your approval.

Company and Contact

Filing Contact Information

Mary Boyden, Filing Consultant mboyden@lifeplansinc.com
 51 Sawyer Road 781-893-7600 [Phone] 312 [Ext]
 Suite 340 781-893-6905 [FAX]
 Waltham, MA 02453

Filing Company Information

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

Sterling Life Insurance Company	CoCode: 77399	State of Domicile: Illinois
1000 N. Milwaukee Ave. 6th Floor	Group Code: 317	Company Type:
Glenview, IL 60025	Group Name:	State ID Number:
(360) 392-9251 ext. [Phone]	FEIN Number: 13-1867829	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	The fee for an advertisement is \$25.00 per form.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Life Insurance Company	\$25.00	11/05/2009	31817377

SERFF Tracking Number: LFPL-126367032 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 43980
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Sterling LTC Advertising Filing Seven
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/16/2009	11/16/2009

SERFF Tracking Number: *LFPL-126367032* *State:* *Arkansas*
Filing Company: *Sterling Life Insurance Company* *State Tracking Number:* *43980*
Company Tracking Number:
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Sterling LTC Advertising Filing Seven*
Project Name/Number: /

Disposition

Disposition Date: 11/16/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LFPL-126367032

State: Arkansas

Filing Company: Sterling Life Insurance Company

State Tracking Number: 43980

Company Tracking Number:

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Product Name: Sterling LTC Advertising Filing Seven

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Supporting Document	Authorization Letter		Yes
Form	Press Release		Yes

SERFF Tracking Number: LFPL-126367032 State: Arkansas
 Filing Company: Sterling Life Insurance Company State Tracking Number: 43980
 Company Tracking Number:
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Sterling LTC Advertising Filing Seven
 Project Name/Number: /

Form Schedule

Lead Form Number: LTCGN_30

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTCGN_30	Advertising	Press Release	Revised	Replaced Form #: LTCGN_11(2/08) Previous Filing #: LFPL-126367032		LTCGN_30 Pre-Approach Letter.pdf

STERLING HEALTH PLANS

Real People. Wise Choices.®

[Date]

[Name] [Last Name]

[Address]

[City, State Zip]

Dear [Name],

Ready for retirement? Like most Americans, you've spent your adult years working hard, saving and planning for this time in your life.

But, is your plan for retirement complete? Unfortunately, many people realize too late that their retirement planning didn't go quite far enough. The sad truth is that [70%] of people over the age of 65 will require long term care services*.

Long term care includes home health care, adult day health, assisted living facility care, hospice and respite care in addition to nursing home care. All long term care is expensive and few of us can afford these costs on our own. Medicare and other major medical plans don't typically cover these costs.

One year of care in a nursing home, based on the [2008] national average, costs over [\$68,000] for a semi-private room*. Other long term care options can also be expensive. Just three visits per week from a home health aide would cost almost [\$18,000] a year*.

Sterling is here to help. We offer a long term care insurance plan and other wise choices to ensure your retirement plan is complete. You owe it to yourself and your family to get the facts and be prepared. Call today for more information.

Sincerely,

[Name]

[Title]

Sterling Life Insurance Company

*National Clearinghouse for Long-Term Care Information, US Department of Health and Human Services.

Underwritten by Sterling Life Insurance Company

[Address and Suite # ~ City, State, Zip Code]

Tel: [000-000-0000] ~ Fax:[000-000-0000]

SERFF Tracking Number: LFPL-126367032

State: Arkansas

Filing Company: Sterling Life Insurance Company

State Tracking Number: 43980

Company Tracking Number:

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Product Name: Sterling LTC Advertising Filing Seven

Project Name/Number: /

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

DOI Letter AR.pdf

Item Status:

Status

Date:

Satisfied - Item: Authorization Letter

Comments:

Attachment:

Sterling LTC Authorization Letter 9.4.09.pdf



51 Sawyer Road
Suite 340
Waltham, MA 02453
(781) 893-7600
Fax: (781) 647-3552
www.lifeplans.com

November 5, 2009

LTC Insurance Analyst
Arkansas Insurance Department
Life & Health Division
1200 West Third Street
Little Rock, Arkansas 72201

Sterling Life Insurance Company
Qualified Long-Term Care Insurance Filing

FEIN Number: 13-1867829
NAIC Number: 77399

Dear LTC Analyst,

Please accept the enclosed filing on behalf of Sterling Life Insurance Company. A letter of filing authorization is attached. All correspondence should be addressed to LifePlans Inc.

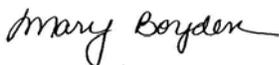
We enclose for filing copies of the individual long-term care advertising material described below, for your review and approval. The material is for use with the following previously approved individual long-term care policy form:

LTCPOL-AR (03/06) Comprehensive Policy Approved 2/14/07

The advertising material will replace the previously approved form LTCGN_11(2/08) which was approved by your Department on 8/21/08 under SERFF tracking number: LFPL-125654261. The Company's licensed agents will sell the forms on a personal contact basis.

Thank you for your review. If you need anything further or wish to discuss this filing, please feel free to call toll-free (800) 525-7279, extension 312. If everything is in order, we will appreciate receiving your approval.

Sincerely,



Mary Boyden
Filing Consultant
LifePlans, Inc.
mboyden@lifeplansinc.com



LISTING OF FORMS/FORM NUMBERS

Pre-Approach Letter

LTCGN_30

STERLING Life Insurance Company

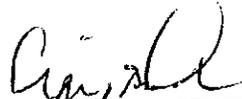
DATE: July 29, 2009

TO: State Insurance Department

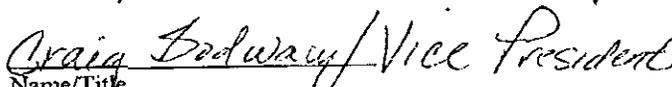
RE: Qualified Long Term Care Insurance Filings

I hereby authorize our filing consultants Kathleen Andrews, Mary Boyden, Bill Conley, Tara Travers and Melanie Glassic of LifePlans, Inc to communicate with Insurance Department, review and submit rates, and receive information from the Department with respect to the Qualified Long Term Care Insurance filing for Sterling Life Insurance Company.

Any questions concerning this authorization should be brought to my immediate attention.



Signature of Company Officer



Name/Title