

SERFF Tracking Number: AEGJ-126399149 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 44205
Company Tracking Number: ADV TLC PL DK 0909 ET AL
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Prospect Letters
Project Name/Number: Adv TLC PL DK 0909 et al/TLC PL DK 0909 et al

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Prospect Letters SERFF Tr Num: AEGJ-126399149 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 44205
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADV TLC PL DK 0909 State Status: Closed
ET AL

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Authors: Julie Maclin, Joan Disposition Date: 12/09/2009

Shumaker, Pamm Davis, Patsy Holt

Date Submitted: 11/30/2009 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Adv TLC PL DK 0909 et al

Status of Filing in Domicile: Not Filed

Project Number: TLC PL DK 0909 et al

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments: Advertising not required in domicile state (Iowa).

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/09/2009

Explanation for Other Group Market Type:

State Status Changed: 12/09/2009

Deemer Date:

Created By: Patsy Holt

Submitted By: Julie Maclin

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter under "Supporting Documentation" tab.

Company and Contact

Filing Contact Information

Patsy Holt, Advertising Analyst

PHolt@aegonusa.com

P.O. Box 93007

800-553-7600 [Phone] 3352 [Ext]

Bedford, TX 76053-3007

817-285-3394 [FAX]

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Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
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: \$75.00
 Retaliatory? No
 Fee Explanation: \$25 fee per ad x 3 ads = \$75
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$75.00	11/30/2009	32356310

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/09/2009	12/09/2009

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Disposition

Disposition Date: 12/09/2009

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	Variables		Yes
Supporting Document	Cover Letter		Yes
Form	Prospect Letter 1		Yes
Form	Prospect Letter 2		Yes
Form	Prospect Letter 3		Yes

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Form Schedule

Lead Form Number: TLC PL DK 0909

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TLC PL DK 0909	Advertising Prospect Letter 1	Initial		0.000	TLC PL DK 0909.pdf
	TLC PL ADL 0909	Advertising Prospect Letter 2	Initial		0.000	TLC PL ADL 0909.pdf
	TLC PL PFF 0909	Advertising Prospect Letter 3	Initial		0.000	TLC PL PFF 0909.pdf

TransCare Options®

A Plan Designed for a Changing Future®

[Name of Licensed Producer]
[Transamerica Life Insurance Company]
[Producer Address]
[Producer Phone/Fax]
[Producer Email]

[Name]
[Company]
[Address]

[Date]

Dear [Name]:

Did you know that Long Term Care insurance is the number one [voluntary] benefit requested by employees'? As more employees are becoming aware of this protection, they value it, and they want it. This is a great time to present Long Term Care insurance as a valuable [voluntary] benefit to your employees.

Transamerica Life Insurance Company's Long Term Care insurance provides your employees an effective way to help plan for the potentially high costs they could incur if they needed long term care. Transamerica Life helps you build a comprehensive program that will help protect your employees. A few key attributes to offering Transamerica Life's Long Term Care insurance as a [voluntary] benefit:

- [[15%] **[Company Name] Discount.**
- Additional **[40%] Couples Discount** for those who qualify.
- Discounts and coverage are also available to an employee's spouse, children 18+, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers.
- Individual **portable policies** with access to a wide range of benefits.
- Some benefits even have a **0-Day Elimination Period**, so benefits begin on day one of benefit eligibility.
- Benefits are geared toward the **individual needs** of each participant.
- **And much more!**

I would like an opportunity to meet with you and discuss how Transamerica Life's Long Term Care insurance can enhance your existing benefits package. Sponsoring is easy and the implementation requires minimal time and resources.

- We handle most of the administration and planning.
- We help you generate awareness and increase participation efforts.
- We have an internal group of licensed insurance agents to help answer your Human Resources and employee questions throughout the process.

Transamerica Life's Long Term Care insurance helps enhance your company's benefits package with today's number one employee requested benefit. And, helps your employees' protect the assets that they worked hard to obtain. If you are interested in helping build employee loyalty and providing your employees with a benefit that they are interested in, please contact me at [XXX-XXX-XXXX]. I look forward to speaking with you soon.

Sincerely,
[Licensed Producer Name]
[License Number]
[Title, Company]

P. S.

I will be in your area on [date] and would enjoy speaking with you personally about this valuable benefit. I will call you on [date] to discuss implementing this important benefit for your employees. Please see reverse side for additional long term care information.



WHY LONG TERM CARE INSURANCE IS IMPORTANT TO YOUR EMPLOYEES AND THEIR FAMILIES

Paying for long term care is an increasing issue for some people...

- Long term care is expensive. The average cost for one year of nursing home care, in a private room, is over \$76,000. One year of care in a home (approximately 3 times a week) can cost about \$18,000.²
- About 70 percent of individuals over age 65 will require at least some type of long-term care services during their lifetime.²
- Spending on long-term care for the elderly is projected to more than double over the next 30 years.³

Both employers and employees feel the affects of caring for a family member...

- Between one-third and one-half of all caregivers are also employed outside the home.⁴
- More and more employees are balancing work with the role of caregiving. The average boomer now has more parents than children to care for, and productivity losses due to caregiving are growing astronomically. In fact, over half of the working caregivers said that it had significantly affected their work.⁵
- Disruption and absenteeism due to employees' caregiving duties costs U.S. employers up to 33.6 billion per year.⁶

Helping employees and their families prepare for their future makes sense...

- While each personal encounter with long term care is a significant one for those directly involved, long term care can also have considerable consequences on an employer, and the company's bottom line.
- Long Term Care insurance is designed to help protect and preserve your employees' hard-earned assets from the high costs of long term care.
- Adding [TransCare Options®] Long Term Care insurance helps enrich an employee's benefit package.

¹"What's Hot and What's Not in Voluntary Benefits," Aon Consulting Study, Press Release January 31, 2006.

²U. S. Department of Health and Human Services Administration on Aging, Understanding Long Term Care, National Clearinghouse for Long Term Care Information, October 22, 2008.

³Stevenson, David G., Ph.D. "Planning for the Future — Long-Term Care and the 2008 Election," New England Journal of Medicine, May 8, 2008.

⁴Ibid.

⁵Shelton, Phyllis. Long-Term Care: Your Financial Planning Guide, Tennessee: LTCi Publishing, 2007.

⁶The Schmieding Center and the International Longevity Center- USA. Caregiving in America, p2, 2007.

Underwritten by Transamerica Life Insurance Company. Exclusions and limitations apply. Contact your insurance producer or agent for details. Policy 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.

Home Office:

Cedar Rapids, IA

Administrative Office:

P. O. Box 95302

Hurst, TX 76053

[Name of Licensed Producer]
[Transamerica Life Insurance Company]
[Producer Address]
[Producer Phone/Fax]
[Producer Email]

[Name]
[Company]
[Address]

[Date]

Dear [Name]:

The average amount of time that caregivers spend caring for someone who needs help with two or more Activities of Daily Living is 56.5 hours per week. Sixty-four percent of these most intense caregivers had to make changes to their daily work schedule to accommodate caregiving. Ultimately, 30% had to give up work entirely, 15% took early retirement and 25% had to take a leave of absence.¹ If one of your employees should become a caregiver for a spouse or parent, how would this affect [your company]'s bottom line? This is a great time to present Long Term Care insurance as a valuable [voluntary] benefit to your employees, their spouses and eligible family members.

Transamerica Life Insurance Company's Long Term Care insurance provides your employees an effective way to help plan for the potentially high costs they could incur if they needed long term care. Transamerica Life helps you build a comprehensive program that will help protect your employees. A few key attributes to offering Transamerica Life's Long Term Care insurance as a [voluntary] benefit:

- **[[15%] [Company Name] Discount.]**
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- Benefits are geared toward the **individual needs** of each participant.
- **And much more!**

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Transamerica Life's Long Term Care insurance helps enhance your company's benefits package with today's number one employee requested benefit. And, helps your employees' protect the assets that they worked hard to obtain. If you are interested in helping build employee loyalty and providing your employees with a benefit that they are interested in, please contact me at [XXX-XXX-XXXX]. I look forward to speaking with you soon.

Sincerely,
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[License Number]
[Title, Company]

P. S.

I will be in your area on [date] and would enjoy speaking with you personally about this valuable benefit. I will call you on [date] to discuss implementing this important benefit for your employees. Please see reverse side for additional long term care information.



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- About 70 percent of individuals over age 65 will require at least some type of long-term care services during their lifetime.²
- Spending on long-term care for the elderly is projected to more than double over the next 30 years.³

Both employers and employees feel the affects of caring for a family member...

- Between one-third and one-half of all caregivers are also employed outside the home.⁴
- More and more employees are balancing work with the role of caregiving. The average boomer now has more parents than children to care for, and productivity losses due to caregiving are growing astronomically. In fact, over half of the working caregivers said that it had significantly affected their work.¹
- Disruption and absenteeism due to employees' caregiving duties costs U.S. employers up to 33.6 billion per year.⁵

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Home Office:
Cedar Rapids, IA

Administrative Office:
P. O. Box 95302
Hurst, TX 76053

[Name of Licensed Producer]
[Transamerica Life Insurance Company]
[Producer Address]
[Producer Phone/Fax]
[Producer Email]

[Name]
[Company]
[Address]

[Date]

Dear [Name]:

In today's market, a strong benefits package is a smart tool for attracting and keeping highly-qualified employees. It promotes loyalty, added peace of mind and an overall sense of security. This is a great time to introduce a Long Term Care insurance policy as a valuable [voluntary] benefit to your employees to help protect their retirement savings.

With Transamerica Life Insurance Company's Long Term Care insurance, your employees have an effective way to help plan for the potentially high costs they could incur if they, their spouse or a family member needed long term care. Transamerica Life helps you build a comprehensive program that will help protect your employees. A few key attributes to offering Transamerica Life's Long Term Care insurance as a [voluntary] benefit:

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Variables		
Comments:		
Attachment: Variables.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter		
Comments:		
Attachment: AR filing ltr multiple forms.pdf		

VARIABLES
TLC PL ADL 0909
TLC PL DK 0909
TLC PL PFF 0909

All forms:

The Product Name in the heading on the e-mail is variable, depending upon the employer or association group is being used for. The variables could be:

Transitions by Transamerica
SecurePath LTCi
TransCare Options
TransCare

The “Producer information” is variable and will be a Licensed Producer/Agent in your state. It will be filled in at the top and bottom of the letter.

“Name/Company/Address” is the employer or association group and representative the agent is sending letter to.

“Date” will be the date letter is created.

“Name” is the employer/association representative the agent is sending letter to.

“15%” can be 5% to 15%, depending upon the employer/association

“40%” can be 10% - 40% depending upon the employer/association.

“XXX-XXX-XXXX” is the phone number to contact the agent or insurer, depending upon the group.

“Date” in the last paragraph is the date the producer/agent plans to do a follow-up call regarding the letter.

Back Page: “your insurance producer/your insurance agent/your company/Transamerica Long Term Care” is variable, depending upon the phone number



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

November 30, 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 PL ADL 0909 Invitation to Inquire
TLC PL DK 0909 Invitation to Inquire
TLC PL PFF 0909 Invitation to Inquire

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.

Bracketed information is intended to be variable. Please see the attached Variables document.

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".

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