

SERFF Tracking Number: AEGJ-126004337 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 41914
Company Tracking Number: LTC AVA 1108
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: LTC Avatar
Project Name/Number: LTC Avatar/LTC AVA 1108

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: LTC Avatar SERFF Tr Num: AEGJ-126004337 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 41914
Sub-TOI: LTC03I.001 Qualified Co Tr Num: LTC AVA 1108 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Authors: Joan Shumaker, Pamm Davis Disposition Date: 02/02/2009
Date Submitted: 01/23/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LTC Avatar Status of Filing in Domicile: Not Filed
Project Number: LTC AVA 1108 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Advertising not required to be filed in domicile.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 02/02/2009 Deemer Date:
State Status Changed: 02/02/2009
Corresponding Filing Tracking Number:
Filing Description:
Please see Cover Letter on the Supporting Documentation tab.

Company and Contact

Filing Contact Information

Joan Shumaker, Advertising Manager jeshumaker@aegonusa.com

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P.O. Box 93007 (817) 285-3363 [Phone]
Hurst, TX 76053-3007 (817) 285-3394[FAX]

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

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Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: 1 piece X \$25 each piece
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$25.00	01/23/2009	25227296

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	02/02/2009	02/02/2009

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Disposition

Disposition Date: 02/02/2009

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		Yes
Form	Avatar Script		Yes

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Form Schedule

Lead Form Number: LTC AVA 1108

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LTC AVA 1108	Advertising	Avatar Script	Initial			LTC AVA 1108 filing.pdf

Web-based “Avatar” Script

Company Name: Transamerica Life Insurance Company
Product Name: TransCare Options® Long Term Care Insurance
Title: Is Your Financial Plan Complete?
Form Number: LTC AVA 1108

On Screen

¹*Paying for Long Term Care, Cost of Care. National Clearinghouse for Long Term Care Information. Available at <http://www.longtermcare.gov>. Accessed June 2008.*

²*Social Security Administration website. Available at <http://www.socialsecurity.gov/mystatement/sample4.htm>. Accessed July 2008.*

Audio

Hello, my name is [Edward], and I’m here to tell you a little about long term care and the newest voluntary benefit available to you, TransCare Options® Long Term Care insurance.

The cost of long term care can be expensive, and your ability to pay for care may affect the types of services you obtain. For example, the national average yearly cost of a private room in a nursing home is over \$75,000¹ and the average cost in a one bedroom unit in an assisted living facility is over \$32,000 per year¹. You can see that these costs may quickly erode the assets that you have spent a lifetime saving.

In addition to costs, there are other questions to consider. If you need long term care:

Who will help you assess your long term care needs?

How will you find the long term care providers you need?

What can you do to reduce the concerns and responsibilities of your loved ones?

Understanding the options available for funding long term care – as well as the benefits and shortcomings of each – can help you make an informed decision.

Some people decide to cover the costs of long term care with their personal assets. You’ve already seen how expensive long term care can be and how these costs can negatively impact your savings. Purchasing a Long Term Care insurance policy may help prevent the negative impact that long term care costs can have on your financial plan.

Medicare pays for long term care on a very limited basis. In fact, the Social Security Administration in its benefit statement states that “Medicare does not pay for long term care, so you may want to consider options for private insurance.”²

Transamerica Life Insurance Company underwrites Long Term Care insurance that offers you flexibility, provides benefits for a wide range of care options, and gives you a choice of plans to meet your lifestyle.

Exclusions and limitations apply. Benefits and premiums vary depending upon plan selected. See the Outline of Coverage or your agent for complete details. TransCare Options® (policy series TLC 1-FP 1001, TLC 1-FP 402; in ID, TLC 1-P (ID) 408; in OK, TLC 1-FP (OK) 1001) individual Long Term Care insurance is underwritten by

Transamerica Life Insurance Company
Home Office: Cedar Rapids, IA
Administrative Office:
P.O. Box 95302, Hurst, Texas 76053-5302

Medicaid is a joint federal and state program designed to pay medical costs for individuals who have limited income or financial assets.

The cost of care can be expensive and your ability to pay for care may affect the types of services you obtain. Discover how TransCare Options® can help provide important Long Term Care insurance coverage and become an essential part of your retirement and financial planning.

Long Term Care insurance pays for actual, out-of-pocket charges you incur for covered expenses, giving you a way to help pay for your care and help protect your assets. It can offer you care options that may not be covered by government programs.

For more information or to apply for this product, contact [your licensed agent].

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

01/23/2009

Comments:

Attachment:

AR LTC AVA 1108 ltr.pdf



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
817-285-3363
jeshumaker@aegonusa.com

January 23, 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:	LTC AVA 1108 Invitation to Inquire

Dear Commissioner Bowman:

Enclosed is the referenced form submitted for your review and approval. This form is not intended to replace any advertising previously approved forms.

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

This advertisement will be used with an animated "avatar." It will be used to introduce Long Term Care insurance to employer groups or associations. The avatar will be speaking what is included in the script (the right column). The items in the left column will periodically appear on the screen when that section of the script is read.

The variables are:

1. The Avatar's name at the beginning of the script; and
2. The contact information at the end of the script. This will be the licensed agent's information or the insurance company phone number.

It is our intention to use this form electronically only.

We trust that this form will meet with your approval. If you have any questions, please contact me at 800-553-7600, x3363, or jeshumaker@aegonusa.com.

Sincerely,

A handwritten signature in cursive script that reads "Joan Shumaker".

Joan Shumaker
Advertising Manager
Transamerica Long Term Care Division