

SERFF Tracking Number: LFCR-126182115 State: Arkansas  
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 42643  
Company Tracking Number: LTC70011 - VIDEO FLYER 6-09  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: MM500-P-AR et al.  
Project Name/Number: /

## Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: MM500-P-AR et al. SERFF Tr Num: LFCR-126182115 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 42643  
Closed  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: LTC70011 - VIDEO State Status: Closed  
FLYER 6-09

Filing Type: Advertisement

Reviewer(s): Marie Bennett  
Author: Smith Darlene Disposition Date: 06/22/2009  
Date Submitted: 06/11/2009 Disposition Status: Filed-Closed

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: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 06/22/2009 Explanation for Other Group Market Type:  
State Status Changed: 06/22/2009  
Deemer Date: Created By: Smith Darlene  
Submitted By: Smith Darlene Corresponding Filing Tracking Number:  
Filing Description:  
Please see cover letter

## Company and Contact

### Filing Contact Information

Karina Amaral, Compliance Analyst 1 - karina.amaral@lifecareassurance.com  
Advertising  
21600 Oxnard Street 818-867-2307 [Phone]  
Suite 1500 818-867-2508 [FAX]

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Woodland Hills, CA 91367

### Filing Company Information

(This filing was made by a third party - LCA01)

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 Group Name: State ID Number:  
Woodland Hills, CA 91365-4243 FEIN Number: 04-1590850  
(818) 867-2450 ext. [Phone]

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### Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: \$25.00/form x 1 form = \$25.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$25.00	06/11/2009	28507907

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	06/22/2009	06/22/2009

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## Disposition

Disposition Date: 06/22/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover letter		Yes
<b>Form</b>	Long Term Care Video Flyer		Yes

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## Form Schedule

**Lead Form Number: LTC70011**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LTC70011	Advertising Long Term Care Video Flyer	Initial		0.000	LTC70011 submitted 5-21-09.pdf

## Profile

- Planning for elder care
- Helping to provide peace of mind for a family's future
- MassMutual Long Term Care Insurance



Harry & Joyce Smith

## Meet Harry & Joyce Smith

“We worked hard all our lives and we didn’t want to put our children in the situation we were facing with my mother. We wanted to have our future health care plans in place, so if the need arises, they would not have to make uncomfortable decisions.”

### MassMutual Customer Voices<sup>SM</sup> real people, real solutions.

Harry and Joyce Smith’s attorney referred them to Massachusetts Mutual Life Insurance Company (MassMutual) financial professional, Tom Donahue, to talk about long term care insurance.

“I grew up in a small town in western Pennsylvania. Joyce said, “back in those times there wasn’t talk of long term care insurance.” But the day came when Harry and Joyce had to put Joyce’s mother into an assisted living facility.

“I was not aware how much it cost a month...and it was a real shock,” says Joyce. “My mother had been saving her money and it only ended up taking care of her for two and a half years.”

Joyce’s mother’s home had been sold three years earlier and neither her mother nor her father had a pension. She depended on social security and the interest from her savings.

When the money ran out, Joyce’s mother was moved to a nursing home, where she has been for the past seven years.

“It was an eye opening experience...when it dawned on us that we were not in a whole lot better shape than her mother was,” says Harry. “It was time to start doing some in-depth planning because we knew our retirement was not that far away.”

Insurance Strategies



We’ll help you get there.®

LTC70011

**Massachusetts Mutual  
Life Insurance Company**

Long Term Care Insurance

Harry and Joyce contacted Tom to find out what their options were and to help them put their plans in place to help prepare them for their own retirement.

As a former Captain of the Binghamton, NY fire department, Harry is a bit of an investigator. He wanted to explore all of the possibilities available to him.

“Harry was typical of most clients or prospective clients in that age group – fifties, looking at long term care insurance,” says Tom, “they want to understand it, not just blindly buy it. There is so much information that it is flooded out there.”

The biggest thing that Harry and Joyce considered from a company standpoint was, “who will be there in thirty to forty years?”

Harry and Joyce purchased long term care insurance policies from MassMutual. Today, they have put the winters of upstate New York far behind them.

“I have to admit, its peace of mind, knowing that we have MassMutual long term care insurance,” says Harry.

*“At this point they are happily retired in Arizona,” says Tom, “and the best part is that I know MassMutual and I have helped them get there.”*



**– Tom Donahue  
CFBS**

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Tom Donahue is a registered representative and an investment advisor representative of MML Investors Services, Inc., Member SIPC. Supervisory office located at: 432 North Franklin Street, Syracuse, NY 13204, Tel: (315) 449-3000. Tom Donahue is licensed to offer insurance and/or other securities products and services in AZ, FL, GA, NH, NY, OH, PA, RI, VA and WV. He cannot communicate with, nor respond to, requests from users who reside in jurisdictions where he is not licensed to conduct insurance and/or securities business.

Long Term Care insurance coverage provided by policy form MM500-P et al. (IN ID, MM500-P-ID) and issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your insurance agent or MassMutual at 800-272-2216 (option 4) for a referral to an agent.

***The purpose of this material is the solicitation of insurance and an agent may contact you.***

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## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Cover letter

**Comments:**

**Attachment:**

AR DOI Cover 6-09-09.pdf



June 9, 2009

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.**

**LTC70011                      Long Term Care Video Flyer**

Dear Mr. Harris Shearer,

We are submitting the above referenced advertising material for your review. The above piece is intended to be an “invitation to inquire” with regard to Massachusetts Mutual Life Insurance Company’s long term care insurance coverage. With regard to this filing, please review the following, as there are a few unique issues with this material.

- Please note that the submitted material is a text version of a video that we filed in November of 2008 under form number LTC7100. Your Department ultimately approved this video filing.
- Harry and Joyce Smith are MassMutual clients and were not paid to participate in this presentation.
- Tom Donahue is an agent for MassMutual and he is participating in this material because he happened to be Harry and Joyce Smith’s insurance agent. Mr. Donahue, is licensed to sell long term care only in certain states, and the company lists those states on the last page of dialogue so as to comply with applicable state regulations and to ensure consumers are aware that Mr. Donahue can (or cannot) discuss insurance with them. This material is not an ad for Mr. Donahue and should not be restricted in those states where he is not licensed to do business.
- Agents that are licensed in your state will be distributing the ad to prospects and clients to promote MassMutual and long term care insurance

**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

Thank you 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". The signature is written in a cursive style with a large initial "M" and a long, sweeping underline.

Michael Lewis  
Senior Compliance Analyst  
(800) 366-5463, ext. 2380  
[Michael.Lewis@LifeCareAssurance.com](mailto:Michael.Lewis@LifeCareAssurance.com)  
Attachment