

SERFF Tracking Number: UTAC-126132332 State: Arkansas
Filing Company: Great American Life Insurance Company State Tracking Number: 42550
Company Tracking Number: AIMS GA2 413 409
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long Term Care Advertisements
Project Name/Number: AIMS GA2 413 409/AIMS GA2 413 409

Filing at a Glance

Company: Great American Life Insurance Company

Product Name: Long Term Care SERFF Tr Num: UTAC-126132332 State: ArkansasLH

Advertisements

TOI: LTC06 Long Term Care - Other SERFF Status: Closed State Tr Num: 42550

Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: AIMS GA2 413 409 State Status: FEES PAID

Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett

Authors: Melissa MacLaurin, Jackie Cunningham
Disposition Date: 06/10/2009

Date Submitted: 06/02/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AIMS GA2 413 409

Project Number: AIMS GA2 413 409

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/10/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/02/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

The enclosed advertisements are submitted for your review and approval. They are new and do not replace any forms previously approved by your department. These advertisements will be used to market individual long term care insurance policy form 4LTCIP0001-AR approved in your state on 02/14/2006.

Company and Contact

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Filing Contact Information

Melissa MacLaurin, Compliance Analyst mmaclaurin@gafri.com
 11200 Lakeline Blvd Ste 100 (512) 807-4794 [Phone]
 Austin, TX 78717

Filing Company Information

Great American Life Insurance Company CoCode: 63312 State of Domicile: Ohio
 11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance
 Company
 P.O. Box 559002
 Austin, TX 78755-9002 Group Name: State ID Number:
 (800) 880-8824 ext. [Phone] FEIN Number: 13-1935920

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$25 x 4 forms
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$100.00	06/02/2009	28248580

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	06/10/2009	06/10/2009

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Disposition

Disposition Date: 06/10/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Advertisement		Yes

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Form Schedule

Lead Form Number: AIMS GA2 413 409

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AIMS GA2 413 409	Advertising	Advertisement	Initial		0	AIMS GA2 413 409.pdf
	AIMS GA2 414 409	Advertising	Advertisement	Initial		0	AIMS GA2 414 409.pdf
	AIMS GA2 415 409	Advertising	Advertisement	Initial		0	AIMS GA2 415 409.pdf
	AIMS GA2 416 409	Advertising	Advertisement	Initial		0	AIMS GA2 416 409.pdf

A Special Opportunity

From AIMS National Marketing



Long Term Care Insurance (LTCi)

LTCi can help protect you, your family, and your retirement security from the high costs of long term care. Our commitment to you is to offer excellent benefits to you and your family, through GREAT AMERICAN LIFE INSURANCE COMPANY®.

What is Long Term Care?

Long term care is the daily assistance needed when you have a serious illness or disability that lasts for a long time, and you are not able to totally care for yourself. Long term care services generally begin with care at home, followed by a range of care facilities including assisted living¹ facilities, adult day care centers, and nursing homes.

The Concern for the Retired, or Soon to be Retired Person

The costs of long term care may represent your greatest threat to financial security during your retirement years. The risk of needing these services may be much higher than you realize. Medicare and Medicare supplements were not designed to pay for these services.



The Concern for the Working Age Person

Long term care is not just for those who are older. Young people need long term care due to illnesses, disabilities, or injuries from automobile or sporting accidents. In fact, 40% of the people who need long term care are age 18 to 64.² HMO's and traditional health insurance policies generally do not pay for long term care services.



¹ In Indiana, Alternate Care.

² National Clearinghouse for Long-Term Care Information, U.S. Dept. of Health and Human Services, September, 2008.

Will You Beat The Odds?

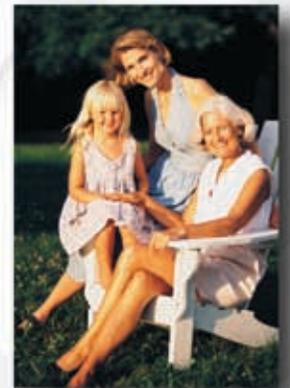
The actual risk of needing long term care, either at home or in a nursing home, is greater than 50%.³ And once an individual reaches the age of 65, statistics show that 70% of Americans will need long term care at some point.²

Can You Afford The Cost of Long Term Care?



Long term care services are very expensive, and the need for care may last for several years or longer. Home health care varies widely in cost depending on the type and frequency of care received. Assisted living¹ care averages \$36,096 per year, and exceeds \$54,000 per year in some facilities. Nursing home care averages over \$68,000 per year for a semi-private room, over \$76,000 for a private room, and easily exceeds \$100,000 per year in some parts of the country². These costs are continually increasing due to inflation.

[For additional free information about this important subject, please return the enclosed reply card or call:]



Can You Afford Up To
\$6,300*
a Month
for the cost of
Long Term Care Expenses?

If not, call me to discuss an insurance policy that will help you when the need arises.

CALL TODAY!
JOE AGENT
(123) 456-7890
JOE AGENT INSURANCE AGENCY
1234 Main Street • Anytown, USA 34567
(An insurance agent will contact you.)

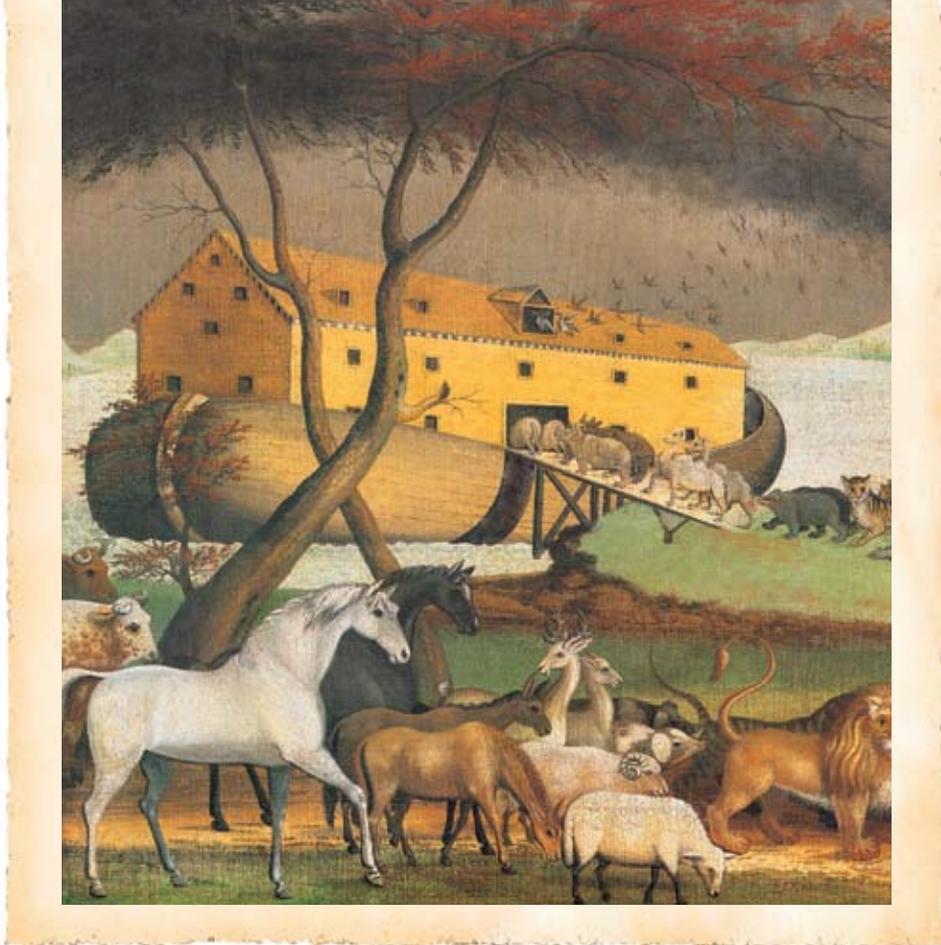


Policy Form 4LTCIP0001 (may vary by state)

This insurance policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued.

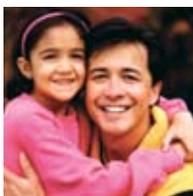
For costs and complete details of coverage contact your insurance agent.

*National Clearinghouse for Long-Term Care Information, U.S. Dept. of Health and Human Services, September, 2008.



THE PAST HAS TAUGHT US THE VALUE OF PLANNING AHEAD

MOST OF US HAVE PLANNED WELL FOR THE FUTURE.
WE'VE EVEN PUT SOMETHING EXTRA AWAY FOR A RAINY
DAY. BUT WITH ALL OF OUR THOUGHTFUL PLANNING,
SOMETHING UNFORTUNATE COULD STILL SURPRISE US.



Underwritten By
**GREAT AMERICAN LIFE
INSURANCE COMPANY®**

[Logo]



IT PAYS TO PLAN AHEAD. IT WASN'T RAINING WHEN NOAH BUILT THE ARK.

Living a long life is a near-certainty. That creates the likelihood that you will need care. And that, in turn, requires you to consider the consequences to your family if you do.

Long term care is not just for those who are older. Younger people need these services due to illnesses, physical disabilities, and injuries from automobile and sporting accidents. In fact, more than 40% of those receiving long term care services are under age 65.¹

Long term care insurance (LTCi) helps to protect your independence, and assure that you will receive the professional care that you may need from care providers of your choice. As the high cost of long term care may present one of the greatest threats to your financial security, LTCi may be a wise consideration for your future planning.

CONTACT US FOR ADDITIONAL INFORMATION TODAY.

LTCi is affordable protection that has brought many people added peace of mind.

Just complete the enclosed reply card today, and one of our licensed agent representatives will contact you. Your action could benefit your entire family for generations to come.



[Mail in the enclosed reply card, or call toll-free:]
[Agent's Name & Number]

¹ National Clearinghouse for Long-Term Care Information, U.S. Dept. Health and Human Services, September, 2008.

Policy Form [4LTCIP0001 (may vary by state).] Exclusions and limitations may apply. Consult your insurance agent for full details.



HISTORY HAS TAUGHT US HOW TROUBLESOME LITTLE SURPRISES CAN BE.

Most of us have planned well for the future. We've even put something extra away for a rainy day. But with all of our thoughtful planning, something unfortunate could still surprise us.

Underwritten by:
**Great American Life
Insurance Company®**

[LOGO]

YOU MAY BE AT RISK.

At least 70% of people over the age of 65 will need some form of long term care services – either at home, or in a facility such as an adult day care, assisted living,¹ or a nursing home – at some point in their lives. The national average costs for long term care are: over \$76,000 per year for a private room in a nursing home, \$3,008 per month for care in an assisted living facility, and over \$23 per hour for home health care services.² If you should need care for an extended period of time, you can see how these costs could easily mount up. And these facts are based on today's health care rates. What about inflation?



LONG TERM CARE IS NOT JUST FOR THOSE WHO ARE OLDER.

Young people need long term care due to illnesses, disabilities, or injuries from automobile or sporting accidents. In fact, 40% of the people who need long term care are 18 to 64.² HMO's and traditional health insurance policies generally do not pay for long term care services.

LONG TERM CARE INSURANCE (LTCi) IS THE ANSWER.

LTCi provides the protection needed to help relieve these costs. It's coverage that is not included in Medicare or most Medicare supplements, and not included in most traditional health care insurance plans. Unlike these policies, a good LTCi policy provides financial resources for in-home, assisted-living¹, and nursing home care. It can be purchased by an individual, a couple, or a loving third party on behalf of a relative. In short, it could help offset substantial long term care expenses tomorrow. This policy is underwritten by Great American Life Insurance Company, a leader in LTCi.



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LTCi is affordable protection that has brought many people added peace of mind. Just complete the enclosed reply card today, and one of our licensed agent representatives will contact you. Your action could benefit your entire family for generations to come.



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Rate Information

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