

SERFF Tracking Number: AEGJ-126264704 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 43211
Company Tracking Number: ADM 409 ET AL
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ADM 409
Project Name/Number: ADM 409/ADM 409 et al

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADM 409 SERFF Tr Num: AEGJ-126264704 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 43211
Closed
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADM 409 ET AL State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Disposition Date: 08/17/2009
Authors: Julie Maclin, Joan Shumaker, Pamm Davis, Patsy Holt
Date Submitted: 08/12/2009 Disposition Status: Filed-Closed
Implementation Date: 08/17/2009
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: ADM 409 Status of Filing in Domicile: Not Filed
Project Number: ADM 409 et al Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: Advertising filing
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: 08/17/2009 Explanation for Other Group Market Type:
State Status Changed: 08/17/2009
Deemer Date: Created By: Patsy Holt
Submitted By: Patsy Holt Corresponding Filing Tracking Number: ADM
409 et al
Filing Description:
Please see cover letter under "Supporting Documentation" tab.

Company and Contact

Filing Contact Information

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P.O. Box 93007 817-285-3363 [Phone]

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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

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 per advertisement.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$25.00	08/12/2009	29809830

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	08/17/2009	08/17/2009

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Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	Home Page		Yes
Form	About Us		Yes
Form	Contact Us		Yes
Form	Cost of Coverage		Yes
Form	Frequently Asked Questions		Yes
Form	Glossary of Terms		Yes
Form	All About Long Term Care		Yes
Form	Privacy Policy		Yes
Form	Terms and Conditison		Yes
Form	Long Term Care Insurance		Yes

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Form Schedule

Lead Form Number: ADM 409

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ADM 409	Advertising Home Page	Initial		0.000	ADM 409 5-15-09.pdf
	ADM 409 A	Advertising About Us	Initial		0.000	ADM 409 A 5-15-09.pdf
	ADM 409 C	Advertising Contact Us	Initial		0.000	ADM 409 C 5-15-09 .pdf
	ADM 409 D	Advertising Cost of Coverage	Initial		0.000	ADM 409 D 5-15-09.pdf
	ADM 409 F	Advertising Frequently Asked Questions	Initial		0.000	ADM 409 F 5-15-09.pdf
	ADM 409 G	Advertising Glossary of Terms	Initial		0.000	ADM 409 G 5-15-09.pdf
	ADM 409 L	Advertising All About Long Term Care	Initial		0.000	ADM 409 L 5-15-09.pdf
	ADM 409 P	Advertising Privacy Policy	Initial		0.000	ADM 409 P 5-15-09.pdf
	ADM 409 T	Advertising Terms and Conditison	Initial		0.000	ADM 409 T 5-15-09.pdf
	ADM 409 U	Advertising Long Term Care Insurance	Initial		0.000	ADM 409 U 4-24-09.pdf



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To speak to a licensed agent call

1.866.475.6925

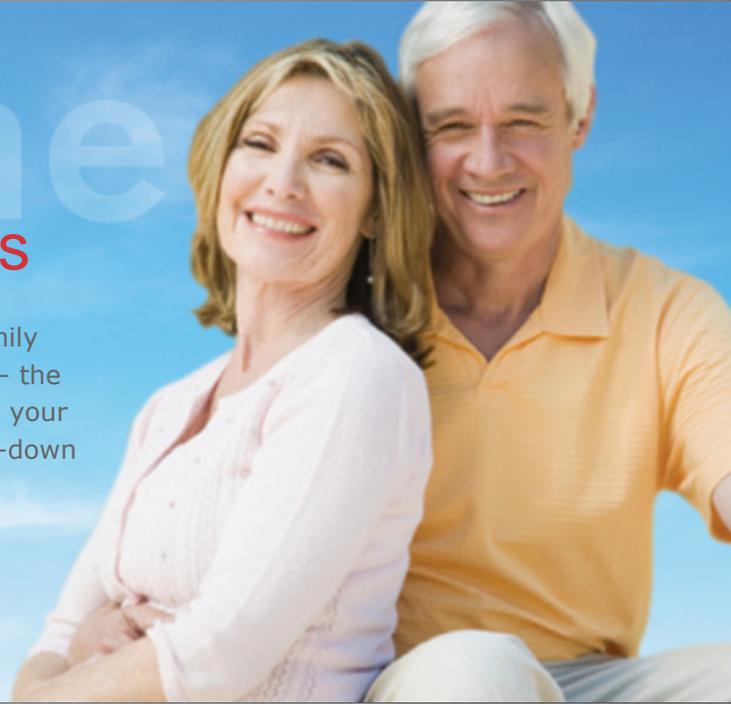
Welcome

WELCOME

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Long Term Care insurance helps protect you and your family from what may be one of the greatest risks you will face – the high cost of long term care. To see information specific to your state of residence, please make your selection in the pull-down menu below.

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ADM 409

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TRANSAMERICA LIFE INSURANCE COMPANY

Throughout our lifetime, we may save and invest to meet many goals one of which might be a comfortable retirement. A comfortable retirement may include traveling and spending time with loved ones and friends.

With healthy lifestyles and advances in medicine, living longer in retirement is a real possibility. With this increase in longevity, however, may come a greater chance of needing long term care services. According to information provided by the U.S. Department of Health and Human Services, about **70 percent of individuals over age 65 will require at least some type of long term care services during their lifetime.***

Long term care services can be expensive but there are choices for paying for these services should the need arise:

- Spend your savings and investments (paying out-of-pocket)
- Ask your family and friends to provide and pay for these services
- Rely on government programs to cover the cost of care
- Liquidate your assets (reverse mortgage)
- Purchase Long Term Care insurance

*Paying for Long Term Care, Cost of Care. National Clearinghouse for Long Term Care. <http://www.longtermcare.gov>. Accessed 1/09.

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CONTACT US

Transamerica Life Insurance Company

Mailing Address:

P.O. Box 95302
Hurst, Texas 76053-5302

Phone Number:

1-866-475-6925

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At Transamerica Life we remain dedicated to the level of service we originated over 100 years ago—providing individuals, families, and businesses with life and other insurance and investment products designed to help build, protect, and preserve hard-earned assets.

As we move ahead, we will continue to build on its rich history of providing consumers with exceptional insurance and financial products at competitive prices.

In 1999 we began a new chapter in our history when we became part of AEGON, one of the world's leading financial services organizations.

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COST OF COVERAGE

Long term care is expensive. It can cost over \$75,000 for a one-year stay in a nursing home — an increase of 17% since 2004.¹

The need for long term care can arise unexpectedly, often creating a large financial burden on you and your loved ones. While there are many factors that could affect your actual need, such as Social Security benefits and additional income sources, the exercise below will give you a general indication if you are financially prepared for this impending expense and/or just how much you need to set aside.

Cost of Care Map

To find the average cost of long term care in your area, click on your state.

[Insert Map Here]

The cost of care provided in this map was derived from the U. S. Department of Health and Human Services website titled National Clearinghouse for Long-Term Care Information, as of December, 2008. Source - <http://www.longtermcare.gov>

Self Funding

This calculation shows the number of days in an Assisted Living Facility (ALF) or Nursing Home (NH) it takes to exhaust monies accumulated for self-funding instead of paying premiums into a LTCi policy to create a pool of money as shown above.

*Investing Annual Premium of \$ 880.70 Instead of Purchasing LTCi**

	Amount Saved	ALF Daily Cost*	Days in ALF	NH Daily Cost*	Days in NH
Compounding at 4.00% for 10 Years	[\$11,877.43	\$203.63	58	\$853.00	13
Compounding at 4.00% for 15 Years	\$19,220.86	\$259.89	73	\$1,088.67	17
Compounding at 4.00% for 20 Years	\$28,155.28	\$331.70	84	\$1,389.45	20]

* Assumes adequate and available funding and ignores fluctuations in investment values and the timing of withdrawals.

** Based on a current ALF cost \$ [125.01] for [AK]

*** Based on a current NH cost \$ [523.67] for [AK]

Estimated Cost of Waiting Projections

Age	Daily Benefit increases 5% each year	Projected Premium Buying Today	Projected Premium waiting 10 years	Projected Premium waiting 15 years	Projected Premium waiting 20 years
50	\$100.00	\$ 880.70	Uninsured	Uninsured	Uninsured
51	\$105.00	\$ 880.70	Uninsured	Uninsured	Uninsured
52	\$110.25	\$ 880.70	Uninsured	Uninsured	Uninsured
53	\$115.76	\$ 880.70	Uninsured	Uninsured	Uninsured
54	\$121.55	\$ 880.70	Uninsured	Uninsured	Uninsured
55	\$127.63	\$ 880.70	Uninsured	Uninsured	Uninsured
56	\$134.01	\$ 880.70	Uninsured	Uninsured	Uninsured
57	\$140.71	\$ 880.70	Uninsured	Uninsured	Uninsured
58	\$147.75	\$ 880.70	Uninsured	Uninsured	Uninsured
59	\$155.13	\$ 880.70	Uninsured	Uninsured	Uninsured
60	\$162.89	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
61	\$171.03	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
62	\$179.59	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
63	\$188.56	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
64	\$197.99	\$ 880.70	\$ 1,901.57	Uninsured	Uninsured
65	\$207.89	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
66	\$218.29	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
67	\$229.20	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
68	\$240.66	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
69	\$252.70	\$ 880.70	\$ 1,901.57	\$ 2,982.01	Uninsured
70	\$265.33	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
71	\$278.60	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
72	\$292.53	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
73	\$307.15	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
74	\$322.51	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
75	\$338.64	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
76	\$355.57	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
77	\$373.35	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
78	\$392.01	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
79	\$411.61	\$ 880.70	\$ 1,901.57	\$ 2,982.01	\$ 5,113.70
Total Premium		\$27,301.70	\$39,933.00	\$47,712.23	\$56,250.71

These are Hypothetical LTCi premiums based upon a \$100.00 Maximum Daily Benefit, 90 Day Elimination Period and a 3 year Benefit Period.

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

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FREQUENTLY ASKED QUESTIONS

1. Why do I need another insurance policy? I already have Health Insurance, Life Insurance and Car Insurance!

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 your home (approximately 3 times a week) can cost about \$18,000.

Some other average costs of care in the United States (in 2008) were:

- \$187/day for a semi-private room in a nursing home
- \$209/day for a private room in a nursing home
- \$3,008/month for care in an Assisted Living Facility (1-bedroom unit)
- \$29/hour for a Home Health Aide
- \$18/hour for a Homemaker services
- \$59/day for care in an Adult Day Health Care Center [4]

Your health insurance is not designed to pay for long term care services; neither is Medicare under most circumstances. Having a Long Term Care insurance policy may help you pay for long term care services that arise unexpectedly due to a heart attack, stroke, a disabling accident or if you develop a chronic illness such as Parkinson's disease. As long as the condition causes you to meet the benefit triggers listed in your policy, you could get the help you need when you need it. Having Long Term Care insurance could very well help you hold on to assets for which you have worked hard and set aside for retirement and may aid you in remaining independent for a much longer period of time.

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2. Long Term Care insurance may be used to pay for Nursing Homes, right? Can I use it to retire in a nice Assisted Living facility for the rest of my life?

Well, not exactly. That kind of expense is what your retirement and savings are for and what hopefully will still be intact, even if you do need some long term care services — if you have a Long Term Care insurance policy. Even so, it still may turn out that your Long Term Care insurance policy will cover a part of your expenses; it all depends on whether or not the services for which you are claiming benefits are eligible under your policy and whether or not the facility you are going to stay in is an approved facility.

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3. What kind of things will Long Term Care insurance pay for?

The answer to this question varies depending on what kind of policy you purchase but a lot of long term care services can actually be provided in your home. Long term care may also be available in the community through programs such as Adult Day Care Centers or in an Assisted Living Facility, a Nursing Home or a Hospice Facility. Services can be provided by Nurses, Physical Therapists, Occupational Therapists, Respiratory Therapists and Home Health Aides.

Generally, you would pay a provider for these services. Often families want to help but find the job beyond their capabilities. Family caregivers who are employed often have to make adjustments in their work schedules, including coming in late, leaving early, and taking time off or in some situations— quitting their jobs. It has been determined that they tend to suffer from more stress-related illnesses and to utilize their company-provided health plans more often.[5]

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4. Does a Long Term Care insurance policy cover mental illness?

If you have a pre-existing mental illness then no, you would not be able to get a policy. However, most policies do pay benefits for mental conditions as well as conditions such as Alzheimer's disease and other forms of dementia if they develop after you already have your policy.

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5. How much Long Term Care insurance would I need?

This is something very hard to predict. It is hard to know how much care any individual may need. On average, a person age 65 today will need some amount of long term care services at some point in their life. The service a person will need is unpredictable from one person to the next and the needs often change over time. Women may need care for a longer period of time (on average 3.7 years) than men (on average 2.2 years). While about one-third of today's 65-year-olds may never need long term care services, 20 percent of them will need care for more than five years.[6]

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6. The cost of long term care is expected to continue to go up. How will the policy I buy now, protect me later?

You do have options that you can choose when you purchase your policy that will help guard against rising costs.

Inflation Protection: Inflation protection can be one of the most important additions you can make to your long term care policy. This is a provision in your Long Term Care insurance policy that allows your benefits to increase over time. This could help offset future increases in service costs.

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7. How much will Long Term Care insurance cost me in premiums each month?

Well, this will vary depending on your policy, of course, and how much and what kind of coverage for which you opt. Long Term Care insurance can be expensive. Make sure you can pay the premiums and still afford your other bills and expenses.

Your premium will be based on many factors. These include your age and health when you buy your policy as well as the level of coverage and benefits you select. The older you are when you buy your policy the higher your premiums will be.

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8. Are there breaks I can get on the premiums for good health or anything; like if I don't smoke or drink, and are there health problems that could keep me from getting a policy?

Your health and your health history will be looked at before the company will issue you a policy. Certain health factors could be considered when the company determines your premium. If you have pre-existing conditions, they can affect whether or not you will get a policy or what benefits you can purchase.

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9. Will my premium amount ever go up?

It could... but all Long Term Care insurance policies are guaranteed renewable which means that the premiums cannot be raised just because of the number of claims a person has filed or because their health has changed.

Your premiums could be raised however if your insurance company increases premiums on a class-wide basis (for example: a policy series sold in a particular state), on one of their products, usually only with state approval.

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10. What are the criteria for claiming benefits?

The insurance company will decide if you are eligible for benefits and if the claim you have submitted is for services that are covered by your policy. They will require a Plan of Care and determine if you meet the Benefit Triggers under your policy. Benefit Triggers refers to established criteria used by the insurance company to evaluate if you are eligible for benefits. One type of Benefit Trigger is Activities of Daily Living (ADLs). ADLs are basic actions performed by an independently functioning person on a daily basis: (a) bathing; (b) dressing; (c) toileting; (d) transferring (moving to and from a bed or a chair); (e) eating; and (f) incontinence. The need for assistance with ADLs or inability to perform ADLs may be used to determine eligibility. Many Long Term Care insurance policies use the inability to do a certain number of ADLs (such as 2 out of 6) as criteria for paying benefits. A second Benefit Trigger is severe cognitive impairment, such as Alzheimer's disease and similar forms of senility and irreversible dementia.

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11. How will my benefits be paid to me?

Expense-incurred: Pays for actual expenses. Once you incur an expense for an eligible service, the benefit could be paid directly to you or to the service provider. The amount paid will be either for the exact cost of the expense or the dollar limit set in your policy, whichever is less.

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12. When I put in a claim to use my benefits, is there something like a co-pay or deductible?

Elimination Period: In the Long Term Care insurance world your "deductible," if you have one, is called an Elimination Period. An Elimination Period is a specified amount of time at the beginning of a covered term of long term care services, where your benefits haven't "kicked in" yet. You will be financially responsible for the expenses incurred during those days. This period of time is specified (and chosen by you) in your policy. Your Elimination Period may be 30, 60 days or 90 days. Selecting your Elimination Period is one of the choices you will make that will affect the amount of your premium payments. The shorter the Elimination Period you choose, the more expensive the policy, and therefore, your premium payments.

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13. Will I have to co-insure my long term care expenses that exceed the daily or

monthly amount paid under my policy?

You may choose to do so in order to keep your premium payments lower. You will need to pay the difference between what is paid by the insurance company and what is charged for the services.

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14. Why shouldn't I just use my retirement money to pay for any long term care I need? Or won't Medicaid/Medicare pay for it?

Long term care services are expensive! Do you really want to possibly risk spending all your hard earned assets on long term care services? You may want to conserve your assets for retirement and to help maintain your independence.

As for Medicaid paying for long term care, you typically have to spend down your assets to a certain level before you qualify, and once you are on Medicaid your choices for nursing homes may be limited. Medicare has quite a few requirements and restrictions you must meet in order for it to pay for limited types of long term care. Also, the length of time you can receive benefits is limited.

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15. If I miss a premium payment or two what will happen? (Is there a Grace Period?)

Yes, of course. Policies do allow for a Grace Period and most policies allow for a third-party that you name (for example, your son or daughter) to be notified if you miss a payment.

Policies also offer an option called "nonforfeiture" which can save part of your benefits for you even if you lapse in your payments. This option may offer you a benefit equal to the premiums you have paid. Usually, you wouldn't be eligible for the nonforfeiture benefit though, unless you have had your policy for a specific period of time, for example, at least three years. The nonforfeiture benefit will add an additional cost to your policy.

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16. Is there a certain age or time in my life that is the best time to purchase Long Term Care insurance? Can I wait until I'm 65 years old? After all I probably won't need long term care until after that!

The younger you are when you purchase Long Term Care insurance the better chance you have of qualifying for the insurance because you are likely to be healthier. Your premiums will also be lower. (Please visit our "Cost of Waiting" calculator.) And don't think that long term care is only needed by older people. The need for this type of care can happen to anyone at any time!

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17. Can my spouse and I both get a policy? Would that save us money?

Yes, you can both apply for a Long Term Care policy and you could get a discount on your premium.

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18. What is the likelihood of me needing to use Long Term Care insurance?

About 60 percent of individuals over age 65 will require at least some type of long term care services during their lifetime. Many will need care in a nursing home for some period of time.

Factors that increase your risk of needing long term care are: age, marital status, gender, lifestyle, health and family history. [7]

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19. Under what circumstances would it NOT be a good idea for me to purchase a Long Term Care insurance policy?

If you have less than \$50,000 in assets or if you don't believe you will be able to afford the premiums, then you may not want to get Long Term Care insurance. You may also want to discuss the best way to pay for the costs with your family.

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20. What kinds of features are available on a policy?

There are many features available when you shop for your Long Term Care insurance policy. Some to look for are: Tax Qualified Policy, Waiver of Premium, Inflation Protection, Daily Benefit Amount, Benefit Period, Elimination Period, Restoration of Benefits, Third Party Notification, Guaranteed Renewal, Future Purchase Option, Automatic Compound Inflation Protection, and Care Coordination.

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21. Can I change my mind later?

Most insurance companies will allow you 30 days to review your policy and decide if you think it's right for you. If you don't, simply return your policy and your premium money will be returned to you.

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22. What is a Long Term Care Partnership?

Long Term Care Partnerships are modifications of a state's Medicaid program that will allow the purchasers of qualified Long Term Care insurance policies to qualify for Medicaid while retaining assets that would normally have to be spent before the insured could qualify for Medicaid.

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23. How does a Long Term Care Partnership work?

You purchase a Long Term Care insurance policy that meets the requirements of your state's Long Term Care Partnership. Later, if you have a claim and the long term care policy pays its benefits you will not be required to spend your assets in order to qualify for Medicaid – the state will step in and pay for your care. In short, you are being rewarded for purchasing a Long Term Care insurance policy by being able to retain assets that would normally have to be spent to cover your long term care needs. This is a concept that is referred to as 'asset protection' and it is provided by the state not the insurance company.

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24. Do all states have Long Term Care Partnerships? How do I know if my state has a Long Term Care Partnership?

Not all states have taken the steps to create a Long Term Care Partnership. This is important to you.

- If you live in a state that has a Long Term Care Partnership and the insurance company issues you a Partnership-Qualified Long Term Care insurance policy, they will give you a

written document saying that your policy was issued as a qualifying policy for your state's Long Term Care Partnership.

- If you should move to a state that does not have a Long Term Care Partnership the asset protection described in the above question may not be available to you. The policy will pay benefits, but you may not be eligible for the asset protection that your issuing state provides.

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25. Where can I get more information about Long Term Care insurance?

There is a very helpful government website where you can get great information: www.longtermcare.gov

There is also a helpful booklet titled: A Shopper's Guide: To Long Term Care Insurance which is published by the National Association of Insurance Commissioners (NAIC).

AND don't forget to further explore our website by using the sidebar menu and call **1.866.475.6925** for more information!

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[4] Information available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica Life Insurance Company.

[5] Care for the Family Caregiver: A Place to Start. National Alliance for Caregiving and Health Plan of New York. Available at <http://www.caregiving.org>. Accessed January 2007. A copy is available from Transamerica Life.

[6] How Much Care Might I Need? Available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica Life Insurance Company.

[7] What Are My Risks of Needing Long Term Care? Available at <http://www.longtermcare.gov>. Accessed August 2007. A copy is available from Transamerica Life Insurance Company.

LINKS TO ADDITIONAL INFORMATION

[America's Health Insurance Plans](#)

AHIP is a resource for insurance information for consumers and insurance companies. AHIP's Web site features long term care insurance research, news, publications and legal information.

[ElderCare Online](#)

The goal of ElderCare Online is to provide information, education and support to families caring for aging loved ones, especially those coping with Alzheimer's Disease and related dementias.

[Medicare \(U.S. Government\)](#)

The official U.S. Government site for people with Medicare.

[National Alliance for Caregiving](#)

The National Alliance for Caregiving is dedicated to providing support to family caregivers and the professionals who help them and to increasing public awareness of issues facing family caregivers.

[National Center on Women and Aging](#)

In conjunction with Brandeis University, the National Center on Women and Aging provides newsletters, research, reports and planning tools to help women as they age.

[National Clearinghouse for Long-Term Care Information](#)

Welcome to the National Clearinghouse for Long-Term Care Information. This is a new web site developed by the U.S. Department of Health and Human Services to provide information and resources to help you and your family plan for future long term care (LTC) needs.

Services.

[U.S. Department of Health and Human Services](#)

The U.S. Department of Health and Human Services Web site contains health news, research and press releases, as well as links to all other U.S. health agencies.

ADM 409 F

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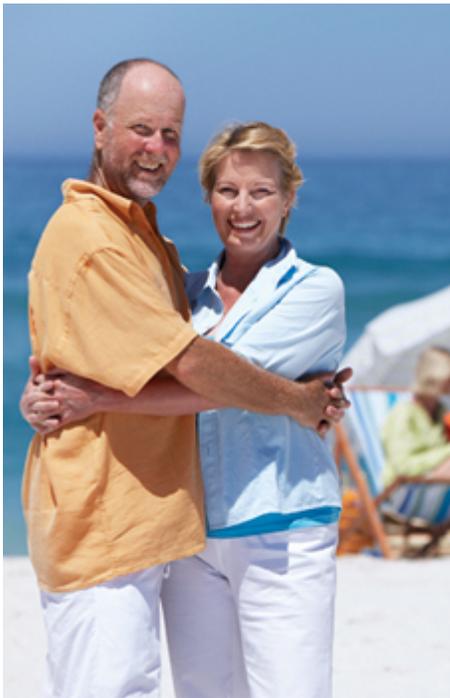


LONG TERM CARE INSURANCE

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GLOSSARY OF TERMS

Alzheimer's Disease

A progressive and irreversible organic disease that attacks the brain causing cognitive deterioration/dementia. It leads to behavioral changes, confusion, and the progressive interference with the activities of daily life.

Dementia

A progressive decline in the ability to process information affecting memory, attention, judgment, language, and problem solving.

Inflation Protection

An optional benefit which provides for annual increases of the maximum dollar benefits in the policy to help guard against the increasing costs of long term care services. An additional premium is required for this benefit.

Long Term Care

Professional, personal care and maintenance services provided to persons who are unable to care for themselves because of a loss of functional capacity or cognitive impairment. Such services are expected to be needed over a prolonged period of time. Long term care can include care and services received in your home, adult day care, or care in a covered facility.

Long Term Care Insurance

An insurance policy designed to help pay for some of the costs associated with long term care services. The benefits for covered expenses are often paid in the form of expenses incurred up to a dollar maximum amount per day. The policy may exclude or limit certain conditions, services, and confinements.

Medicaid

A joint federal and state program available to individuals and families with low income, assets and resources that pays for healthcare services. Each state sets its own requirement for Medicaid benefit eligibility.

Medicare

The "Health Insurance for the Aged Act," Title XVIII of the Social Security Amendments of 1965 as then constituted and later amended. Medicare is a federal health insurance program for people age 65 and older, people with certain disabilities, and others who qualify.

Policy Benefit Limits

Maximum dollar amounts or number of days for which benefits are paid for covered services.

Social Security

The Federal Old-Age, Survivors and Disability Insurance program. Social Security is a federal social insurance program funded through payroll taxes used for retirement, disability, survivorship and death benefits.

Supplemental Security Income (SSI)

A welfare program which provides monthly federal cash assistance to people who have low income and few resources and who are age 65 or older, blind or disabled. The cash assistance is to help an individual meet the costs of basic needs of food, shelter and clothing.

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ALL ABOUT LONG TERM CARE

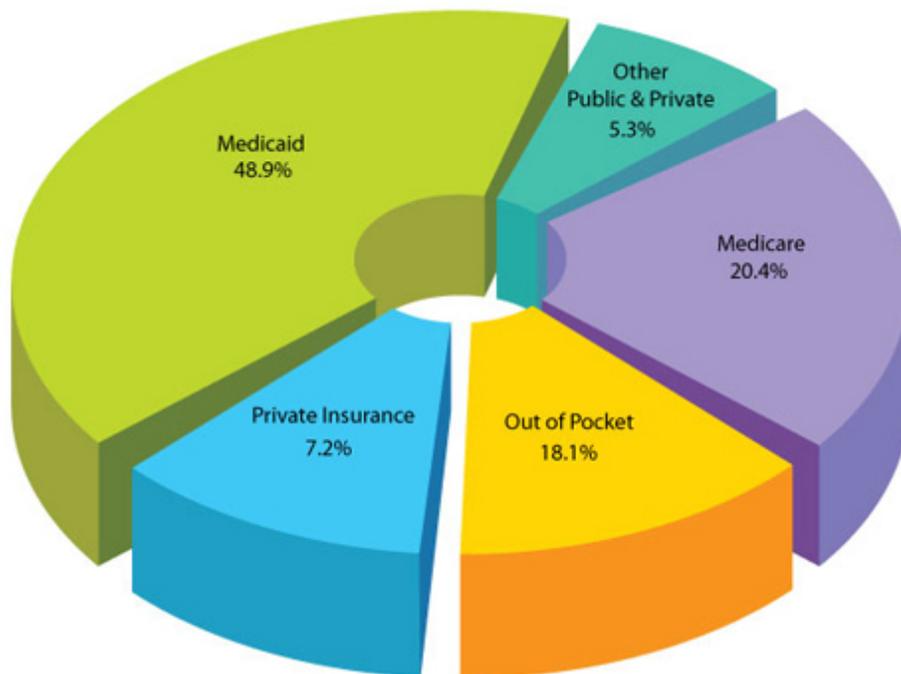
What is long term care?

In the event that you develop a prolonged physical illness, disability or a cognitive impairment like Alzheimer's disease, you may need long term care. Long term care is designed to help you manage limitations and keep as much independence as possible. There are some factors that can affect your eligibility for long term care. [Click here](#) for more details.

How does the need for long term care come about?

The need for long term care may develop gradually as we get older. When it first begins, we may only need care or help a few times a week, or one or two times a day — help bathing or dressing. Then as we get older, our care needs may progress or we may develop a chronic illness or disability which causes us to need care on a more regular basis — help getting into or out of bed or ongoing supervision because of a progressive condition such as Alzheimer's disease. Some of us may need long term care in a facility for a relatively short period of time while we are recovering from a sudden illness or injury, and then may be able to be cared for at home. Others of us may need long term care services on an ongoing basis, for example one who is disabled from a severe stroke.

Who pays for long term care?



Paying for Long Term Care, Cost of Care. National Clearinghouse for Long Term Care. <http://www.longtermcare.gov>. Accessed 1/09.

Savings and Investments

Using retirement savings and investments to pay for long term care can present a risk to one's financial plan. Monies earmarked for a comfortable retirement are quickly depleted when also used for long term care services.

Family and Friends

Informal caregiving is often provided by friends and family. However, one should consider the time commitment and financial impact long term care needs may have on loved ones. In times when long term care services are needed, family and friends may be of most value offering love and compassion.

Government Programs

Many of us are surprised to learn that Medicare and most health insurance plans - including Medicare Supplement insurance - do not cover long-term care.^[1] Each program has specific rules for what types of services each covers, how long one can receive services, eligibility for coverage, and, in some cases, cost sharing.

Visit www.medicare.gov for more detailed information regarding Medicare.

To determine which state agency manages Medicaid in your state and obtain more information, visit www.govbenefits.gov.

Visit www.va.gov for additional information regarding veteran long term care benefits and eligibility requirements.

Reverse Mortgage

A reverse mortgage is a special type of home equity loan. You receive cash against the value of your home without selling it. It is important to note that when you sell your home, no longer live in your home permanently, or when you die, you or your estate will have to repay the money that you received from the reverse mortgage. You will also have to repay any interest and other fees. Sometimes there are limits on how much money you can borrow and the amount you borrow might not be enough to pay for your long term care needs.^[2]

Long Term Care Insurance

Long Term Care insurance allows you to transfer the risk of long term care costs to an insurance policy that is available immediately. Long Term Care insurance is not the right choice for everyone. The National Association of Insurance Commissioners (NAIC) publishes "A Shopper's Guide to Long-Term Care Insurance" which suggests whether Long Term Care insurance is right for you.

Whichever option you choose to manage your long term care costs, it should address your needs, fit your budget and provide the level of care you need, so it is the right fit for you.

For further assistance, the U.S. Department of Health and Human Services has a website (www.longtermcare.gov) dedicated to providing information, resources and links to help you and your family learn more about long term care planning and services.

[1] Own Your Future, Planning Guide for Long-Term Care, U. S. Department of Health and Human Services for Medicare and Medicaid Services, page 1, Publication number CMS-11026, December 200&

[2] Paying for Long-Term Care, Home Equity Conversions, U.S. Department of Health and Human Services, Medicare website, April 2007



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- . Name
- . Email address
- . Mailing address
- . Phone/fax number, or
- . Any other information that you choose to provide to us

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Effective as of June 2008.



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Long Term Care Insurance Eligibility

Generally, Long Term Care insurance has not been appropriate for people who have been diagnosed or have experienced the following:

- Alzheimer's disease, Dementia or Senility, Lou Gehrig's disease (ALS), Multiple Sclerosis, Muscular Dystrophy, Myasthenia Gravis, Schizophrenia, Diabetes, Arthritis, Metastatic or multi-site cancer, Huntington's Chorea, Osteoporosis, Heart Disease, Paraplegia or quadriplegia, Polymyositis, Scleroderma, Congestive Heart Failure, Parkinson's disease, history of Stroke, CVA, TIA , a Mobility Deficit, or Immunodeficiency disorder.
- Used a catheter, dialysis, oxygen equipment, quad or three-pronged cane, respirator, walker, crutches, motorized scooter, wheelchair or lift chair within the past 12 months.
- Required assistance or supervision of any kind to perform everyday activities, such as mobility (including the use of pronged canes), taking medications, dressing, eating, walking, bathing, transferring, toileting, shopping or managing finances within the past 12 months.

If you have additional questions regarding this information, please call one of our licensed agents at **[1.800.XXX.XXXX]**.

ADM 409 U

SERFF Tracking Number: AEGJ-126264704 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 43211
Company Tracking Number: ADM 409 ET AL
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ADM 409
Project Name/Number: ADM 409/ADM 409 et al

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR ADM 409 filing ltr.pdf



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

August 12, 2009

Commissioner Julie Benafield Bowman
1200 West Third Street
Little Rock, AR 72201

RE: Long Term Care Advertising

NAIC #:	86231		
FEIN #:	39-0989781		
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About Us	ADM 409 A	All About Long Term Care	ADM 409 L
Privacy Policy	ADM 409 P	Cost of Coverage	ADM 409 D
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Dear Commissioner Bowman:

Enclosed is the referenced form submitted for your review. This form is not intended to replace any previously approved form for Transamerica Life.

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This web site does not offer our current products. It is designed for educating people about long term care insurance.

We trust that these forms will meet with your approval. If you have any questions, please contact me.

Sincerely,

Joan Shumaker, LTCP, ACS, AIRC
Advertising Manager
Long Term Care Division