

SERFF Tracking Number: LFCR-126168807 State: Arkansas  
Filing Company: Minnesota Life Insurance Company State Tracking Number: 42623  
Company Tracking Number: A00101-0109 ROUND 3 FILING 6-09  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: ML7600P-AR et al.  
Project Name/Number: /

## Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: ML7600P-AR et al.

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

Implementation Date Requested: On Approval

State Filing Description:

SERFF Tr Num: LFCR-126168807 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 42623

Co Tr Num: A00101-0109 ROUND 3 FILING 6-09

State Status: Withdrawn

Co Status:

Author: Smith Darlene

Reviewer(s): Marie Bennett

Date Submitted: 06/04/2009

Disposition Date: 08/12/2009

Disposition Status: Withdrawn

Implementation Date:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/12/2009

Deemer Date:

Filing Description:

Please see cover letter

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: 08/12/2009

Corresponding Filing Tracking Number:

## Company and Contact

### Filing Contact Information

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

Karina Amaral, Compliance Analyst 1 -

karina.amaral@lifecareassurance.com

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**Advertising**

21600 Oxnard Street (818) 867-2307 [Phone]  
Woodland Hills, CA 91367 (818) 867-2508[FAX]

**Filing Company Information**

Minnesota Life Insurance Company CoCode: 66168 State of Domicile: Minnesota  
Long Term Care Administrative Office Group Code: 869 Company Type:  
P.O. Box 4243  
Woodland Hills, CA 91365-4243 Group Name: State ID Number:  
(818) 867-2450 ext. [Phone] FEIN Number: 41-0417830  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$250.00  
Retaliatory? No  
Fee Explanation: \$25.00/form x 10 forms = \$250.00  
Per Company: No

| COMPANY                          | AMOUNT   | DATE PROCESSED | TRANSACTION # |
|----------------------------------|----------|----------------|---------------|
| Minnesota Life Insurance Company | \$250.00 | 06/04/2009     | 28367589      |

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## Correspondence Summary

### Dispositions

| Status    | Created By    | Created On | Date Submitted |
|-----------|---------------|------------|----------------|
| Withdrawn | Marie Bennett | 08/12/2009 | 08/12/2009     |

### Objection Letters and Response Letters

| Objection Letters |               |            |                | Response Letters |            |                |
|-------------------|---------------|------------|----------------|------------------|------------|----------------|
| Status            | Created By    | Created On | Date Submitted | Responded By     | Created On | Date Submitted |
| Pending           | Marie Bennett | 06/24/2009 | 06/24/2009     | Smith Darlene    | 07/27/2009 | 07/27/2009     |
| Industry Response |               |            |                |                  |            |                |

### Filing Notes

| Subject                  | Note Type        | Created By    | Created On | Date Submitted |
|--------------------------|------------------|---------------|------------|----------------|
| Withdrawal letter        | Note To Reviewer | Smith Darlene | 08/10/2009 | 08/10/2009     |
| revised form A00101-0109 | Note To Reviewer | Smith Darlene | 08/06/2009 | 08/06/2009     |
| Response to Objection    | Note To Filer    | Marie Bennett | 07/30/2009 | 07/30/2009     |

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## **Disposition**

Disposition Date: 08/12/2009

Implementation Date:

Status: Withdrawn

Comment: As requested in your letter of August 10, the referenced filing is being closed as "Withdrawn".

Rate data does NOT apply to filing.

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| <b>Item Type</b>           | <b>Item Name</b>                    | <b>Item Status</b> | <b>Public Access</b> |
|----------------------------|-------------------------------------|--------------------|----------------------|
| <b>Supporting Document</b> | Cover letter                        |                    | Yes                  |
| <b>Form</b>                | Generic LTC Brochure                |                    | Yes                  |
| <b>Form</b>                | Generic LTC Brochure                |                    | Yes                  |
| <b>Form</b>                | Monthly HCBC Benefit Flyer          |                    | Yes                  |
| <b>Form</b>                | Integrity Ad Matte 1                |                    | Yes                  |
| <b>Form</b>                | Integrity Ad Matte 2                |                    | Yes                  |
| <b>Form</b>                | Full Return of Premium Rider Insert |                    | Yes                  |
| <b>Form</b>                | HCBC Indemnity Benefit Rider Insert |                    | Yes                  |
| <b>Form</b>                | Integrity Association Letter        |                    | Yes                  |
| <b>Form</b>                | Client Letter 3                     |                    | Yes                  |
| <b>Form</b>                | Integrity Partnership Brochure      |                    | Yes                  |
| <b>Form</b>                | Client Letter 2                     |                    | Yes                  |

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/24/2009  
Submitted Date 06/24/2009  
Respond By Date 07/24/2009

Dear Karina Amaral,

This will acknowledge receipt of the captioned filing.

### Objection 1

- Generic LTC Brochure (Form)

Comment: SEE PARAGRAPH ENTITLED WHO PAYS FOR LONG TERM CARE - MEDICAIDE. THE MAXIMUM MONTHLY INCOME OF \$100.00 DOES NOT SOUND REASONABLE. PLEASE CITE SOURCE FOR THE FIGURE OR INSERT CORRECTED AMOUNT.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/27/2009  
Submitted Date 07/27/2009

Dear Marie Bennett,

### Comments:

We have revised our form A00101-0109 Generic LTC Brochure. The third source has been revised to reflect as follows: "2008 State Medicaid Asset & Income Limits, www.ltc-cltc.com; 2008," instead of "2008 State Medicaid Asset & Income Limits, www.cltc.com; 2008."

### Response 1

Comments: The third source should support our statement "The average monthly maximum income level for an individual is under \$100 and the average maximum asset level is \$2000."

### Related Objection 1

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**Applies To:**

- Generic LTC Brochure (Form)

**Comment:**

SEE PARAGRAPH ENTITLED WHO PAYS FOR LONG TERM CARE - MEDICAIDE. THE MAXIMUM MONTHLY INCOME OF \$100.00 DOES NOT SOUND REASONABLE. PLEASE CITE SOURCE FOR THE FIGURE OR INSERT CORRECTED AMOUNT.

**Changed Items:**

No Supporting Documents changed.

**Form Schedule Item Changes**

| Form Name                   | Form Number | Edition Date | Form Type          | Action         | Action Specific Data | Readability Score | Attach Document   |
|-----------------------------|-------------|--------------|--------------------|----------------|----------------------|-------------------|---|
| <i>Generic LTC Brochure</i> | A00101-0109 |              | <i>Advertising</i> | <i>Revised</i> | <i>n/a</i>           | <i>0</i>          | A00101-0109 Generic LTC Brochure F67788 Final 7-27-09.pdf |
| <b>Previous Version</b>     |             |              |                    |                |                      |                   |   |
| <i>Generic LTC Brochure</i> | A00101-0109 |              | <i>Advertising</i> | <i>Initial</i> |                      | <i>0</i>          | A00101-0109 Generic LTC Brochure F67788 Final.pdf         |

No Rate/Rule Schedule items changed.

If you have any questions, please feel free to contact me.

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Sincerely,

Karina Amaral, (800) 366-5463 ext. 2307

Sincerely,  
Smith Darlene

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**Note To Reviewer**

**Created By:**

Smith Darlene on 08/10/2009 04:28 PM

**Last Edited By:**

Marie Bennett

**Submitted On:**

08/12/2009 09:46 AM

**Subject:**

Withdrawal letter

**Comments:**

Dear Marie Bennett,

Minnesota Life Insurance Company is withdrawing the attached advertising materials from consideration for approval. These materials will not be used in the state of Arkansas.

If you have any questions, please feel free to contact me.

Sincerely,

Karina Amaral, (800) 366-5463, ext. 2307

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**Note To Reviewer**

**Created By:**

Smith Darlene on 08/06/2009 06:20 PM

**Last Edited By:**

Marie Bennett

**Submitted On:**

08/12/2009 09:46 AM

**Subject:**

revised form A00101-0109

**Comments:**

Per our conversation with your Department, we have revised the above referenced form by removing the references to precise medicaid income and asset limitations. We have instead inserted a generic statement advising the consumer to refer to their state for specific limitations.

Please let me know if I can be of further assistance.

Sincerely,

Michael Lewis

800-366-5463, ext. 2380

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**Note To Filer**

**Created By:**

Marie Bennett on 07/30/2009 01:48 PM

**Last Edited By:**

Marie Bennett

**Submitted On:**

08/12/2009 09:46 AM

**Subject:**

Response to Objection

**Comments:**

Darlene, please give me a call - (501) 371-2802. Thanks.

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## Form Schedule

Lead Form Number: A00101-0109

| Review Status | Form Number | Form Type   | Form Name                           | Action  | Action Specific Data                           | Readability | Attachment  |
|---------------|-------------|-------------|-------------------------------------|---------|--|-------------|---|
|               | A00101-0109 | Advertising | Generic LTC Brochure                | Revised | Replaced Form #: n/a<br>Previous Filing #: n/a | 0           | A00101-0109<br>Generic LTC<br>Brochure<br>F67788 Final<br>7-27-09.pdf             |
|               | A00593-0209 | Advertising | Monthly HCBC Benefit Flyer          | Initial |  | 0           | A00593-0209<br>Monthly<br>HCBC Ben<br>Flyer F70051-<br>2 Final.pdf                |
|               | A00594-0209 | Advertising | Integrity Ad Matte 1                | Initial |  | 0           | A00594-0209<br>Integrity Ad<br>Matte 1<br>F69044-1<br>Final.pdf                   |
|               | A00595-0209 | Advertising | Integrity Ad Matte 2                | Initial |  | 0           | A00595-0209<br>Integrity Ad<br>Matte 2<br>F69044-2<br>Final.pdf                   |
|               | A00596-0209 | Advertising | Full Return of Premium Rider Insert | Initial |  | 0           | A00596-0209<br>Full Return of<br>Premium<br>Rider Insert<br>F70051-3<br>Final.pdf |
|               | A00598-0209 | Advertising | HCBC Indemnity Benefit Rider Insert | Initial |  | 0           | A00598-0209<br>HCBC<br>Indemnity<br>Benefit Rider<br>Insert<br>F70051-4           |

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|             |  |         |   |   |
|-------------|--|---------|---|---|
|             |  |         |   | Final.pdf   |
| A01246-0409 | Advertising Integrity Association Letter   | Initial | 0 | A01246-0309 Integrity Association Letter Final.pdf          |
| A01781-0409 | Advertising Client Letter 3                | Initial | 0 | A01781-0409 Client Letter 3 - Caregivers final 4-23-09.pdf  |
| A01782-0409 | Advertising Integrity Partnership Brochure | Initial | 0 | A01782-0409 Integrity Partnership Brochure F70631 Final.pdf |
| A04636-1208 | Advertising Client Letter 2                | Initial | 0 | A04636-1208 Client Letter 2 final 4-23-09.pdf               |



A photograph of a man and a woman sitting on a wooden bench on a sandy beach, looking out at a large body of water. The scene is set in autumn, with fallen leaves scattered on the sand and some trees with yellowing leaves visible in the background. The sky is bright and clear. A large, faint watermark reading 'iStockphoto.com' is visible across the middle of the image.

# Preparing for the unknown. Protecting your future.

The purpose of this material is the solicitation of insurance.  
An insurance agent or company will contact you.

**MINNESOTA LIFE**

A Securian Company



You know it's critical to have a sound strategy for your future. But it's especially important to financially prepare for the care you might need in your later years. Several trends are increasing both the demand for and cost of long term care:

- *Baby boomers aging*
- *Life expectancies increasing*
- *Health care costs rising*

While creating a strategy for care may seem daunting, getting answers to long term care questions is a good place to start.

### ***What is long term care?***

Long term care covers a variety of services, from help with grocery shopping and house cleaning to more personal needs. Long term care involves the assistance with activities of daily living such as eating, bathing, moving from one location to another, getting dressed, bathroom hygiene and continence. In some cases, people may need assistance because of a cognitive impairment such as Alzheimer's disease.

#### ***Long term care can be provided in several places including:***

- *Your home*
- *An assisted living facility*
- *An adult day care center*
- *A skilled nursing facility*

## Will you need long term care?

The likelihood that you'll need long term care may be greater than you think. There are several factors that may contribute to your odds of needing care.<sup>1</sup>

- *Age – As you get older and possibly frail, the need for care increases.*
- *Family history – Genetic medical conditions may increase the likelihood you'll need long term care.*
- *Gender – Because women typically live longer than men, they often require care for longer periods of time.*
- *Lifestyle – The healthier your lifestyle, the lower your chances of needing long term care.*

## How much does long term care cost?

Long term care generally costs more than people expect. Costs vary with the amount of care needed, setting where it's provided and the geographic area. In 2008, average care costs in the United States were:<sup>2</sup>

- *\$29 per hour for a Home Health Aide*
- *\$59 per day in an Adult Day Care Center*
- *\$3,008 per month in an Assisted Living Facility*
- *\$187 per day for a semi-private room in a Skilled Nursing Facility*
- *\$209 per day for a private room in a Skilled Nursing Facility*

Depending on the care needed, annual long term care costs can total anywhere from a few thousand dollars to tens of thousands of dollars.

## Who pays for long term care?

Several government programs and private funding options are available to cover some of the costs of long term care.

**Medicaid:** If your income and assets meet the Medicaid maximum amount guidelines in your state, the cost of your care in a skilled nursing facility may be covered. The average monthly maximum income level for an individual is under \$100 and the average maximum asset level is \$2000.<sup>3</sup>

**Medicare:** If you enter a Skilled Nursing Facility immediately following a hospital stay of at least three days and have a doctor's certification, Medicare will pay for limited care in the facility. The first 20 days will be covered at 100 percent; then a co-payment is required for days 21-100. At day 101, regardless of your current medical state, the plan stops payment for all services.<sup>4</sup> Medicare will not pay for assistance with activities of daily living.

<sup>1</sup>National Clearinghouse for Long-Term Care Information, "Understanding LTC," U.S. Department of Health and Human Services (HHS), [www.longtermcare.gov](http://www.longtermcare.gov), October 2008.

<sup>2</sup>National Clearinghouse for Long-Term Care Information, "Paying for LTC," U.S. Department of Health and Human Services (HHS), [www.longtermcare.gov](http://www.longtermcare.gov), October 2008

<sup>3</sup>2008 State Medicaid Asset & Income Limits, [www.ltc-cltc.com](http://www.ltc-cltc.com); 2008.

<sup>4</sup>"Medicare and You, 2008," Official Government Handbook of Medicare Benefits, Department of Health and Human Services.



**Personal assets and income:** Your personal assets and income can be used to pay for care. But as costs continue to increase, your retirement savings and assets may be depleted.

**Family:** Family members may be able to provide care for you, but time away from their personal lives and careers can cause stress and emotional hardship. And although family members may also help pay for care, it can harm their own financial situations.

**Private insurance:** You can purchase Long Term Care insurance to help cover the expenses associated with your care.

### What can Long Term Care insurance offer you?

- *Independence. It may allow you to stay in your home or community longer.*
- *Income and asset protection. Unlike Medicaid, you won't have to spend down your assets to qualify.*
- *Choice of in-home<sup>5</sup> or facility-based care based on your policy.*
- *Peace of mind knowing family members may not need to become full time caregivers.*
- *High-quality care.*
- *Discounted joint coverage (for you and another member of the same household).<sup>6</sup>*

<sup>5</sup>Home and Community Based Care provided for an additional premium.

<sup>6</sup>Referred to as "Additional Insured Coverage" in NJ.



## Why start planning today?

Consider the following facts when deciding whether Long Term Care insurance is a good solution for you and your family.

- About 9 million Americans 65 or older require some form of long term care. That number is expected to rise by 25 percent to 12 million by 2020.<sup>7</sup>
- About 75 percent of single people and 50 percent of couples spend all their savings within one year of entering a nursing home.<sup>8</sup>

<sup>7</sup>National Clearinghouse for Long-Term Care Information, "Understanding LTC," U.S. Department of Health and Human Services (HHS), [www.longtermcare.gov](http://www.longtermcare.gov), October 2008.

<sup>8</sup>"LTCtree University," LTCtree.com Staff Research, [www.longtermcareinsurancetree.com](http://www.longtermcareinsurancetree.com), May 2007.

Discuss your options. Find out how Long Term Care insurance may help give you protection and peace of mind. Contact your financial advisor today.



*For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance Company or your Minnesota Life representative/agent. The information provide here is not intended as legal or tax advice. We recommend that you consult with an attorney, accountant, or tax advisor regarding tax implications of purchasing Long Term Care insurance.*

*Coverage provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota.*

## **MINNESOTA LIFE**

**Minnesota Life Insurance Company**  
Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office  
P.O. Box 4243, Woodland Hills, CA 91365-4243  
1.888.505.9817 Tel • 1.818.887.4595 Fax

F67788 7-2009  
DOFU 7-2009  
A00101-0109

Integrity LTCi

Long Term Care insurance (LTCi) from Minnesota Life Insurance Company

# Monthly HCBC Benefit Rider

*Combining daily expenses. Increasing home care flexibility.*

Choosing the right amount of Home and Community Based Care benefits is critical to the protection your Long Term Care insurance provides. But it's just as important to decide whether these benefits will be calculated daily or monthly. Expenses on a particular day don't typically exceed the daily maximum, but a monthly maximum gives flexibility and decreases the likelihood that your maximum will be exceeded.

**Integrity Long Term Care insurance (Integrity LTCi)** from **Minnesota Life Insurance Company (Minnesota Life)** allows you to choose between using the contract's standard daily benefit and adding the Monthly Home and Community Based Care (HCBC) Benefit Rider.\*

### Integrity LTCi — Standard contract

- Pays daily HCBC benefits.
- Reimburses the actual amount of covered certified expenses for each day of services needed up to the daily benefit selected.
- Expenses above the daily benefit selected are the insured's responsibility.

### Integrity LTCi — Monthly HCBC Benefit Rider

- Pays a monthly HCBC benefit.
- Reimburses up to the maximum monthly amount — which equals the daily benefit selected multiplied by the number of days in a particular month.
- Provides flexibility in case HCBC expenses on any given day exceed the daily benefit.
- Expenses above the maximum monthly amount are the insured's responsibility.

Consider Larry and Jeff. They buy the same Integrity LTCi policy with a five-year daily benefit of \$150. Jeff adds the Monthly HCBC Benefit Rider, Larry does not. In June, Larry and Jeff are eligible to receive benefits. They each receive home care on Mondays and Wednesdays for \$75 each day. On Fridays and Saturdays, they receive home care for \$200 each day.

### Larry: Standard Integrity LTCi contract

|   |
|---|
| Larry has up to \$150 per day for covered expenses.   |
| On Mondays and Wednesdays, Larry's \$75 of services is covered.<br>On Fridays and Saturdays, Larry requires \$200 of services, so he has to supplement \$50 each day.<br>Each week, Larry spends \$100 out of pocket to cover his expenses.<br>Larry's monthly expenses total \$2,200.<br>For the month of June, he spends \$400 out of pocket (\$100 per week for four weeks). |

### Jeff: Integrity LTCi contract with Monthly HCBC Benefit Rider

|   |
|---|
| Jeff's maximum monthly benefit is \$150 times the number of days in a month.<br>In June, he has a maximum of \$4,500 for covered expenses.  |
| Jeff's monthly expenses total \$2,200.<br>His expenses are reimbursed.<br>Jeff's total out of pocket expenses are \$0.<br>The remaining \$2,300 (\$4,500 - \$2,200) stays in Jeff's pool of benefits. |

Learn more about Integrity LTCi's Monthly HCBC Benefit Rider. Talk to your financial advisor about the differences between daily and monthly home care benefits.

**Take care of tomorrow, today.**

\* Available for an additional premium.

The following provisions may not apply or may vary depending on the state in which you live at time of policy issue. Please refer to your state's Outline of Coverage for the exact language in your state.

## **LIMITATIONS AND EXCLUSIONS**

Benefits will not be paid and the Elimination Period will not be satisfied for any confinement, care, treatment or service(s):

- Provided to you by a person in your Family;
- Provided outside the United States or its territories, or Canada, except that we will provide benefits outside the United States or its territories, or Canada, for up to 30 days per calendar year;
- For which you have no financial liability or that is provided at no charge in the absence of insurance;
- Provided in facilities operated primarily for the treatment of alcoholism or drug addiction;
- Provided in facilities operated primarily for the treatment of mental or nervous disorders. However, this shall not operate to exclude coverage for loss which results from Alzheimer's or any other demonstrable organic disease such as senile dementia; or
- For any claim, bill or other demand or request for payment for health care services provided and determined to be furnished as a result of a referral prohibited by Section 1-302 of the Health Occupations Article (MD only); or
- Providing duplication of benefits provided under a Motor Vehicle Responsibility Law (PA only).

## **NON-DUPLICATION OF BENEFITS**

Benefits are not payable under the policy for:

- Expenses incurred for HCBC (if covered under the policy) to the extent that such expenses are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or
- For any other state or federal worker's compensation plan, or other governmental program except (Medicaid).
- In NC, occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act but only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.

For purposes of satisfying the Elimination Period, days on which you meet the requirements for eligibility for the payment of benefits, but coverage is excluded due to the non-duplication of benefits provision, will count toward satisfaction of the Elimination Period.

Coverage provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML75006-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.

Coverage under the Monthly HCBC Rider provided by rider ML7600R-MTH.

## **MINNESOTA LIFE**

### **Minnesota Life Insurance Company**

A Securian Company  
Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office  
P.O. Box 4243, Woodland Hills, CA 91365-4243  
1.888.505.9817 Tel • 1.818.887.4595 Fax  
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F70051-2 4-2009  
DOFU 4-2009  
A00593-0209



Take care of tomorrow, today.

## Take care of tomorrow, today.

Regardless of how healthy you are today, there is a good chance you could need long term health care in the future. In fact, about 9 million Americans 65 or older require some form of long term care. That number is expected to rise by 25 percent to 12 million by 2020.<sup>1</sup>

To help protect your family and finances, **Minnesota Life Insurance Company** offers **Integrity Long Term Care insurance (Integrity LTCi)** to assist with long term care expenses at a facility or in your home.

Learn more today. Find out how Integrity LTCi may help give you protection and peace of mind.

**[Firm Name]**

**[Contact Name, Agent license number]**

**[Address]**

**[City, State, zip]**

**[Phone]**

**[E-mail]**

<sup>1</sup>U.S. Department of Health and Human Services (HHS); July 2007.

Coverage provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.

**The purpose of this material is the solicitation of insurance.  
An insurance agent or company will contact you.**

**Minnesota Life Insurance Company** Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office: P.O. Box 4243; Woodland Hills, CA 91365-4243;

1.888.505.9817 Tel • 1.818.887.4595 Fax

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F69044-1 4-2009 DOFU 4-2009

The ad to the left can be scaled (reduced or enlarged) to accommodate various advertising size requirements.

**LTC Guard Ad Matte #1**



## What's missing from your retirement plan?

You've worked hard and saved diligently for retirement. But what could happen to all that preparation if you need long term care?

Statistics show that about 75 percent of single people and 50 percent of couples spend all of their savings within one year of entering a nursing home.<sup>1</sup>

**Integrity Long Term Care insurance (Integrity LTCi)** from **Minnesota Life Insurance Company** can be an essential part of your retirement plan. It helps protect your lifestyle and financial future by assisting with long term care expenses at a facility or in your home.\*

Learn how Integrity LTCi can help maintain your lifestyle and protect what you worked so hard to achieve. Contact me today.

**[Firm Name]**

**[Contact Name, agent license number]**

**[Address]**

**[City, State, zip]**

**[Phone]**

**[Web site]**

**[E-mail]**

<sup>1</sup>"LTCtree University," LTCtree.com Staff Research, [www.longtermcareinsurancetree.com](http://www.longtermcareinsurancetree.com), May 2007.

\*Home and Community Based Care provided for an additional premium.

Coverage provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.

**The purpose of this material is the solicitation of insurance.  
An insurance agent or company will contact you.**

**Minnesota Life Insurance Company** Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office: P.O. Box 4243; Woodland Hills, CA 91365-4243;

1.888.505.9817 Tel • 1.818.887.4595 Fax

F69044-2 4-2009 DOFU 4-2009

A00595-0209

What's missing from your retirement plan?

The ad to the left can be scaled (reduced or enlarged) to accommodate various advertising size requirements.

**LTC Guard Ad Matte #2**

Integrity LTCi

Long Term Care insurance (LTCi) from Minnesota Life Insurance Company

## Full Return of Premium Rider

*Protecting your health. Sustaining your legacy.*

When purchasing Long Term Care insurance (LTCi), do you have one of these common concerns?

### **1) Why should you pay for LTCi when you might not need it?**

It's important to understand that your likelihood of needing care may be greater than you think. In 2007, about 9 million Americans 65 or older required some form of long term care. That number is expected to rise by 25 percent to 12 million by 2020.<sup>1</sup>

### **2) Will purchasing LTCi reduce the inheritance your beneficiaries receive?**

Actually, purchasing LTCi may allow you to pass on more of your savings. Without LTCi, about 75 percent of single people and 50 percent of couples spend all of their savings within one year of entering a nursing home.<sup>2</sup>

To help give you additional peace of mind, **Integrity Long Term Care insurance (Integrity LTCi)** from **Minnesota Life Insurance Company (Minnesota Life)** offers a **Full Return of Premium Rider**. It refunds 100 percent of premiums paid to beneficiaries upon your passing (second to die for Joint contracts).

Integrity LTCi's Full Return of Premium Rider\* is exceptional because it refunds the entire amount of premiums you've paid – with no reduction for benefits you may receive.<sup>3</sup> Other LTCi policies' return of premium riders typically subtract the amount paid in benefits from what's returned to beneficiaries. However, with nursing facility care averaging \$209 per day or \$76,285 per year<sup>4</sup>, there may be little to no premiums left for your beneficiaries.

Feel confident knowing your beneficiaries will receive all of your premium dollars — regardless of whether you require care. Choose Integrity LTCi's Full Return of Premium Rider.

**To learn more, talk to your financial advisor. Take care of tomorrow, today.**

\* Available for an additional premium.

<sup>1</sup>National Clearinghouse for Long-Term Care Information, "Understanding LTC," U.S. Department of Health and Human Services (HHS), [www.longtermcare.gov](http://www.longtermcare.gov), October 2008.

<sup>2</sup>"LTCtree University," LTCtree.com Staff Research, [www.longtermcareinsurancetree.com](http://www.longtermcareinsurancetree.com), May 2007.

<sup>3</sup>Premiums refunded upon death of the insured (second to die under Joint policies). The Integrity LTCi policy must be in-force with the premiums being paid according to the premium statement.

<sup>4</sup>National Clearinghouse for Long-Term Care Information, "Paying for LTC," U.S. Department of Health and Human Services (HHS), [www.longtermcare.gov](http://www.longtermcare.gov), October 2008.

The following provisions may not apply or may vary depending on the state in which you live at time of policy issue. Please refer to your state's Outline of Coverage for the exact language in your state.

## **LIMITATIONS AND EXCLUSIONS**

Benefits will not be paid and the Elimination Period will not be satisfied for any confinement, care, treatment or service(s):

- Provided to you by a person in your Family;
- Provided outside the United States or its territories, or Canada, except that we will provide benefits outside the United States or its territories, or Canada, for up to 30 days per calendar year;
- For which you have no financial liability or that is provided at no charge in the absence of insurance;
- Provided in facilities operated primarily for the treatment of alcoholism or drug addiction;
- Provided in facilities operated primarily for the treatment of mental or nervous disorders. However, this shall not operate to exclude coverage for loss which results from Alzheimer's or any other demonstrable organic disease such as senile dementia; or
- For any claim, bill or other demand or request for payment for health care services provided and determined to be furnished as a result of a referral prohibited by Section 1-302 of the Health Occupations Article (MD only); or
- Providing duplication of benefits provided under a Motor Vehicle Responsibility Law (PA only).

## **NON-DUPLICATION OF BENEFITS**

Benefits are not payable under the policy for:

- Expenses incurred for HCBC (if covered under the policy) to the extent that such expenses are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or
- For any other state or federal worker's compensation plan, or other governmental program except (Medicaid).
- In NC, occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act but only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.

For purposes of satisfying the Elimination Period, days on which you meet the requirements for eligibility for the payment of benefits, but coverage is excluded due to the non-duplication of benefits provision, will count toward satisfaction of the Elimination Period.

Coverage provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.

Coverage under the Full Return of Premium Rider is provided by form ML7600R-ROP. In TX, referred to as the Full Refund of Premium Rider under form ML7600R-ROP-TX.

## **MINNESOTA LIFE**

### **Minnesota Life Insurance Company**

A Securian Company  
Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office  
P.O. Box 4243, Woodland Hills, CA 91365-4243  
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F70051-3 5-2009  
DOFU 5-2009  
A00596-0209

## Integrity LTCi

Long Term Care insurance (LTCi) from Minnesota Life Insurance Company

# HCBC Indemnity Benefit Rider

*Maximizing home care daily benefits*

When purchasing Long Term Care insurance (LTCi), it's important to understand how benefits will be paid. Integrity Long Term Care insurance (Integrity LTCi) from Minnesota Life Insurance Company (Minnesota Life) uses both reimbursement and indemnity payment methods.

- **Reimbursement** — Standard payment method for most LTCi policies, pays the actual expense of care, up to a maximum daily or monthly benefit.
- **Indemnity** — If certified long term care is received, pays a maximum daily benefit, regardless of actual expenses incurred.

A standard Integrity LTCi contract uses the reimbursement method for Home and Community Based Care (HCBC)\* and the indemnity method for Facility Care. By adding the HCBC Indemnity Benefits Rider,\* you can have indemnity benefits at home and in a facility. Here's how it works:

### Integrity LTCi — Standard contract including both Facility Care and HCBC

- Reimbursement method for HCBC expenses.
  - Allows any unreimbursed dollars to remain in the pool of benefits, potentially extending the amount of time you can remain in your home.
- Indemnity method for Facility Care expenses.

### Integrity LTCi — Standard contract, adding the HCBC Indemnity Benefit Rider

- Indemnity method for HCBC and Facility Care expenses.
  - Allows you to use excess daily benefit to cover medical insurance co-pays, medications and more.
- Pays the maximum daily benefit if certified long term care is received, regardless of actual expenses incurred at either location.

Consider Mary and Susan. They both buy the same five-year Integrity LTCi contract with a \$150 daily benefit. Susan adds the HCBC Indemnity Benefit Rider, Mary does not. Mary and Susan start receiving \$75 of daily home care expenses.

#### Mary: Standard Integrity LTCi contract

|   |
|---|
| Mary's contract reimburses \$75, leaving the remaining \$75 in her pool of benefits.  |
| Mary then moves to a Skilled Nursing Facility where her daily expenses total \$125.<br>Now covered under the indemnity method, Mary receives the entire \$150 daily benefit for each day she receives care in the Skilled Nursing Facility. |

#### Susan: Integrity LTCi contract with HCBC Indemnity Benefit Rider

|   |
|---|
| Because Susan added the HCBC Indemnity Benefit Rider, the contract pays her the full \$150 daily benefit, allowing her to decide how to use the extra \$75 paid. <sup>1</sup>                                     |
| Susan then moves to a Skilled Nursing Facility where her daily expenses total \$125.<br>Susan continues to receive the entire \$150 daily benefit for each day she receives care in the Skilled Nursing Facility. |

<sup>1</sup>Under the Indemnity plan, insureds can receive up to \$280 of tax-free benefits; according to the 2009 federal tax laws. Any amount over \$280 is subject to taxes.

To learn more about Integrity LTCi's HCBC Indemnity Benefit Rider, talk to your financial advisor.  
**Take care of tomorrow, today.**

\* Available for an additional premium.

The following provisions may not apply or may vary depending on the state in which you live at time of policy issue. Please refer to your state's Outline of Coverage for the exact language in your state.

## **LIMITATIONS AND EXCLUSIONS**

Benefits will not be paid and the Elimination Period will not be satisfied for any confinement, care, treatment or service(s):

- Provided to you by a person in your Family;
- Provided outside the United States or its territories, or Canada, except that we will provide benefits outside the United States or its territories, or Canada, for up to 30 days per calendar year;
- For which you have no financial liability or that is provided at no charge in the absence of insurance;
- Provided in facilities operated primarily for the treatment of alcoholism or drug addiction;
- Provided in facilities operated primarily for the treatment of mental or nervous disorders. However, this shall not operate to exclude coverage for loss which results from Alzheimer's or any other demonstrable organic disease such as senile dementia; or
- For any claim, bill or other demand or request for payment for health care services provided and determined to be furnished as a result of a referral prohibited by Section 1-302 of the Health Occupations Article (MD only); or
- Providing duplication of benefits provided under a Motor Vehicle Responsibility Law (PA only).

## **NON-DUPLICATION OF BENEFITS**

Benefits are not payable under the policy for:

- Expenses incurred for HCBC (if covered under the policy) to the extent that such expenses are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or
- For any other state or federal worker's compensation plan, or other governmental program except (Medicaid).
- In NC, occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act but only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.

For purposes of satisfying the Elimination Period, days on which you meet the requirements for eligibility for the payment of benefits, but coverage is excluded due to the non-duplication of benefits provision, will count toward satisfaction of the Elimination Period.

Coverage provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.

Coverage under the HCBC Indemnity Benefit Rider provided through form ML7600R-IND.

## **MINNESOTA LIFE**

### **Minnesota Life Insurance Company**

A Securian Company  
Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office  
P.O. Box 4243, Woodland Hills, CA 91365-4243  
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F70051-4 4-2009  
DOFU 4-2009  
A00598-0209

## Integrity Association Letter

(Date)

(Names)

(Titles)

(Address)

(Salutation)

Many people spend years planning for retirement and building a safe place for their loved ones. But are you protecting your family from the emotional and financial hardship that may occur if your health declines and you require long term care? What plans have you made for the time in which you may require care?

All too often we don't take the extra step in protecting our family in the event we will need long term care, leaving our plans incomplete. I can help.

Valued members (and qualified applicants) of [Association name] can now obtain **Minnesota Life Insurance Company's Integrity LTCi**, an individual long term care insurance policy. This policy can be obtained at a discounted rate.<sup>1</sup>

By using Integrity LTCi, we are able to customize your long term care plan benefits, tailoring them to meet your coverage and premium needs. In addition, I can show you other ways that may help protect both your assets and your family from being forced to make decisions they wouldn't normally want to make.

Retirement should be about living out the plans you intended and I may help you make that a reality.

[Please contact me today / I will contact you shortly] to arrange a meeting where we can discuss protection for you and your family's future.

Sincerely,

(Representative/Agent name)

(Company approved title and letterhead)

(License #)

---

<sup>1</sup> Association group discount not available in MO.

Coverage provided by Policy Forms Policy Forms ML7600 et al (In ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA, and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the Long Term Care insurance policy may be continued in force, contact your agent.

***The purpose of this material is the solicitation of insurance. An insurance agent or company will contact you.***

[Date]

[Prospect Name]  
[Address]  
[City], [State] [Zip]

Dear [name],

You have afforded much time and attention to the details in setting up and providing the right type of long term care and assistance for your loved one. Typically during this time, there may be a heightened awareness of your own personal situation and the emotional and financial hardships that could occur to your immediate family should your health decline and you were to need long term care.

What plans have you made for a time in which you may require care?

Many people spend years planning for retirement and building security for their loved ones only to find it threatened by a long term care expense. All too often, we don't take the extra step in protecting our family should we need long term health care, leaving our plans incomplete.

**Integrity Long Term Care insurance (Integrity LTCi) by Minnesota Life Insurance Company (Minnesota Life)** is a possible solution to help you avoid this situation.

As a Financial Professional, I can show you ways to help protect both your assets and your family from being forced to make decisions they wouldn't normally want to make. Retirement should be about living out the plans you intended. We are here to make that a reality.

Please contact me at [Phone Number] or [e-Mail address] to arrange a meeting to begin discussing options to protect you and your family's future.

Sincerely,

[Advisors Name]  
[Advisors License Number]

Coverage provided by Policy Forms Policy Forms ML7600 et al (In ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA, and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the Long Term Care insurance policy may be continued in force, contact your agent.

**The purpose of this material is the solicitation of insurance. An insurance agent or company will contact you.**

**A01781-0409**

Minnesota Life Insurance Company

Long Term Care insurance  
(LTCi) Partnership Program

A partnership that  
benefits your family



*The purpose of this material  
is the solicitation of insurance.  
An insurance agent or company  
will contact you.*

**MINNESOTA LIFE**

A Securian Company

A01782-0409

## *What is the LTCi Partnership Program?*

As the senior population of the United States continues to grow at record rates, resources used by the Federal and State government to help pay for popular retirement and health care benefits will be strained. Unfortunately, these resources may not be sustainable at the rate in which future forecasts predict.

The **Long Term Care insurance (LTCi) Partnership Program** was created as a way to help encourage individuals to become more accountable for their health care expenses as they age. To help motivate consumers, **the program is designed to offer protection for a portion of a consumer's assets in the event they need long term care services and will eventually qualify for and use Medicaid.** The Partnership Program is an agreement between the states, the insurance industry and the consumers.

Owning an LTCi Partnership-approved product generally allows you to retain a larger portion of your assets (typically equal to the amount of LTCi benefits paid) instead of having to spend down your assets to the state minimums in order to qualify for Medicaid benefits.

### **Example:**

- John Smith requires long term care services in a nursing home.
- Typically, in order to qualify for Medicaid, the state would require him to have less than \$2,000 in assets and less than \$1,500 in monthly income.\* Any assets or income in excess of this amount must be used to pay for the cost of care. Once he meets the asset and income requirement, Medicaid will pay for the services.
- John Smith owns an LTCi Partnership approved insurance product that paid a total benefit of \$100,000. Because he owns this type of insurance product, he is only required to spend down his assets to \$100,000. At this point, if his income meets the requirements set by the state, Medicaid will cover the remaining long term care costs.

\* Limitations will vary by state.

## **Does my new LTCi Policy qualify under the Partnership Program?**

In order for your LTCi policy to qualify as an approved LTCi Partnership policy, the following requirements must be in place:

- The state in which you live must have an active LTCi Partnership Program.
- The insurance company with which you purchase your LTCi policy from must offer a state approved Partnership product.
- Your LTCi policy must meet the required minimum inflation protection option based on your age at time of issue.

## What are the minimum inflation requirements?

|                           |  |
|---------------------------|--|
| <b>Under 60 years old</b> | Must have Compound Inflation                                     |
| <b>61 – 75 years old</b>  | Must have some form of Inflation protection (Compound or Simple) |
| <b>76 or older</b>        | No inflation necessary   |

## How is an approved Partnership LTCi policy administered?

There are three steps to the administration of an approved Partnership LTCi policy.

- *The state in which you live must first certify the insurance company's product to be offered under the Partnership status.*
- *Benefits of the insurance policy are administered and paid by the insurance company to the consumer.*
- *Asset protection is administered by the state based on the benefits paid through the insurance contract. While the Insurance Company is required to provide regular reporting to the state, additional steps may be required at the time you apply for Medicaid benefits.*

## If I already own an LTCi policy, does it qualify as an approved Partnership plan?

Depending on the state, insureds may be allowed to exchange their existing LTCi policy for one that is approved for the Partnership Program. Work with your Insurance Representative/agent on the guidelines of the state in which you live.



### *Can I make changes to my LTCi policy after it's issued?*

Changes are allowed on an LTCi policy after it's issued, whether it's Partnership approved or not. However, it is important to keep in mind that those changes could ultimately reflect whether the policy still falls under the approved Partnership status for purposes of asset protection. In order to maintain the approved LTCi Partnership status, any changes must meet the minimum inflation protection options based on your age.

### *Is the Partnership status guaranteed for the life of the insurance contract?*

The LTCi Partnership Program is offered and administered by the Federal and State Governments. The government has the right to pass new laws and/or legislations which could change the status of the Partnership Program in the state. While the insurance company is responsible to pay benefits for which the insured may be eligible for under the provisions of the policy, it is not responsible for the overall status of the Partnership Program and whether the contract will afford the insured asset protection in the future.

*Coverage provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent.*

## **MINNESOTA LIFE**

### **Minnesota Life Insurance Company**

A Securian Company

Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office

P.O. Box 4243, Woodland Hills, CA 91365-4243

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F70631 4-2009

DOFU 4-2009

A01782-0409

## Integrity Client Letter 2

(Date)

(Names)

(Titles)

(Address)

(Salutation)

What if you were able to plan for tomorrow, today? As you begin to plan for retirement, it's important to keep in mind not just where your income is going to come from during retirement, but how you can possibly protect that income, and your family, if you were to require long term care.

When we are healthy, we tend to think of needing long term care as "something that happens to other people." While this may be true, sometimes we are the other people. To help protect your lifestyle and financial future, **Minnesota Life Insurance Company (Minnesota Life)** offers **Integrity Long Term Care insurance (Integrity LTCi)** to help provide long term care benefits to assist with expenses for care at a facility or in your home.\*

Integrity LTCi is flexible and allows you to select options that best suite you and your family's needs. Now is the time to evaluate your needs and make the right choices for your future.

I will call soon to discuss planning for your long term care needs and answer any questions you may have.

Take care of tomorrow, today.

Sincerely,

(Agent Name)

(Company Approved Title)

(License #)

\* Home and Community Based Care available for additional premium.

Coverage provided by Policy Form **ML7600P et al** (In ID, ML7600P-ID, in NC ML7600P-NC, in PA, ML7600P-PA, & in TX ML75006-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent. An agent/representative may contact you. ***The purpose of this material is the solicitation of insurance. An insurance agent or company will contact you.***

SERFF Tracking Number: LFCR-126168807 State: Arkansas  
Filing Company: Minnesota Life Insurance Company State Tracking Number: 42623  
Company Tracking Number: A00101-0109 ROUND 3 FILING 6-09  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: ML7600P-AR et al.  
Project Name/Number: /

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LFCR-126168807

State: Arkansas

Filing Company: Minnesota Life Insurance Company

State Tracking Number: 42623

Company Tracking Number: A00101-0109 ROUND 3 FILING 6-09

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Product Name: ML7600P-AR et al.

Project Name/Number: /

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Cover letter

05/28/2009

**Comments:**

**Attachment:**

AR DOI Cover 5-29-09.pdf

Minnesota Life Insurance Company  
Long Term Care Administrative Office  
21600 Oxnard Street, Suite 1500  
Mailing Address: Post Office Box 4243  
Woodland Hills, CA 91365-4243  
888.505.9817 Tel • 818.887.4595 Fax

**MINNESOTA LIFE**  
A Minnesota Mutual Company

May 29, 2009

Harris Shearer  
Rate and Form Analyst  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201-1904

**RE: MINNESOTA LIFE INSURANCE COMPANY – NAIC # 66168**  
**Submission of Advertising Materials To Be Used with**  
**Long Term Care Policy Form ML7600P-AR et al. ---**

|             |                                     |
|-------------|-------------------------------------|
| A00101-0109 | Generic LTC Brochure                |
| A00593-0209 | Monthly HCBC Benefit Flyer          |
| A00594-0209 | Integrity Ad Matte 1                |
| A00595-0209 | Integrity Ad Matte 2                |
| A00596-0209 | Full Return of Premium Rider Insert |
| A00598-0209 | HCBC Indemnity Benefit Rider Insert |
| A01246-0409 | Integrity Association Letter        |
| A01781-0409 | Client Letter 3                     |
| A01782-0409 | Integrity Partnership Brochure      |
| A04636-1208 | Client Letter 2                     |

Dear Harris Shearer,

The enclosed advertising material is being submitted for your review and approval. These materials will be used with Long Term Care Policy form ML7600-P-AR et al., and are intended as “invitations to inquire.”

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,



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

SERFF Tracking Number: LFCR-126168807 State: Arkansas  
 Filing Company: Minnesota Life Insurance Company State Tracking Number: 42623  
 Company Tracking Number: A00101-0109 ROUND 3 FILING 6-09  
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## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Original Date:   | Schedule | Document Name        | Replaced Date | Attach Document  |
|------------------|----------|----------------------|---------------|--|
| No original date | Form     | Generic LTC Brochure | 05/28/2009    | A00101-0109<br>Generic LTC<br>Brochure F67788<br>Final.pdf |

A photograph of a man and a woman sitting on a wooden bench on a sandy beach, looking out over a large body of water. The scene is set in autumn, with fallen leaves scattered on the sand and some trees with yellowing leaves visible in the background. The sky is bright and clear. The text 'Preparing for the unknown. Protecting your future.' is overlaid on the image in a large, black, serif font.

Preparing for the unknown.  
Protecting your future.

The purpose of this material is the solicitation of insurance.  
An insurance agent or company will contact you.

**MINNESOTA LIFE**

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You know it's critical to have a sound strategy for your future. But it's especially important to financially prepare for the care you might need in your later years. Several trends are increasing both the demand for and cost of long term care:

- *Baby boomers aging*
- *Life expectancies increasing*
- *Health care costs rising*

While creating a strategy for care may seem daunting, getting answers to long term care questions is a good place to start.

### ***What is long term care?***

Long term care covers a variety of services, from help with grocery shopping and house cleaning to more personal needs. Long term care involves the assistance with activities of daily living such as eating, bathing, moving from one location to another, getting dressed, bathroom hygiene and continence. In some cases, people may need assistance because of a cognitive impairment such as Alzheimer's disease.

#### ***Long term care can be provided in several places including:***

- *Your home*
- *An assisted living facility*
- *An adult day care center*
- *A skilled nursing facility*

## Will you need long term care?

The likelihood that you'll need long term care may be greater than you think. There are several factors that may contribute to your odds of needing care.<sup>1</sup>

- *Age – As you get older and possibly frail, the need for care increases.*
- *Family history – Genetic medical conditions may increase the likelihood you'll need long term care.*
- *Gender – Because women typically live longer than men, they often require care for longer periods of time.*
- *Lifestyle – The healthier your lifestyle, the lower your chances of needing long term care.*

## How much does long term care cost?

Long term care generally costs more than people expect. Costs vary with the amount of care needed, setting where it's provided and the geographic area. In 2008, average care costs in the United States were:<sup>2</sup>

- *\$29 per hour for a Home Health Aide*
- *\$59 per day in an Adult Day Care Center*
- *\$3,008 per month in an Assisted Living Facility*
- *\$187 per day for a semi-private room in a Skilled Nursing Facility*
- *\$209 per day for a private room in a Skilled Nursing Facility*

Depending on the care needed, annual long term care costs can total anywhere from a few thousand dollars to tens of thousands of dollars.

## Who pays for long term care?

Several government programs and private funding options are available to cover some of the costs of long term care.

**Medicaid:** If your income and assets meet the Medicaid maximum amount guidelines in your state, the cost of your care in a skilled nursing facility may be covered. The average monthly maximum income level for an individual is under \$100 and the average maximum asset level is \$2000.<sup>3</sup>

**Medicare:** If you enter a Skilled Nursing Facility immediately following a hospital stay of at least three days and have a doctor's certification, Medicare will pay for limited care in the facility. The first 20 days will be covered at 100 percent; then a co-payment is required for days 21-100. At day 101, regardless of your current medical state, the plan stops payment for all services.<sup>4</sup> Medicare will not pay for assistance with activities of daily living.

<sup>1</sup>National Clearinghouse for Long-Term Care Information, "Understanding LTC," U.S. Department of Health and Human Services (HHS), [www.longtermcare.gov](http://www.longtermcare.gov), October 2008.

<sup>2</sup>National Clearinghouse for Long-Term Care Information, "Paying for LTC," U.S. Department of Health and Human Services (HHS), [www.longtermcare.gov](http://www.longtermcare.gov), October 2008

<sup>3</sup>2008 State Medicaid Asset & Income Limits, [www.cltc.com](http://www.cltc.com); 2008.

<sup>4</sup>"Medicare and You, 2008," Official Government Handbook of Medicare Benefits, Department of Health and Human Services.



**Personal assets and income:** Your personal assets and income can be used to pay for care. But as costs continue to increase, your retirement savings and assets may be depleted.

**Family:** Family members may be able to provide care for you, but time away from their personal lives and careers can cause stress and emotional hardship. And although family members may also help pay for care, it can harm their own financial situations.

**Private insurance:** You can purchase Long Term Care insurance to help cover the expenses associated with your care.

### What can Long Term Care insurance offer you?

- *Independence. It may allow you to stay in your home or community longer.*
- *Income and asset protection. Unlike Medicaid, you won't have to spend down your assets to qualify.*
- *Choice of in-home<sup>5</sup> or facility-based care based on your policy.*
- *Peace of mind knowing family members may not need to become full time caregivers.*
- *High-quality care.*
- *Discounted joint coverage (for you and another member of the same household).<sup>6</sup>*

<sup>5</sup>Home and Community Based Care provided for an additional premium.

<sup>6</sup>Referred to as "Additional Insured Coverage" in NJ.



## Why start planning today?

Consider the following facts when deciding whether Long Term Care insurance is a good solution for you and your family.

- About 9 million Americans 65 or older require some form of long term care. That number is expected to rise by 25 percent to 12 million by 2020.<sup>7</sup>
- About 75 percent of single people and 50 percent of couples spend all their savings within one year of entering a nursing home.<sup>8</sup>

<sup>7</sup>National Clearinghouse for Long-Term Care Information, "Understanding LTC," U.S. Department of Health and Human Services (HHS), [www.longtermcare.gov](http://www.longtermcare.gov), October 2008.

<sup>8</sup>"LTCtree University," LTCtree.com Staff Research, [www.longtermcareinsurancetree.com](http://www.longtermcareinsurancetree.com), May 2007.

Discuss your options. Find out how Long Term Care insurance may help give you protection and peace of mind. Contact your financial advisor today.



*For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact Minnesota Life Insurance Company or your Minnesota Life representative/agent. The information provide here is not intended as legal or tax advice. We recommend that you consult with an attorney, accountant, or tax advisor regarding tax implications of purchasing Long Term Care insurance.*

*Coverage provided by Policy Forms ML7600P et al (in ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota.*

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