

SERFF Tracking Number: AEGJ-126288114 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 43396
Company Tracking Number: ADMS ADS
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ADMS ADS
Project Name/Number: ADMS ADS/ADMS ADS

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADMS ADS SERFF Tr Num: AEGJ-126288114 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 43396
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADMS ADS State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Disposition Date: 09/16/2009
Authors: Julie Maclin, Joan Shumaker, Patsy Holt
Date Submitted: 09/02/2009 Disposition Status: Filed
Implementation Date: 09/16/2009
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADMS ADS Status of Filing in Domicile: Not Filed
Project Number: ADMS ADS Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 09/16/2009 Explanation for Other Group Market Type:
State Status Changed: 09/16/2009
Deemer Date: Created By: Patsy Holt
Submitted By: Julie Maclin Corresponding Filing Tracking Number: ADMS ADS

Filing Description:

Please see cover letter under "Supporting Documentation" tab.

Company and Contact

Filing Contact Information

Patsy Holt, Advertising Analyst PHolt@aegonusa.com
P.O. Box 93007 800-553-7600 [Phone] 3352 [Ext]
Bedford, TX 76053-3007 817-285-3394 [FAX]

Filing Company Information

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 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: \$200.00
 Retaliatory? No
 Fee Explanation: \$25.00 per form x 8 forms = \$200.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$200.00	09/02/2009	30287995

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/16/2009	09/16/2009

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Disposition

Disposition Date: 09/16/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Variables		Yes
Supporting Document	Cover Letter		Yes
Form	Buck Slip - Educate		Yes
Form	Buck Slip - Lifestyle		Yes
Form	Letter - Educate		Yes
Form	Letter - Lifestyle		Yes
Form	Envelope - Educate		Yes
Form	Envelope - Lifestyle		Yes
Form	Postcard - Lifestyle		Yes
Form	Postcard - Educate		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	DISLTCBK SLPED - 5/09	Advertising Buck Slip	Educate	Initial		0.000	3 DISLTCBKSL PED-509 ED BKSLP 4-23- 09.pdf
	DISLTCBK SLPLS - 5/09	Advertising Buck Slip	Lifestyle	Initial		0.000	4 DISLTCBKSL PLS-509.PDF
	DISLTCED LTR - 5/09	Advertising Letter	Educate	Initial		0.000	5 DISLTCEDLT R-509 LIFE LTR 4-23- 09.pdf
	DISLTCED LTRLS - 5/09	Advertising Letter	Lifestyle	Initial		0.000	6 DISLTCEDLT RLS-509 ED LTR 4-23- 09.pdf
	DISLTCOS E - 5/09	Advertising Envelope	Educate	Initial		0.000	1 DISLTCOSE- 509 Ed Env 4- 23-09.pdf
	DISLTCOS ETEST - 5/09	Advertising Envelope	Lifestyle	Initial		0.000	2 DISLTCOSET EST-509 Life Env 4-23- 09.pdf
	DISLTCPC 2LC - 5/09	Advertising Postcard	Lifestyle	Initial		0.000	7 DISLTCPC2L C-509 LIFE PC 4-23-

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DISLTCPC Advertising Postcard - Educate Initial
ED - 5/09

0.000

09.pdf
8
DISLTCPCED
-509 ED
PSTCRD 4-
23-09.pdf



Consider this Long Term Care example:



Mrs. Smith led a healthy and active lifestyle. She enjoyed gardening, traveling and spending time with her young grandchildren - until she suffered a stroke in 2001. Initially, Mrs. Smith was able to stay in her own home with part-time assistance, 3 days a week. Three years later in 2004, Mrs. Smith had another stroke that left her completely paralyzed on her right side. Unable to stay in her own home, her children placed Mrs. Smith in a nursing home where she remains today.

What was/is the out of pocket expense of Mrs. Smith's care?

Part-time home care aide (\$54/day x 156 days x 3 years) ¹	\$25,272
Nursing home care (\$209/day x 365 days x 4 years) ¹	\$305,140
Total out of pocket expense for Mrs. Smith's Long Term Care over a 7 year period:	\$330,540

Be prepared – Consider purchasing a Long Term Care insurance policy.

Contact us at 1.866.475.6925 and mention reference code [#XXXX] for complete details or visit www.LTCOffer.com to find out how to choose the right Long Term Care insurance policy for you and your family.

Exclusions and Limitations apply. Contact us at 1.866.475.6925 and mention reference code [#XXXX] for complete details. DISCOVER is a trademark of Discover Card. Above example is for illustrative purposes only. Cost of care varies by geographic location and type of care received. ¹Paying for Long Term Care, Cost of Care. National Clearinghouse for Long Term Care Information. Available at <http://www.longtermcare.gov>. Accessed January 2009.

DISLTCBKSLPED-5/09



Consider this Long Term Care example:

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DISLTCBKSPLS-5/09

LONG TERM CARE INSURANCE

Your Name Here
1234 Street Name
Your Town, Texas 12345



Dear xxxx xxxxx,

Discover® Card has partnered with Transamerica Life Insurance Company to offer a valuable and cost-efficient way to help provide financial protection for you and your family in the event of a prolonged illness or accident. Long Term Care may be needed when a chronic condition, trauma or illness limits an individual's ability to carry out basic self-care tasks. Long Term Care can be expensive too. It can cost over \$75,000 for a 1-year stay in a nursing home or up to \$36,000/year for care provided in your home.² To help safeguard your assets and help protect your long range financial stability, Long Term Care insurance can be a valuable and cost-efficient tool.

With people living to 80 or even 90 years of age, individuals may be more likely to need some level of Long Term Care. In fact, nearly 70% of individuals over the age of 65 will require at least some type of Long Term Care services during their lifetime.² However, it isn't only people over 65 who need Long Term Care. Research shows that over 40% of those needing Long Term Care are under the age of 65.³

You may not realize that traditional health insurance does not pay for Long Term Care, and Medicare was not designed to pay for it. In fact, Medicare will only pay for it in limited circumstances. And relying on Medicaid requires that you meet certain income and asset requirements.

Fortunately, Transamerica Life has designed a simple, cost-effective way to provide for Long Term Care services while also providing the most options and flexibility. No doctors. No medical exams.

To learn more about Transamerica Life's TransCare Options® Policy and how to choose the right plan for you and your family, contact us at 1.866.475.6925 and mention reference code [#XXXX] for complete details or visit www.LTCOffer.com.

Sincerely,

Karin Giffney
Vice President, Protection Products
Discover Card

Carroll S. Golden
Senior Vice President - Sales & Marketing
Transamerica Life Insurance Company

To find out more about long term care insurance, contact us at 1.866.475.692 and mention reference code [#XXXX] for complete details or visit www.LTCOffer.com.



Long Term Care insurance is issued by Transamerica Life Insurance Company, which assumes all liability for its benefits and is solely responsible for the program. The Long Term Care Insurance Plan is not a product offered or administered by Discover Bank or any of its affiliates. Discover Bank is not affiliated with Transamerica Life Insurance Company. GTC Insurance Agency, Inc. is an affiliate of Discover Bank and may be compensated for the services provided. This insurance product is not a deposit, not FCIC-insured, not insured by any federal government agency, and may go down in value.

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¹Paying for Long Term Care, Cost of Care. National Clearinghouse for Long Term Care Information. Available at <http://www.longtermcare.gov>. Accessed January 2009.

²Shelton, Phyllis. Long Term Care: Your Financial Guide. Tennessee LTCI Publishing, 2007.

LONG TERM CARE INSURANCE

Your Name Here
1234 Street Name
Your Town, Texas 12345



Dear xxxx xxxxx,

While we are healthy it's easy to take for granted the simple tasks associated with starting our day - climbing out of bed, taking a shower, getting dressed, enjoying that first cup of coffee. We rarely think about what would happen if we were no longer able to care for ourselves and needed assistance. Our need for Long Term Care may result from an illness, accident or through the normal effects of aging. In fact, nearly 70% of individuals over the age of 65 will require at least some type of Long Term Care services during their lifetime.¹ However, it isn't only people over 65 who need Long Term Care. Research shows that over 40% of those needing Long Term Care are under the age of 65.²

Discover® Card has partnered with Transamerica Life Insurance Company to offer a simple, cost-effective way to provide Long Term Care insurance. Long Term Care insurance goes beyond the traditional medical and nursing care, allowing you to remain independent and in control of your future.

- Help protect your income and assets
- Control how and where you receive care
- Leave retirement saving available for you or your spouse

By helping to protect you and your family's hard-earned assets and giving you choice and control over where you receive care - Transamerica Life's TransCare Options® Policy helps you and your family face the future with confidence.

Sincerely,

Karin Giffney
Vice President, Protection Products
Discover Card

Carroll S. Golden
Senior Vice President - Sales & Marketing
Transamerica Life Insurance Company

To find out more about long term care insurance, contact us at 1.866.475.692 and mention reference code [#XXXX] for complete details or visit www.LTCOffer.com.



Long Term Care insurance is issued by Transamerica Life Insurance Company, which assumes all liability for its benefits and is solely responsible for the program. The Long Term Care Insurance Plan is not a product offered or administered by Discover Bank or any of its affiliates. Discover Bank is not affiliated with Transamerica Life Insurance Company. GTC Insurance Agency, Inc. is an affiliate of Discover Bank and may be compensated for the services provided. This insurance product is not a deposit, not FCIC-insured, not insured by any federal government agency, and may go down in value.

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¹Paying for Long Term Care, Cost of Care. National Clearinghouse for Long Term Care Information. Available at <http://www.longtermcare.gov>. Accessed January 2009.

²Shelton, Phyllis. Long Term Care: Your Financial Guide. Tennessee LTCI Publishing, 2007.

Transamerica Life Insurance Co.
P.O. Box 869092
Plano, Texas 75086-9914

LONG TERM CARE

Insurance Information Enclosed

> Take steps **NOW**
to maintain a
balanced future

PRSR STD
U.S. POSTAGE
PAID
MAILED FROM
ZIP CODE 12345
PERMIT NO. 123

Your Name Here
1234 Street Name
Your Town, Texas 12345



Transamerica Life Insurance Co.
P.O. Box 869092
Plano, Texas 75086-9914

IMPORTANT

*Long Term Care Insurance
Information Enclosed*

PRSR STD
U.S. POSTAGE
PAID
MAILED FROM
ZIP CODE 12345
PERMIT NO. 123

Your Name Here
1234 Street Name
Your Town, Texas 12345





LONG TERM CARE INSURANCE

Protect Your Independence

Make the right choice now to secure your future



Contact us at **1.866.475.6925** and mention reference code **#XXXX** for complete details or visit **www.LTCOffer.com**
DISLTCPC2LC-5/09



Transamerica Life Insurance Co.
P.O. Box 869092
Plano, Texas 75086-9914



LONG TERM CARE INSURANCE

When you woke up this morning, you probably climbed out of bed, took a shower, got dressed and ate breakfast – complete with your morning cup of coffee. For most of us, this is probably the usual routine. But, imagine if you or a loved one could no longer do this due to an accident, chronic condition, trauma or illness that limits the ability to carry out basic daily activities. The usual morning might become impossible without the assistance of another. What can you do to help protect you and your family from the high costs associated with this type of need?

Discover® Card through Transamerica Life Insurance Company is now making valuable Long Term Care Insurance available to its Cardmembers. Long Term Care insurance helps protect you and your family from what may be one of the greatest risks you will face – an unplanned and lengthy illness or recovery. Long Term Care insurance goes beyond the traditional medical and nursing care. It helps you to remain as independent as possible.

To learn more about Transamerica Life's TransCare Options®, contact us at **1.866.475.6925** and mention reference code [#xxxx] for complete details or visit www.LTCOffer.com.

Exclusions and Limitations apply. Contact us at 1.866.475.6925 and mention reference code [#XXXX] for complete details. DISCOVER is a trademark of Discover Card.

Your Name Here
1234 Street Name
Your Town, Texas 12345



LONG TERM CARE INSURANCE

- 40% of individuals currently receiving Long Term Care services are under the age of 65¹

STABILITY in an Unstable World?

Plan. Protect. Provide.

Contact us at

1.866.475.6925

and mention reference code [#XXXX]
for complete details or visit

www.LTCOffer.com

DISLTCPCED-5/09





LONG TERM CARE INSURANCE

In today's unstable environment, it's important to make certain you are ready for any change that may come your way. In the event of a prolonged illness or accident, you or someone you love may no longer be able to take care of yourself or live independently – Long Term Care may be necessary. It can happen to anyone at any age. In fact, research shows that 40% of individuals currently receiving Long Term Care services are under the age of 65¹.

You may not realize that Long Term Care can be expensive. It can negatively impact your financial plan should you or a loved-one require care. Long Term Care insurance is one tool that you can choose to help provide financial protection. It can help protect your family's financial future and your investments and savings.

Discover[®] Card through Transamerica Life Insurance Company is now making valuable Long Term Care insurance available for purchase to its Cardmembers. Long Term Care insurance goes beyond the traditional medical and nursing care, allowing you to remain as independent as possible. To start, all you need to do is:

1. Take a minute to use the Self-Screen tool on our website
2. Complete a brief application with a qualified LTC agent
3. Participate in a 15-minute discussion with a licensed long-term care agent

To learn more about Transamerica Life's TransCare Options[®] and how to choose the right plan for you and your family, contact us at **1.866.475.6925** and mention reference code [#XXXX] for complete details or visit **www.LTCOffer.com**.



Exclusions and Limitations apply. Contact us at 1.866.475.6925 and mention reference code [#XXXX] for complete details. DISCOVER is a trademark of Discover Card. ¹Shelton, Phyllis. Long-Term Care: Your Financial Planning Guide. Tennessee: LTCI Publishing, 2007. ²Applicant is subject to acceptance and approval by Transamerica Life Insurance Company and state insurance requirements.

Transamerica Life Insurance Co.
P.O. Box 869092
Plano, Texas 75086-9914



Your Name Here
1234 Street Name
Your Town, Texas 12345



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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Variables		
Comments:			
Attachment:			
Variables.pdf			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment:			
AR ADMS ltr.pdf			

ADMS ADS VARIABLES

DISLTCBKSLEPED-5/09	Buckslip Invitation to Inquire
DISLTCBKSLEPLS-5/09	Buckslip Invitation to Inquire
DISLTCEDLTR-5/09	Invitation to Inquire Letter
DISLTCEDLTRLS-5/09	Invitation to Inquire Letter
DISLTCPC2LC-5/09	Invitation to Inquire Postcard
DISLTCPCED-5/09	Invitation to Inquire Postcard

Mention reference code "[xxxx]" is Variable because each employer/association is assigned a unique code number for employees/members and their families when they call licensed producers.



Home Office: Cedar Rapids, Iowa
 Long Term Care Division
 P O Box 95302
 Hurst, Texas 76053-5302
 817-285-3446
 jmaclin@aegonusa.com

September 2, 2009

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

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
Form # & Description:

DISLTCOSE 5/09 Outside Envelope	DISLTCEDLTR 5/09 Invitation to Inquire Letter
DISLTC0SETEST 5/09 Outside Envelope	DISLTCEDLTRLS 5/09 Invitation to Inquire Letter
DISLTCBKSLPED 5/09 Buckslip Invitation to Inquire	DISLTCPC2LC 5/09 Invitation to Inquire Postcard
DISLTCBKSLPLS 5/09 Buckslip Invitation to Inquire	DISLTCPCED 5/09 Invitation to Inquire Postcard

Dear Commissioner Bowman:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved advertising forms.

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

The Envelopes will not have a form number printed on them. The numbers are for tracking purposes only.

Some ads reference contacting us via web site <http://testdesign/nonsite/ltc-discover/index.htm>. Please note that the web site filing was approved your department on August 17, 2009 (SERFF File # AEGJ-126264704).

Please also see the attached Variables document for explanation of the bracketed material.

It is our intention to use these forms in both paper and electronic form, except for the envelopes and postcards. When used in electronic form, they will be formatted as would be represented on paper. Electronic form means via Email or the Internet.

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

Sincerely,

Julie A. Maclin, ACS
 Senior Policy Analyst
 Long Term Care Division