

SERFF Tracking Number: MUTM-126427895 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44409
Company Tracking Number: VERONICA BOOTH
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - GC729
Project Name/Number: Long Term Care Advertising / GC729

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126427895 State: Arkansas
GC729

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 44409

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: VERONICA BOOTH

State Status: FEES PAID

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Author: Veronica Booth

Disposition Date: 01/11/2010

Date Submitted: 12/21/2009

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: GC729

Date Approved in Domicile:

Requested Filing Mode:

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: 01/11/2010

Explanation for Other Group Market Type:

State Status Changed: 12/29/2009

Deemer Date:

Created By: Veronica Booth

Submitted By: Veronica Booth

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Long-Term Care Advertising

GC729

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

Your notice of acceptance of this filing would be greatly appreciated.

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Thank you.

Sincerely,

Carly Cole
Product and Advertising Compliance Consultant
Regulatory Affairs
Phone: 402-351-2476
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

vb

Company and Contact

Filing Contact Information

Veronica Booth, Senior Policy Drafting & Regulatory Assistant
Regulatory Affairs
Mutual of Omaha Plaza
Omaha, NE 68175
veronica.booth@mutualofomaha.com
402-351-4737 [Phone]
402-351-5298 [FAX]

Filing Company Information

United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
(402) 351-6420 ext. [Phone]
CoCode: 69868
Group Code: 261
Group Name:
FEIN Number: 47-0322111
State of Domicile: Nebraska
Company Type: Life Insurance
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: 25.00 each
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$25.00	12/21/2009	32967793

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/11/2010	01/11/2010

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Disposition

Disposition Date: 01/11/2010

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	Memorandum of Variable Material		Yes
Form	Brochure		Yes

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Form Schedule

Lead Form Number: GC729

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GC729	Advertising	Brochure	Initial		0.000	GC729.pdf



Long-Term Care Insurance

Tax Advantages for Individuals

Purchasing a tax-qualified long-term care insurance policy may offer tax advantages.

Long-term care insurance premiums may be tax deductible

Under current tax laws, you may be able to deduct a portion of the premium you pay for a tax-qualified long-term care insurance policy. Each year, the federal government sets limits for **eligible premium** – the amount that may be deducted.

The **eligible premium** amount may be claimed as a medical expense as long as your combined medical expenses exceed 7.5 percent of your adjusted gross income and you itemize deductions on your federal income-tax return.

Eligible Premium Guidelines for [2010]	
At age:	You can deduct:
40 and younger	[\$330]
41-50	[\$620]
51-60	[\$1,230]
61-70	[\$3,290]
71 and older	[\$4,110]

[Source: IRS Revenue Procedure 2009-50]

Eligible premiums are established annually based on the medical care components of the Consumer Price Index.



Long-term care insurance policy benefits are intended to be tax-free

The benefits you receive from a tax-qualified long-term care insurance policy are intended to be tax free as long as they do not exceed the greater of your qualified long-term care daily expenses or the per-day limitation, which is [\$290 in 2010.]

[Source: Section 7702B of the Internal Revenue Code (IRC)]

Out-of-pocket long-term care expenses also may be tax deductible

If you pay long-term care expenses out of your own pocket (i.e., home care services, nursing home care, etc.), you generally may claim these expenses as a medical deduction on your income tax return. The only exception is payment for home care provided by a family member. These expenses are not deductible unless the family member is a licensed health-care professional.

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your situation.

Long-term care insurance underwritten by: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, mutualofomaha.com

This is a solicitation of insurance. Policy forms LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID. In NY: LTC09U-NY, LTC09U-AG-NY, LTC09U-5ML-NY, LTC09U-10ML-NY. In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK. In OR: LTC09U-OR, LTC09U-AG-OR, LTC09U-5ML-OR, LTC09U-10ML-OR. In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA. In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA. These policies have exclusions, limitations and reductions. You may be contacted by telephone by an insurance agent.

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Memorandum of Variable Material

Comments:

Attachment:

VM-GC729.pdf

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: GC729

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Chart [2010], [\$330], [\$620], [\$1,230], [\$3,290], [\$4,110]
[Source: IRS Revenue Procedure 2009-50]

[\$290 in 2010]

[Source: Section 7702B of the Internal Revenue Code
(IRC)]

Explanation

The year and amounts will change every year.
The source will be updated each year as the amounts change. It's possible that only the year will change on this source.

The per-day limitation will also change every year.

The source may or may not be updated when the per-day limitation changes.