

SERFF Tracking Number: MUTM-126429054 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 44408
Company Tracking Number: ASHLEY COPENHAVER
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - GC730
Project Name/Number: Long Term Care Advertising/GC730

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126429054 State: Arkansas
GC730

TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified

SERFF Status: Closed-Filed
Co Tr Num: ASHLEY
COPENHAVER

State Tr Num: 44408
State Status: Closed

Filing Type: Advertisement

Author: Ashley Copenhaver
Date Submitted: 12/22/2009

Reviewer(s): Marie Bennett
Disposition Date: 01/11/2010
Disposition Status: Filed
Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Long Term Care Advertising
Project Number: GC730
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 01/11/2010

Status of Filing in Domicile:
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: 01/11/2010
Created By: Ashley Copenhaver
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Ashley Copenhaver

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Long-Term Care Advertising

GC730

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.

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We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

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

Sincerely,

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

ac

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
Consultant
Regulatory Affairs 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

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

Filing Fees

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

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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$25.00	12/22/2009	32990777

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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 Variability		Yes
Form	Brochure		Yes

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Form Schedule

Lead Form Number: GC730

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	GC730	Advertising	Brochure	Initial		0.000	GC730.pdf



Long-Term Care Insurance

Tax Advantages for Business Owners and Employees

Depending on the tax-structure of your business, there may be significant tax savings when you use business dollars to purchase long-term care insurance. Additionally, your employees may enjoy tax savings on a long-term care insurance policy purchased under a company-sponsored program.

- **Premiums may be tax-deductible**

Under current tax laws, you and your employees may be able to deduct either the **actual premium** or **eligible premium** paid on a tax-qualified long-term care insurance policy.

- **Actual premium** is the actual amount paid for a long-term care insurance policy
- **Eligible premium** is an amount determined annually by the federal government

- **Policy benefits may be tax-free**

Benefits paid by a tax-qualified long-term care insurance policy are intended to be tax-free as long as they do not exceed the greater of 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)]

The Tax Advantages of Long-Term Care Insurance		
For Your Business	<p>Self-Employed Business Owners (Sole Proprietor, Partnership, LLC, S Corporation)</p> <p>Eligible premium may be tax deductible when the business purchases long-term care insurance policies for:</p> <ul style="list-style-type: none"> • Owner • Spouse • Dependents <p>Actual premium may be tax deductible when the business purchases long-term care insurance for:</p> <ul style="list-style-type: none"> • Employees 	<p>Owners of C Corporations</p> <p>Eligible premium may be tax deductible when the business purchases long-term care insurance policies for:</p> <ul style="list-style-type: none"> • Owner/employee • Spouse • Dependents • Employees
For Your Employees	<p>Eligible premium may be tax deductible when an employee purchases his or her own long-term care insurance policy.</p> <p>Long-term care insurance premium may be included as a medical expense as the employee's combined medical expenses exceed 7.5 percent of adjusted gross income and deductions are itemized on his or her income tax return.</p>	

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.

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

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 Variability

Comments:

Attachment:

VM-GC730.pdf

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: GC730

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

Section

[\$290 in 2010]

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

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

Explanation

The per-day limitation will also change every year.

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

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.