

SERFF Tracking Number: MUTM-126439559 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 44471
Company Tracking Number: JAMIE LUCY
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - MC34347
Project Name/Number: Long Term Care Advertising/MC34347

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126439559 State: Arkansas
MC34347

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Approved

State Tr Num: 44471

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Author: Jamie Lucy

Disposition Date: 01/13/2010

Date Submitted: 01/04/2010

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: MC34347

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: 01/13/2010

Explanation for Other Group Market Type:

State Status Changed: 01/13/2010

Deemer Date:

Created By: Jamie Lucy

Submitted By: Jamie Lucy

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter under the supporting documentation tab.

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

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Filing Company Information

| | | |
|-----------------------------------|-------------------------|--------------------------------|
| Mutual of Omaha Insurance Company | CoCode: 71412 | State of Domicile: Nebraska |
| Mutual of Omaha Plaza | Group Code: 261 | Company Type: Health Insurance |
| Omaha, NE 68175 | Group Name: | State ID Number: |
| (402) 351-6420 ext. [Phone] | FEIN Number: 47-0246511 | |

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|---------|----------------|---------------|
| Mutual of Omaha Insurance Company | \$50.00 | 01/04/2010 | 33229590 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|---------------|------------|----------------|
| Approved | Marie Bennett | 01/13/2010 | 01/13/2010 |

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Disposition

Disposition Date: 01/13/2010

Implementation Date:

Status: Approved

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 |
| Supporting Document | cover letter | | Yes |
| Form | Brochure | | Yes |

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Form Schedule

Lead Form Number: MC34347

| Schedule Item Status | Form Number | Form Type Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|-------------|----------------------|---------|----------------------|-------------|-------------|
| | MC34347 | Advertising Brochure | Initial | | 0.000 | MC34347.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: Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, mutualofomaha.com

This is a solicitation of insurance. Policy forms LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID. In NY: LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY. In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M[AG,-5ML,-10ML]-OR. In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA. In TX: LTC09M-TX, LTC09M-AG-TX, LTC09M-5ML-TX, LTC09M-10ML-TX. In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-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-MC34347.pdf | | |

| | Item Status: | Status Date: |
|--|--------------|--------------|
| Satisfied - Item: cover letter Comments: Attachment: AR Letter App.pdf | | |

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: MC34347

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.

MUTUAL of OMAHA

MUTUAL of OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600



January 4, 2010

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC #261-71412
FEIN #47-0246511
Mutual of Omaha Insurance Company
Long-Term Care Advertising
MC34347

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.

This advertisement is a prospecting marketing piece that will be sent to a business owner/employer of a company/business to see if they are interested in adding our Long-Term Care insurance to their benefit package. This ad is to show the value of Long-Term Care insurance to both their business and to their employees and is not meant to educate them on the product. The Long-Term Care product that will be offered to their employees is an individual product and not a group product.

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

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