

SERFF Tracking Number: AEGJ-126827307 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 46906
Company Tracking Number: TLC PF 0910 ET AL
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ADV TLC PF 0910 et al
Project Name/Number: ADV TLC PF 0910 et al/ADV TLC PF 0910 et al

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC PF 0910 et al SERFF Tr Num: AEGJ-126827307 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 46906
Sub-TOI: LTC03I.001 Qualified Co Tr Num: TLC PF 0910 ET AL State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer
Disposition Date: 10/25/2010
Authors: Julie Maclin, Joan Shumaker, Patsy Holt
Date Submitted: 09/27/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADV TLC PF 0910 et al
Project Number: ADV TLC PF 0910 et al
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 10/25/2010

Deemer Date:
Submitted By: Patsy Holt

Filing Description:
Please see cover letter under "Supporting Documentation" tab.

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Advertising filing not required in domicile state (Iowa)
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 10/25/2010
Created By: Patsy Holt
Corresponding Filing Tracking Number: TLC PF 0910 et al

Company and Contact

Filing Contact Information

Patsy Holt, Advertising Analyst
P.O. Box 93007

PHolt@aegonusa.com
800-553-7600 [Phone] 3352 [Ext]

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Bedford, TX 76053-3007 817-285-3394 [FAX]

Filing Company Information

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:	\$100.00
Retaliatory?	No
Fee Explanation:	\$50 per ad (\$50 x 2 = \$100)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$100.00	09/27/2010	39910024

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	10/25/2010	10/25/2010

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	10/06/2010	10/06/2010	Patsy Holt	10/06/2010	10/06/2010
Industry Response						

SERFF Tracking Number: AEGJ-126827307 *State:* Arkansas
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Disposition

Disposition Date: 10/25/2010

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	Variables		Yes
Supporting Document (revised)	Cover Letter		Yes
Supporting Document	Cover Letter		Yes
Form	Invitation to Inquire		Yes
Form	Invitation to Inquire		Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/06/2010
Submitted Date 10/06/2010
Respond By Date

Dear Patsy Holt,

This will acknowledge receipt of the captioned filing.

Objection 1

- Cover Letter (Supporting Document)

Comment: PLEASE ATTACH COVER LETTER FOR ARKANSAS IF YOU WANT THE FILING REVIEWED IN ARKANSAS.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/06/2010
Submitted Date 10/06/2010

Dear Harris Shearer,

Comments:

Response 1

Comments: We apologize for the oversight in attaching the incorrect cover letter.

We are attaching the Arkansas cover letter.

Related Objection 1

Applies To:

- Cover Letter (Supporting Document)

Comment:

PLEASE ATTACH COVER LETTER FOR ARKANSAS IF YOU WANT THE FILING REVIEWED IN ARKANSAS.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Cover Letter

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Joan Shumaker, Julie Maclin, Patsy Holt

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Form Schedule

Lead Form Number: TLC PF 0910

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TLC PF 0910	Advertising	Invitation to Inquire	Initial			TLC PF 0910 Shared Care Addition.pdf
	TLC MP 1010	Advertising	Invitation to Inquire	Initial			TLC MP 1010_Shared Care.pdf

[TRANSCARE[®]]

A Plan Designed for a Changing Future[®]

A solid financial plan is key to helping you maintain your standard of living after you retire. But, no matter how much thought you put into your financial plan, an unforeseen long term care need could seriously impact what you have spent a lifetime saving.

Transamerica Life Insurance Company is committed to maximizing your benefit choices and helps provide you with protection from the high cost of long term care.

THE PRODUCT

Standard Features

- Alternative Payment Benefit – Paid directly to you to use anyway you see fit.
- 0-day Elimination Period for Home Health Care, Adult Day Care and the Alternative Payment Benefit
- Pays for actual, out-of-pocket charges you incur for care at home, in the community or at an approved facility up to a daily maximum benefit amount you choose

Available Discounts

- [40%] Spousal discounts for couples
- [10%] preferred discount
- [[10%] [multi-life/association] discount]

You choose these optional benefits

- Shared Care Benefit Rider
- Benefit Increase Options (BIO)
 - [Deferred - automatically included if no other BIO is chosen]
 - [5% Simple]
 - [5% Compound¹]
 - [3% Compound¹]
- Nonforfeiture Benefit

¹Not all benefits, discounts or options are available in all states. Some optional benefits require an additional premium. Exclusions and limitations apply. See Outline of Coverage for complete details. Policy Series TLC 1-FP 1001 or TLC 1-FP 402; in ID: TLC 1-P (ID) 408; in OK: TLC 1-FP (OK) 1001.

The
[TransCare Options®] Long Term Care insurance policy provides you with a variety of features. These options allow you to customize your Long Term Care insurance policy to fit your overall financial and retirement plan.



DESIGN YOUR PLAN
THE WAY YOU WANT IT.

This pamphlet provides only a brief description of benefits. Not all benefits, discounts or options are available in all states. Exclusions and limitations apply. Benefits and premiums vary depending upon plan selected. See the Outline of Coverage or your agent/producer for complete details.

[TransCare Options®] (policy form series TLC 1-FP 1001 or TLC 1-FP 402; in ID: TLC 1-P (ID) 408; in MD: in LA, TLC 1-P (LA) 504; in OK: TLC 1-FP (OK) 709) is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company.

Home Office: Cedar Rapids, IA.

Administrative Office:

P.O. Box 95302, Hurst, Texas 76053-5302.



[TransCare Options]
A Plan Designed for a Changing Future®



STANDARD FEATURES*

- Alternative Payment Benefit – Paid directly to you to use anyway you see fit.
- 0-Day Elimination Period for Home Health Care, Adult Day Care and Alternative Payment Benefit
- [[5]-year rate guarantee]
- Pays for actual, out-of-pocket charges you incur for care at home, in the community or at an approved facility up to a daily maximum benefit amount you choose

AVAILABLE DISCOUNTS*

- [40%] Spousal discounts for couples applying together for identical benefit amounts
- [10%] preferred discount

DESIGN YOUR POLICY WITH THESE OPTIONAL BENEFITS*

(FOR AN ADDITIONAL PREMIUM)

- Benefit Increase Options – Simple, Compound, Step-Rated Compound, or Deferred
- Shared Care Benefit Rider allows couples to share benefits
- [Up to a [10]-year rate guarantee]
- Limited Pay Options – Single, 10-Pay and Pay to 65
- Return of Premium – Paid premiums, minus any benefits paid, will be returned to your beneficiary upon your death

**Not all benefits, discounts and options are available in all states. See your Outline of Coverage for details.*

[TransCare Options®]

A Plan Designed for a Changing Future™

The cost of care can be expensive and your ability to pay for care may affect the types of services you obtain. Discover how [TransCare Options®] can help provide you with important Long Term Care insurance coverage as an essential part of your retirement and financial planning. For more information, call your licensed Transamerica Life Insurance Company agent/producer.

AGENT/PRODUCER NAME

CONTACT INFO.

LIC. # _____

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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 filing ltr multiple forms.pdf		

VARIABLES

TLC PF 0910

Product Flyer

The *Product Name* is variable, depending upon the employer or association group it is being used for. The variables could be:

- TransSecure II
- TransSecure Plus
- Transamerica Secure II
- TransCare Options
- TransCare

Available Discounts

[40%] *Spousal discounts for couples* - appropriate discount and the amount will print

[10%] *Preferred discount* - appropriate percentage will print

[10%] *[multi-life/association] discount* - percentage and group will vary depending on the group package being offered

Optional Benefits

[Deferred – automatically included if no other BIO is chosen] will be included if no other BIO is chosen

[5% Simple] - will be included if the 5% BIO is included in the package being offered

[5% Compound] - will be included if 5% CBIO is included in the package being offered

[3% Compound] - will be included if the 3% CBIO is included in the package being offered

TLC MP 1010

The *Product Name* is variable, depending upon the employer or association group it is being used for. The variables could be:

- TransSecure II
- TransSecure Plus
- Transamerica Secure II
- TransCare Options
- TransCare

Standard Features

[5]-year rate guarantee – term will show on brochure

Available Discounts

[40%] *Spousal discounts for couples* – appropriate discount and the amount will print

[10%] *Preferred discount* - percentage allowed may vary due to state requirements

Design Your Policy with these Optional Benefits

[Up to a [10]-year rate guarantee] – will only show on brochure if it is applicable to a particular employer/association.

