

SERFF Tracking Number: AEGJ-126888483 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 47202
Company Tracking Number: ADV TLC SCBF SCBI 1110
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: TCO TC
Project Name/Number: ADV TLC SCBF SCBI 1110/ADV TLC SCBF SCBI 1110

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TCO TC SERFF Tr Num: AEGJ-126888483 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 47202
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADV TLC SCBF SCBI 1110 State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Julie Maclin, Joan Shumaker, Patsy Holt

Disposition Date: 11/15/2010

Date Submitted: 11/03/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ADV TLC SCBF SCBI 1110
Project Number: ADV TLC SCBF SCBI 1110
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Advertising is not required to be filed in Domicile.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/15/2010

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 11/15/2010
Created By: Joan Shumaker
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Joan Shumaker

Filing Description:

Please see Cover Letter on Supporting Documentation tab.

Company and Contact

Filing Contact Information

Joan Shumaker, Advertising Manager
P.O. Box 93007

jeshumaker@aegonusa.com
817-285-3363 [Phone]

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 Hurst, 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:	2 Advertisements X \$50 each.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$100.00	11/03/2010	41497491

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/15/2010	11/15/2010

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Disposition

Disposition Date: 11/15/2010

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	Cover Letter		Yes
Supporting Document	Variables Document		Yes
Form	Shared Care Flyer		Yes
Form	Shared Care Advertisement		Yes

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Form Schedule

Lead Form Number: TLC SCBF 1110

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TLC SCBF 1110	Advertising	Shared Care Flyer	Initial		0.000	TLC SCBF 1110 filing.pdf
	TLC SCBI 1110	Advertising	Shared Care Advertisement	Initial		0.000	TLC SCBI 1110 filing.pdf

[TRANS CARE[®]]

A Plan Designed for a Changing Future[®]

Maximize the value of your [TransCare[®]] Long Term Care insurance policy with the Shared Care Benefit Rider.

This feature allows couples² to maximize their long term care protection by linking their individual policies. With this valuable benefit, one member of the couple can access the other's benefits once their own policy benefits have been exhausted.

But what happens if both policy maximums are used? Is the remaining spouse left with no benefit? We've asked these questions and come up with a solution. The remaining spouse can purchase an additional two years of coverage with no additional underwriting required.

What happens if a member of the couple dies? Will their Maximum Benefit be lost? Not at all! Should one spouse die, the remaining Maximum Benefit on his or her policy will be transferred to the survivor. Additionally, no further payments on the rider will be required in this situation.

So, by adding the Shared Care Benefit Rider to your [TransCare[®]] policy, you can be better prepared to face an ever changing future. You will also feel more confident knowing that you've customized your coverage to provide even greater protection for your spouse and your hard earned assets.

Transamerica Life Insurance Company is committed to offering choices so that you can customize a plan that fits your needs. Contact your insurance producer today to learn more.

The best way to help protect your future is to prepare. [Contact your [insurance agent/producer] today [or] [a]ttend an insurance sales presentation and enrollment meeting] to learn about all your choices and for information on how [TransCare[®]] Long Term Care insurance can help protect you and your family from the high cost of long term care.

¹Additional premium required. Available only to couples² who are both issued and maintain identical policies. Not available in conjunction with Return of Premium.

²Couples may include spouses, domestic partners and/or civil union partners. See your insurance agent/producer for details.

³An additional coverage request must be made in writing. Premium for additional coverage will be based on attained age. It will not be available on or after your 91st birthday, if you are currently eligible for benefits or if you are the one who exhausted the Maximum Benefit of your policy.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Options, benefits and premiums vary depending upon plan selected. [Contact your insurance agent/producer] today [or] [a]ttend an insurance sales presentation and enrollment meeting] for details. See the Outline of Coverage for complete policy benefits and details.

Policy series TLC 1-FP 1001 or TLC 1-FP 402; In ID: TLC 1-P (ID) 408; In LA: TLC 1-P (LA) 504.

Home Office:
Cedar Rapids, IA

Administrative Office:
PO Box 95302
Hurst, TX 76053

[TRANSCARE®]

A Plan Designed for a Changing Future®

You Share Your Life, Family and Home – Share Your Long Term Care insurance Benefits too.

Shared Care Benefit Rider¹

[TransCare®] offers the Shared Care Benefit Rider as an optional benefit that allows couples² the ability to access each other's benefits if the Maximum Benefit has been exhausted on one of the policies. It is available to couples that purchase and maintain identical policies.

For example, a couple purchases identical policies with a [\$150/day] Maximum Daily Benefit and a [5] year Benefit Period. Each member of the couple then has a Maximum Benefit of [\$273,750]. Should one member of the couple exhaust his or her Maximum Benefit, that person, can then access the other Maximum Benefit of [\$273,750].

Both Maximum Benefits may become exhausted by one person. In this situation, the person who allowed access to his or her Maximum Benefit may purchase two years of additional coverage³ with no underwriting.

Additionally, should one member of the couple die, the remaining Maximum Benefit on his or her policy will be transferred to the survivor. In this situation, no further payments on the rider will be required.

Transamerica Life Insurance Company is committed to maximizing your care choices and helps provide you with the benefits that you need when you need them. With the Shared Care Benefit Rider, [TransCare®] provides added protection from the high cost of long term care.

The best way to help protect your future is to prepare. [Contact your [insurance agent/producer] today [or] [attend an insurance sales presentation and enrollment meeting] to learn about all your choices and for information on how [TransCare®] Long Term Care insurance can help protect you and your family from the high cost of long term care.



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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: AR Ltr.pdf		
Satisfied - Item: Variables Document Comments: Attachment: Variables.pdf		



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3363
joan.shumaker@transamerica.com

November 3, 2010

Commissioner Jay Bradford
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
Form # / Description: TLC SCBF 1110 Invitation to Inquire
TLC SCBI 1110 Invitation to Inquire

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. Form TLC SCBI 1101 is not intended to replace any previously approved form. Form TLC SCBF 1110 is intended to replace form TLC SCBF 0910, approved by your department on October 25, 2010 (SERFF # AEGJ-126857048).

This form will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006, and the Shared Care Benefit approval on August 4, 2010 (SERFF #AEGJ-126667700).

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the Variables Document on the Supporting Documentation tab.

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

Sincerely,

A handwritten signature in black ink that reads "Joan Shumaker". The signature is written in a cursive, flowing style.

Joan Shumaker
Advertising Manager
Transamerica Long Term Care Division

TLC SCBF 1110 & TLC SCBI 1110 VARIABLES

The Product Name is variable throughout the pieces, depending upon the package being used. The variables could be:

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

The Maximum Daily Benefit, Benefit Period, and Maximum Benefit are variable, depending upon what package will be offered to a particular person, employer or association group.

Both sides: “[Contact your [insurance agent/producer] today [or] [a]ttend an insurance sales presentation and enrollment meeting]” is variable depending upon whether an employer will allow the insurance producer/agent to conduct a meeting or not.