

SERFF Tracking Number: AEGJ-126492683 State: Arkansas  
Filing Company: Transamerica Life Insurance Company State Tracking Number: 44806  
Company Tracking Number: ADV BIO CCF DIS  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: BIO CCF DIS  
Project Name/Number: ADV BIO CCF DIS/ADV BIO CCF DIS

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: BIO CCF DIS SERFF Tr Num: AEGJ-126492683 State: Arkansas  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 44806  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADV BIO CCF DIS State Status: Closed  
Filing Type: Advertisement Reviewer(s): Marie Bennett  
Disposition Date: 02/12/2010  
Authors: Julie Maclin, Joan Shumaker, Patsy Holt  
Date Submitted: 02/09/2010 Disposition Status: Filed  
Implementation Date Requested: Implementation Date:

State Filing Description:

## General Information

Project Name: ADV BIO CCF DIS  
Project Number: ADV BIO CCF DIS  
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 02/12/2010

Deemer Date:  
Submitted By: Julie Maclin  
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 not required to be filed in domicile.  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 02/12/2010  
Created By: Julie Maclin  
Corresponding Filing Tracking Number:

## Company and Contact

### Filing Contact Information

Julie Maclin, Senior Policy Analyst jmaclin@aegonusa.com  
P.O. Box 93007 800-553-7600 [Phone] 3446 [Ext]  
Hurst, TX 76053-3007 817-285-3394 [FAX]

### Filing Company Information

SERFF Tracking Number: AEGJ-126492683 State: Arkansas  
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 Product Name: BIO CCF DIS  
 Project Name/Number: ADV BIO CCF DIS/ADV BIO CCF DIS  
 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

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: \$50 per ad x 3 ads = \$150  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$150.00	02/09/2010	34087508

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	02/12/2010	02/12/2010

*SERFF Tracking Number:*      *AEGJ-126492683*                      *State:*                      *Arkansas*  
*Filing Company:*              *Transamerica Life Insurance Company*              *State Tracking Number:*      *44806*  
*Company Tracking Number:*      *ADV BIO CCF DIS*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *BIO CCF DIS*  
*Project Name/Number:*      *ADV BIO CCF DIS/ADV BIO CCF DIS*

## **Disposition**

Disposition Date: 02/12/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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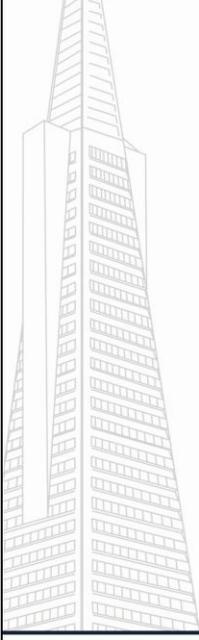
Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Variables		Yes
Supporting Document	Cover Letter		Yes
Form	Benefit Increase Brainshark		Yes
Form	Care Coordination Brainshark		Yes
Form	Discount Brainshark		Yes

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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TLC BIO PRS 0909	Advertising	Benefit Increase Brainshark	Initial		0.000	1TLC BIO PRS 0909 filing.pdf
	TLC CCF PRS 0909	Advertising	Care Coordination Brainshark	Initial		0.000	1TLC CCF PRS 0909 filing.pdf
	TLC DIS PRS 0909	Advertising	Discount Brainshark	Initial		0.000	1TLC DIS PRS 0909 filing.pdf



With [TransCare Options®]  
Inflation Protection  
Helps Shelter You

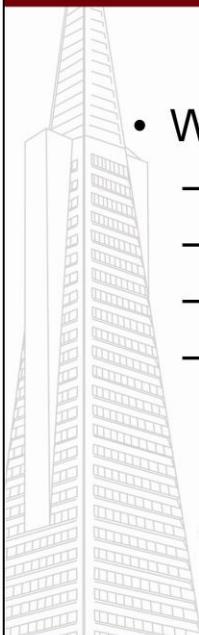
**Benefit Increase Options**

Individual Long Term Care Insurance  
Underwritten by Transamerica Life Insurance Company



Hard work and planning for your future are key to helping preserve your freedom of choice and standard of living. Purchasing [TransCare Options®] Long Term Care insurance from Transamerica Life Insurance Company is a great way to do both. But not all Long Term Care insurance policies are alike.

In this short presentation, we will discuss Benefit Increase Options. These are optional benefits that help protect you from the effects of inflation and provide further protection from the increasing costs of long term care.



- What are Benefit Increase Options?
  - Purchasing power of money
  - Meet future costs
  - High costs of long term care
  - Increases benefit amount annually

\*Additional premium required.

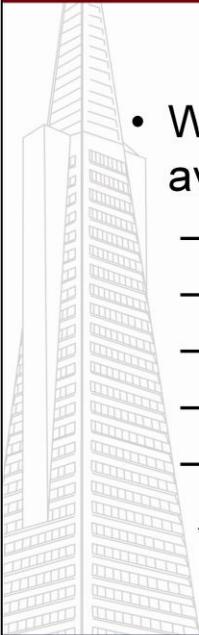
Individual Long Term Care Insurance  
Underwritten by Transamerica Life Insurance Company

 **TRANSAMERICA**  
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

Inflation causes a decline in the purchasing power of your money. You may know that a dollar today can probably buy more than it will in 10 or 20 years. The [Transcare Options®] policy allows you to help meet future costs with Benefit Increase Options available for an additional premium.

In general, as inflation continues, long term care costs will rise. Benefit Increase Options will increase your policy's benefits each year by the percentage that you choose.



- What Benefit Increase Options are available?
  - 5% Compound Benefit Increase Option
  - [3% Compound Benefit Increase Option]
  - [5% Simple Benefit Increase Option]
  - [Step-Rated Benefit Increase Option]
  - Deferred Benefit Increase Option

\*Additional premium required.

Individual Long Term Care Insurance  
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There are a variety of Benefit Increase Options available for the [TransCare Options®] policy. You can choose the one that is right for you and your situation. Not all options are available in all states. Please read your Outline of Coverage for complete details.

The 5% [and 3%] Compound Benefit Increase Options increase your benefit amounts each year by either 5% [or 3%] of the current dollar amount. With both the 5% [and 3%] Compound Benefit Increase Options, your benefits will increase by a greater amount each year.

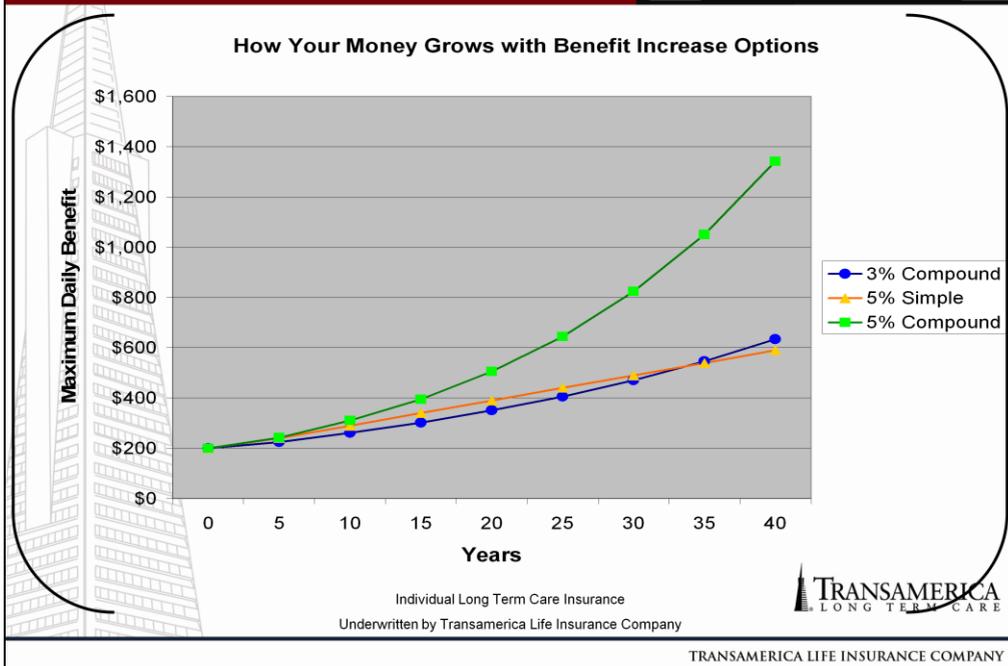
[The 5% Simple Benefit Increase Option increases your benefit amounts each year by 5% of the original benefit amount. With this benefit, your benefits will increase by the same amount each year]

[The 5% Step-Rated Benefit Increase Option increases the benefit amount by 5% of the current dollar amount. With this benefit, you get the advantage of increasing your benefits by 5% each year and the premium starts out lower. Your premium will also increase by 5% each year. You can stop and “lock-in” your benefit at any time.

The Deferred Benefit Increase Option is automatically included if no other Benefit Increase Option is selected. If you have not had a claim and are not currently under claim, you will have the opportunity to add a Benefit Increase Option, without evidence of insurability, on the first, third and fifth policy anniversary. The additional premium for this benefit will be based on your age when the Benefit Increase Option is added to the Policy.

# Benefit Increase Options

**TransCare Options®**  
A Plan Designed for a Changing Future®



[This graph shows you the different ways your money will grow with the different Benefit Increase Options.

[If you purchase a \$200 Maximum Daily Benefit today and add the 3% Compound Benefit Increase Option, your Maximum Daily Benefit will grow to \$351 in 20 years and \$471 in 30 years.]

[If instead you choose the 5% Simple Benefit Increase Option, your Maximum Daily Benefit grow to \$390 in 20 years and \$490 in 30 years.]

However if you add the 5% Compound Benefit Increase Option [or the 5% Step-Rated Benefit Increase Option], your Maximum Daily Benefit will grow to \$505 in 20 years and \$823 in 30 years.

[Remember that your premium will begin lower with the Step-Rated Compound Benefit Increase Option, but will also increase at 5% each year along with your benefit. You can stop this increase at any time.]]

## Benefit Increase Options

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A Plan Designed for a Changing Future®



Just one of the many innovative features  
of the [TransCare Options®] Long Term  
Care insurance policy.

[Contact [Insurance Producer Name/ Transamerica Life]  
at [XXX-XXX-XXXX] to learn more] [or] [attend an  
upcoming insurance sales seminar and enrollment  
meeting] [on XXX, XXXX-XX, XX, XXX].

Qualifying for benefits is required. Premiums and benefits vary depending upon the plan selected.  
Exclusions and limitations apply. Options and benefits may differ and are not available in all states.  
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; In OK: TLC 1-FP (OK) 709).

Transamerica Life Insurance Company  
Home Office: Cedar Rapids, IA  
Administrative Office: P. O. Box 95302, Hurst, TX 76053

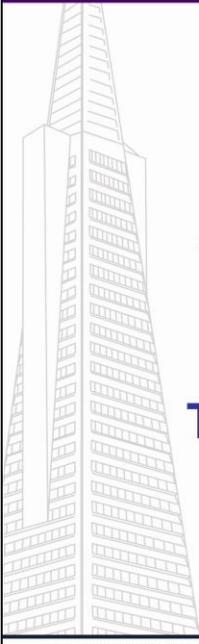
Individual Long Term Care Insurance  
Underwritten by Transamerica Life Insurance Company

 **TRANSAMERICA**  
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

With [TransCare Options®] and the Benefit Increase Options you can be better prepared for a long term care need. [TransCare Options®] helps you prepare for the unknown, helps protect your assets from the high cost of long term care and helps you plan for a changing future.

If you have any questions or would like to learn more about [TransCare Options®] please [contact Insurance Producer Name/Transamerica Life] at [XXX-XXX-XXXX] [or] [attend an upcoming enrollment meeting].



With [TransCare Options®]  
You Won't Be On Your Own

## The Care Coordination Benefit

Individual Long Term Care Insurance  
Underwritten by Transamerica Life Insurance Company



TLC CCF PRS 0909

TRANSAMERICA LIFE INSURANCE COMPANY

Hard work and planning for your future are key to helping preserve your freedom of choice and standard of living. Purchasing [TransCare Options®] Long Term Care insurance from Transamerica Life Insurance Company is a great way to do both. But not all Long Term Care insurance policies are alike.

In this short presentation, we will discuss the Care Coordination Benefit, one of the benefits in the [TransCare Options®] policy and how it can help you and your loved ones when you are facing a long term care need.



- What is the Care Coordination Benefit?
  - Helps when you believe you qualify for benefits and answer your questions
    - What type of care do I need?
    - Where do I find a qualified provider?
    - How much will the services cost?
    - What are my alternatives?
  - A Care Coordinator or Licensed Healthcare Practitioner completes a Plan of Care to show benefit eligibility

Individual Long Term Care Insurance  
Underwritten by Transamerica Life Insurance Company

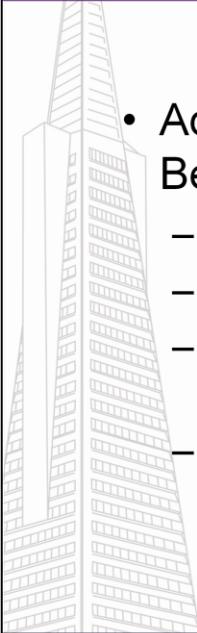
**TRANSAMERICA**  
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

With the Care Coordination Benefit you have access to a Care Coordinator. The Care Coordinator is there to help you answer questions about long term care and the alternatives you have. A Care Coordinator will be able to advise you on the type of care that you need, where you can find a qualified provider, how much these services may cost and the alternatives you have for your care.

To qualify for benefits, a Plan of Care will need to be submitted to Transamerica Life. A plan of care describes the long term care services you need, and is developed by your Care Coordinator or other Licensed Healthcare Practitioner in conjunction with you and/or your family.

You may receive the Care Coordination benefit as long as you remain eligible for benefits. You are able to use this benefit along with other benefits that you may need.



- Advantages of the Care Coordination Benefit
  - Help is only a phone call away
  - Licensed Healthcare Practitioners
  - Helps identify the care you need and assess care changes over time
  - Access to additional benefits when using the Care Coordination Benefit

Individual Long Term Care Insurance  
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The need for long term care may come at a time of emotional stress. The Care Coordination Benefit is a helpful tool for you. Your personal Care Coordinator is only a phone call away and is familiar with your community and the variety of resources and services available to you locally. Care Coordinators are Licensed Healthcare Practitioners who are trained in such areas as geriatrics, rehabilitation, social and health assessments and focus on helping you identify the care that you or your loved one may need.

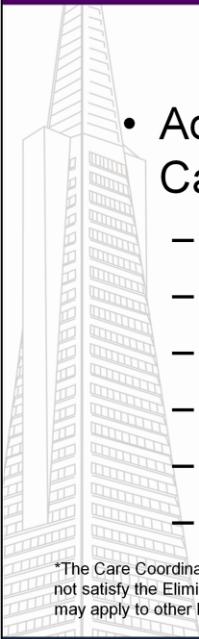
You may call and ask questions or discuss alternatives for care you need. The Care Coordinator will also assess your needs over time and update your information so you can receive the care that continues to meet your needs.

When you use this benefit, you have access to other benefits only available when you use the Care Coordination Benefit.

## The Care Coordination Benefit

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- 
- Additional benefits available with the Care Coordination Benefit
    - Respite Care
    - Therapeutic Device
    - Home Modification
    - Medical Alert System
    - Caregiver Training
    - Elimination Period\* does not apply

\*The Care Coordination Benefit does not satisfy the Elimination Period that may apply to other benefits.

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Your Policy or Outline of Coverage will explain payment limitations, and how you qualify, in further detail.

The Respite Care Benefit allows your unpaid informal caregiver a vacation or rest by paying for your temporary care in a Nursing Home, Assisted Living Facility, or care received in your Home.

The Therapeutic Device Benefit pays for the rental or purchase of Therapeutic Devices such as crutches, wheelchairs, hospital-style beds, infusion pumps, or respirators. This equipment may allow you to stay in your home for as long as possible.

The Home Modification Benefit pays for minor modifications to the insured's Home. Examples of Home Modification include ramps, grab bars or similar accessibility modifications.

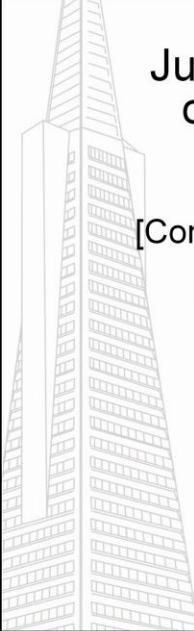
The Medical Alert System Benefit pays for the renting or purchasing of a Medical Alert System.

And finally, the Caregiver Training Benefit pays for the cost of training the insured or an informal caregiver to receive Caregiver Training.

And since the Elimination Period does not apply to the Care Coordination Benefit nor any of these additional benefits that you may receive under Care Coordination, that means you are eligible for benefits from the first day of benefit eligibility.

## The Care Coordination Benefit

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Just one of the many innovative features  
of the [TransCare Options®] Long Term  
Care insurance policy.

[Contact [Insurance Producer Name/ Transamerica Life]  
at [XXX-XXX-XXXX] to learn more] [or] [attend an  
upcoming insurance sales seminar and enrollment  
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Individual Long Term Care Insurance

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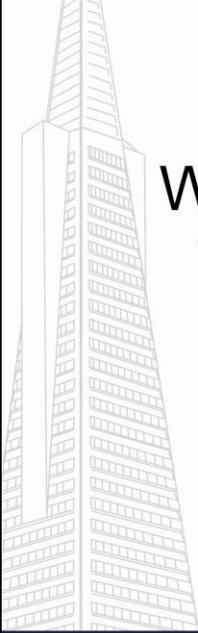
 **TRANSAMERICA**  
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

[TransCare Options®] helps you prepare for the unknown, helps protect your assets from the high cost of long term care and helps you plan for a changing future.

If you have any questions or would like to learn more about [TransCare Options®] please contact [Insurance Producer Name/Transamerica Life] at [XXX-XXX-XXXX] [or attend an upcoming insurance sales seminar and enrollment meeting].

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# With [TransCare Options®] Two is Better Than One

**Save with a Couples Discount**

Individual Long Term Care Insurance  
Underwritten by Transamerica Life Insurance Company

**TRANSAMERICA**  
LONG TERM CARE

TLC DIS PRS 0909

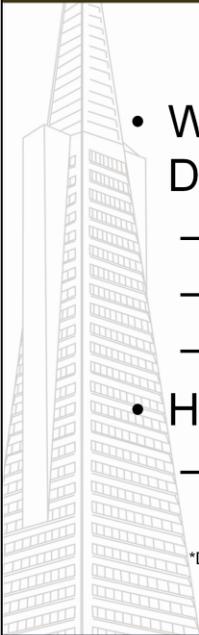
TRANSAMERICA LIFE INSURANCE COMPANY

Hard work and planning for your future are key to helping preserve your freedom of choice and standard of living. Purchasing [TransCare Options®] Long Term Care insurance from Transamerica Life Insurance Company is a great way to do both. But not all Long Term Care insurance policies are alike.

In this short presentation, we will discuss the money you can save through Transamerica Long Term Care's Couples Discount. The discount sets us apart from other competing companies and allows you and your spouse [or domestic partner] the opportunity to purchase Long Term Care insurance at a significant savings.

## Couples Discount

**TransCare Options®**  
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- Who can apply for a Couples Discount?
  - Married Couples
  - [Domestic Partners]
  - Applying for the same levels of coverage
- How much is the Couples Discount?
  - [40%]\*

\*Discount may vary depending on your state of residence.

Individual Long Term Care Insurance  
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**TRANSAMERICA**  
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

The Couples Discount is available to married couples [and domestic partners] who are applying for the same levels of coverage. [TransCare Options®] allows you and your spouse[/partner] to save now and help protect your assets in the future.

You can save up to approximately [40%] on each policy purchased, as compared to standard rates when you and your spouse[/domestic partner] apply for, and maintain the same levels of coverage.

## Couples Discount

**TransCare Options®**  
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- Will the Couples Discount continue through life's changes?
  - Continues if one spouse[/domestic partner] is unable to qualify as long as they applied in good faith
  - Continues through changes in the individual's circumstances
    - Divorce
    - Death
    - Requires long term care

Individual Long Term Care Insurance  
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LONG TERM CARE

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If you and your spouse[/domestic partner] apply, but one does not qualify for benefits during the underwriting process, the discount will still apply as long as you both applied in good faith.

The Couples Discount will remain in effect throughout the life of the policy regardless of changes in your life. Transamerica Life understands that life may throw you curve balls and things change over the years, but after you qualify for the Couples Discount, it will not be removed due to a change in your situation.

## Couples Discount

**TransCare Options®**  
A Plan Designed for a Changing Future®



Just one of the many innovative features of the [TransCare Options®] Long Term Care insurance policy.

[Contact [Insurance Producer Name/ Transamerica Life] at [XXX-XXX-XXXX] to learn more] [or] [attend an upcoming insurance sales seminar and enrollment meeting] [on XXX, XXXX-XX, XX, XXX].

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## Supporting Document Schedules

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Variables

**Comments:**

**Attachment:**

1BIO CCF DIS Variables.pdf

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

AR filing ltr multiple forms.pdf

# VARIABLES

**TLC BIO PRS 0909**  
**TLC CCF PRS 0909**  
**TLC DIS PRS 0909**

**Benefit Increase Options**  
**Care Coordination**  
**Couples Discount**

The Product Name is variable throughout each piece, depending upon the employer or association group it is being used for. The variables could be any of the following packages:

TransCare Options®  
Transitions by Transamerica<sup>sm</sup>  
SecurePath LTCi<sup>sm</sup>  
TransCare®

## Last Page:

“[Contact Insurance Producer Name/Transamerica Life] at [XXX-XXX-XXXX] to learn more [or] [attend an upcoming insurance sales seminar and enrollment meeting] [on XXX, XXXX-XX, XX, XXX].” is variable depending upon the employer or association group and the date and time of the sales seminar and enrollment meeting. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

“If you have any questions or would like to learn more about [TransCare Options®] please [contact Insurance Producer Name/Transamerica Life] at [XXX-XXX-XXXX] [or] [attend an upcoming enrollment meeting].” is variable depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.

**TLC BIO PRS 0909**

**Benefit Increase Options**

[3% Compound Benefit Increase Option] will be included if the 3% CBIO is included in the package being offered.

[5% Simple Benefit Increase Option] will be included if the 5% SBIO is included in the package being offered.

[Step-Rated Benefit Increase Option] will be included if the 5% SRBIO is included in the package being offered.

**TLC CCF PRS 0909**

**Care Coordination**

No additional variables

**TLC DIS PRS 0909**

**Couples Discount**

[/partner] and [Domestic Partner] will be used only in states where allowed.

[40%] discount percentage allowed may vary due to state requirements



Home Office: Cedar Rapids, Iowa  
Long Term Care Division  
P O Box 95302  
Hurst, Texas 76053-5302  
800-553-7600, ext 3446  
jmaclin@aegonusa.com

February 8, 2010

Commissioner Julie Benafield Bowman  
1200 West Third Street  
Little Rock, AR 72201

RE: **Long Term Care Advertising**  
**NAIC #:** 86231  
**FEIN #:** 39-0989781  
**Form # / Description:** TLC BIO PRS 0909 Invitation to Inquire PowerPoint Presentation  
TLC CCF PRS 0909 Invitation to Inquire PowerPoint Presentation  
TLC DIS PRS 0909 Invitation to Inquire PowerPoint Presentation

Dear Commissioner Bowman:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use these forms in electronic format as follows. In our worksite/association business we send an email to employees/members with the link to the presentation. The customers who click on the link are taken to the slide presentation. The customer only sees the slides. A licensed insurance producer's voice speaks what is listed on the notes section of these materials.

Bracketed information is intended to be variable. Please see the attached Variables document.

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 "Julie A. Maclin".

Julie A. Maclin, ACS  
Senior Policy Analyst  
Long Term Care Division