

SERFF Tracking Number: AEGJ-126511813 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 44949
Company Tracking Number: ADV TLC ER PPT 0210
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ADV TLC ER PPT 0210
Project Name/Number: ADV TLC ER PPT 0210/ADV TLC ER PPT 0210

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC ER PPT 0210 SERFF Tr Num: AEGJ-126511813 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 44949
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADV TLC ER PPT State Status: Closed
0210

Filing Type: Advertisement

Reviewer(s): Marie Bennett
Disposition Date: 03/15/2010
Authors: Julie Maclin, Joan Shumaker, Patsy Holt
Date Submitted: 02/22/2010 Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ADV TLC ER PPT 0210
Project Number: ADV TLC ER PPT 0210
Requested Filing Mode:

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Not required to file in domicile.

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 03/15/2010

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 03/15/2010

Deemer Date:

Submitted By: Julie Maclin

Created By: Julie Maclin

Filing Description:

Corresponding Filing Tracking Number:

Please see cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

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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: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 fee per ad x 1 ad = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$50.00	02/22/2010	34355963

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/15/2010	03/15/2010

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Disposition

Disposition Date: 03/15/2010

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
Form	Employer Power Point Presentation		Yes

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Form Schedule

Lead Form Number: TLC ER PPT 0210

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TLC ER PPT 0210	Advertising Employer Power Point Presentation	Initial		0.000	111TLC ER PPT 0210 filing 2-22-10.pdf



A PLAN DESIGNED
for A CHANGING FUTURE®

**Transamerica Life Insurance
Company**

Individual Long Term Care Insurance

**Worksite Enrollments
Establishing a Marketing Plan**

TLC ER PPT 0210

[This slide is used to introduce the presenter and the topic.]

In this presentation we will review a sample worksite enrollment plan utilizing home office marketing support. We will look specifically at communications we have developed for use before and during a worksite enrollment.

Consider how Transamerica's Long Term Care Marketing department can support your enrollment.

Employer Offered Long Term Care Insurance
is only as good as the Employer's
commitment.

- Lead by example
- Support a comprehensive and robust educational marketing campaign
- Educate before enrollment

The easiest way to project the potential success with a long term care insurance program is to lead by example and support a comprehensive and robust educational marketing campaign. If you believe this insurance product is good for you, then your employees may see that it is good for them.

Long term care insurance is complex and employees may not have personally experienced a long term care event. This educational and sales campaign helps the employee understand what long term care is, what long term care costs, and how long term care insurance may be an important part of their financial plan.



The Employee Communication Plan

- Employee education before the sale
 - Postcards or letters to home
 - Emails
 - Links to brain shark
 - Who to contact with questions
 - Employee meetings
 - Posters
 - Product brochures
 - Schedule a one-on-one appointment with agent
 - National Sales Desk (NSD) support
 - Employer Intranet
 - Provide PDF documents and links to brain sharks

Our education plan begins approximately 3 weeks prior to employee meetings.

Your endorsement of our offering of the LTC policy is the first step in the marketing plan. A letter or postcard to employees announces the new offer and provides information for them to start researching what long term care insurance is, what it costs, and how it can be an important part of their financial plan.

The next communication is to your employees giving more details on the actual dates, times, and locations for meetings with the Transamerica Life insurance agent/producer and who to contact for questions. Brain sharks, streaming videos that provide information about this new insurance product, will be available. The videos last 3-5 minutes and are personalized for your business. And with a brain shark there is no need to download a video player. If your employees can log onto the internet, they can view a brain shark with ease.

Posters are also available to advertise the employee meetings and give location, date and time specifics.

Throughout the enrollment, our National Sales Desk is available to answer questions from employees. The National Sales Desk is manned by licensed insurance agents/producers.

When this marketing plan is followed, employees typically come to the employee meetings with a basic understanding of long term care, what long term care insurance may do for them, and the opportunity they have to buy coverage at a discounted rate. The appointment schedule facilitates sign up for a one-on-one appointment with a licensed insurance agent/producer.

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Letters or Postcards: announcing new insurance offer, enrollment dates, brain shark link



- Post card or letter to all employees on census giving brief statement of new insurance offer available and where to go to find additional information (brain shark) about product/benefit; personalized to location and enrollment specifics

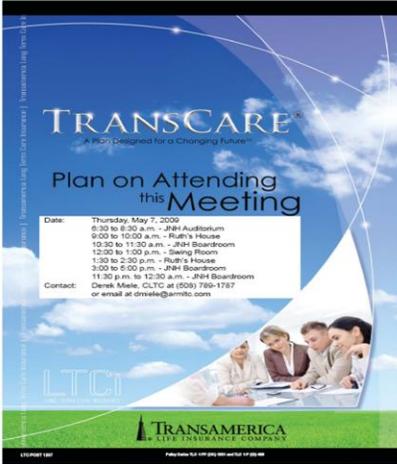
Week One

The first communication gives a brief announcement that a new insurance offer is available to your employees and how to find additional information about the product. This communication can direct your employees to a website with links to a brain shark.



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Posters Announcing Employee Meetings



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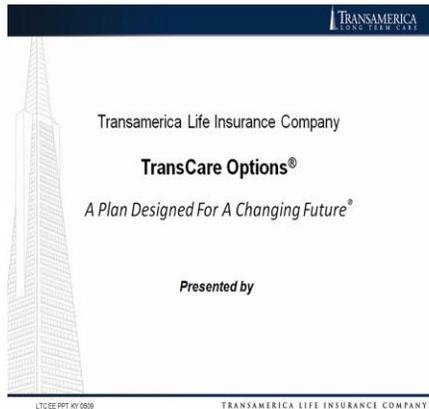
- Place Posters in high traffic areas of the workplace so that employees know when and where the employee meetings are held

Week Three

Posters in high traffic areas keep enrollment details in front of your employees.

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Employee Meeting and Sales Presentations



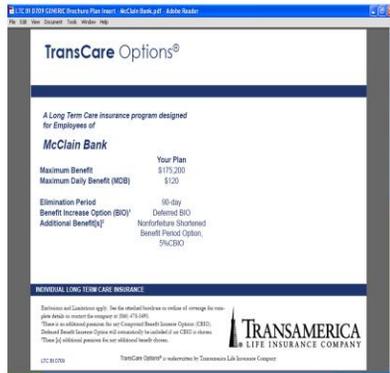
- Presentations have been approved in most states
- Presentations can be personalized for the worksite
 - Plans Offered
 - Discounts
 - Underwriting

Week Four

Our product and sales presentations are available for use in most states. These presentations can be personalized for your company. The personalization includes your company's name, which plans are offered, what discounts are available and what to expect during the insurance application review process.

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Personalized Plan Inserts



- While the product brochure describes the benefits, the plan insert describes the plan(s) being offered

Week Four

While the product brochures give an overview of the benefit features, we also provide brochure inserts that give the specific plan(s) being offered.

These inserts are included with the product brochures available for distribution at the employee meetings.

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One-on-One meeting with insurance agent/producer

OUR MAIN SOURCE OF INFORMATION IS YOU. WE APPRECIATE YOUR COMPLETING THE APPLICATION COMPLETELY AND ACCURATELY, INCLUDING INFORMATION ABOUT YOUR MEDICAL HISTORY AND PRESCRIPTION MEDICATIONS.

WHAT HAPPENS NEXT?

Your application will go through underwriting. This is the process insurance companies use to look at each applicant and decide if a policy can be issued. To help in our decision, we gather information in a variety of ways, depending on your age and overall health.

HOW LONG IS ALL THIS GOING TO TAKE?

We understand this coverage is important to you. Our goal is to process your application as quickly as possible while ensuring that we reach for the most informed decision. Our average turnaround time is 2-4 weeks. However, if an application is incomplete or there is a conflict with completing an assessment or necessary medical work from your doctor, the process could take longer.

PHYSICIAN INTERVIEW

Applicants age 65 and younger will participate in a telephone interview.

- Trained personnel will call you and ask questions about your health, daily activities and medications (over-the-counter medicines).
- Calls typically last about 15-20 minutes.
- Make sure you are in a place where you can answer questions about your medications.
- For privacy reasons, the interviewer will not have a copy of your application. Therefore, you may have to repeat some information you've already provided.

WALK-TO-WALK INTERVIEW

Instead of a phone interview, some applicants including all those age 65-74 will be asked to participate in a "walk-to-walk" interview. This will be called in advance to let you get an appointment for a convenient time. At the appointment, a trained professional will:

- Perform identification.
- Ask you standard questions on your health and daily activities.
- Ask you to perform a basic cognitive exercise.
- Ask you to perform a mobility exercise, such as walking across a room.
- Take your height, weight and blood pressure.
- Take about 15-20 minutes.
- The Assessor will not have a copy of your application or access to any

WHAT HAPPENS IF THE UNDERWRITING THROWS UP SOME RED FLAGS?

To ensure the most accurate results and to protect your privacy, we will sharing the FACT-to-FACT interview that:

- The interview takes place at your primary residence.
- Only you and the interviewer attend for the visit.
- You are as comfortable as possible.
- There is no fee for the interview as possible.
- The interview is taken annually.

MEDICAL RECORDS

Depending on your age and health, we may request copies of your medical records from your doctor.

- These records include: appointments, diagnoses, tests, treatments and medications (past and present).
- If relevant, I will normally take 2-4 weeks to receive medical records from your doctor, depending on the response.
- A special authorization for the release of medical records might be required by your state, state or through. This authorization requires a signature from the agent and returned promptly to continue the processing of your application.

WHAT CAN YOU DO TO SPEED THINGS UP?

Complete the different activities, as a whole to provide you with the best possible service, it will be important for you to provide us with the best data and times to contact you, call at your telephone interview to share this information.

HOW WILL I KNOW WHEN A DECISION IS REACHED?

If your application is approved, you will receive a policy and a letter from us confirming that your policy has been issued.

Unfortunately, some applications cannot be approved due to certain health conditions. If an application is declined, you will receive a letter explaining our decision and the next steps you can take to reach that decision. We will also cover the child premium's published with the application. The agent involved is also notified of our decision.

- Agent prepared with
 - Product training
 - Application training
- Employee prepared with
 - What Happens Next brochure, describes next steps in application process

Week Four

We want your employees to be prepared for the underwriting process. Our flyer, "What Happens next" describes the next steps in the application approval process. This flyer is included in the disclosure packet given to all applicants.

The disclosure packet contains the employee's copies of all signed authorizations, the conditional receipt, the outline of coverage, and the personal worksheet.

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National Sales Desk Support

individual long term care insurance

For more information on the benefits available to you, your spouse, parents, in-laws and extended family members, please contact the Transamerica Long Term Care National Sales Desk.

(866) 478-5209

A licensed agent will be available to answer your questions.

TRANSAMERICA
LONG TERM CARE

TRANSAMERICA LIFE INSURANCE COMPANY

Improve Participation, NSD agents

- explain long term care benefits, answer questions and quote plan rates
- offer information on state LTC Costs of Care
- provide assistance in completing the application
- enroll employees and extended family members after work and by appointment

NSD can provide several levels of support:

- on-site employee enrollment
- support for multi-state enrollments

Our National Sales Desk is available throughout the enrollment.

These agents improve participation due to their ability to explain long term care benefits and employee benefit choices and to quote rates. They can help enroll employees, spouses/civil unions/domestic partners, etc. and family members not available when the on-site enrollment is being conducted. They will also make appointments after normal business hours to accommodate your employees' and families' schedules.

Reach Parents of Younger Employees

Increase Participation

- Worksite discounts extended to family members
- Full underwriting
- NSD support

Younger employees may be interested in providing information to their parents about long term care insurance. Worksite discounts are extended to family members and the National Sales Desk will handle their enrollment.

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Sample Calendar

The screenshot shows a calendar for January 2010 with the following activities:

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3 LTC Benefit Available. Begin Education	4 Postcard Mailing to all employees	5 E-mail 1, Supervisors	6 E-mail 1 to all other ees; Posters in Break Rooms (where/when)	7	8	9
10 LTC Meetings for Employees	11	12	13 E-mail 2, re: EE Meetings – all employees	14 Employee Meetings	15 Employee Meetings	16
17 LTC Enrollment On Site; one on one appointments	18 E-mail 3; make appointment for enrollment	19 On site enrollment	20 On site enrollment	21 On site enrollment	22 On site enrollment	23
24 Skill time to apply for LTC	25 E-mail 3 (call NSD)	26	27	28	29	30

A large white arrow points from the 'Enrollment On Site' activity on January 17th towards the right side of the calendar.

This sample calendar shows how communications to your employees might be handled.

In week one, employees are advised that long term care insurance underwritten by Transamerica Life Insurance Company will be available to them. Email and personal mailings to their homes may be part of the product introduction.

In week two, employee meetings are held to provide information about the specific benefits that are available. Emails and posters may be used to communicate the dates, times and locations of these important meetings.

In week three, insurance agents/producers are on-site and employees may make individual appointments with the insurance agents/producers to discuss the product in more detail, to get rates for the benefits they are considering and to provide or help complete the long term care insurance application.

In week four and later throughout the open enrollment period established when the group is approved, additional e-mails can be used to tell the employees when enrollment ends and how to contact the National Sales Desk to discuss the product, get a quote, or take an application.

The National Sales Desk will also be contacting spouses and interested family members that are referred by the employee. These activities continue throughout the open enrollment period to aid in a higher participation.



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Next Steps

Policy series TLC 1-FP 1001 and TLC 1-FP 402; (In ID, TLC 1-P (ID) 408; in LA, TLC 1-P (LA) 504; in OH, TLC 1-FP (OH-FR) 409; in OK, TLC 1-FP (OK) 709). See the Outline of Coverage for details. Premium and benefit amounts will vary depending upon the plan selected. Your Policy will describe your coverage in detail and will be the sole basis for making any benefit determination. Capitalized terms in the brochure are defined in the Policy.

The Policy is intended to be a Tax Qualified Policy designed to meet Federal Standards. Neither Transamerica Life Insurance Company nor any of its agents or representatives give legal, tax, nor accounting advice. Please consult your tax advisor for assistance.

Premiums may differ from the amount on your application as the result of any applicable discounts. Premiums also vary based upon whether you pay annually, semi-annually, quarterly or monthly. Please note that the more often you pay, the higher your total premium amount will be per year. All premium amounts are subject to underwriting approval. The Schedule Page of your Policy will reflect your actual premium.

The next step is to develop an educational marketing campaign that makes sense for you and your employees. Your insurance agent/producer and a Transamerica Life Insurance Company representative are ready to help you begin this process.

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR filing ltr single form.pdf



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 22, 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 ER PPT 0210 Invitation to Inquire Power Point Presentation

Dear Commissioner Bowman:

Enclosed is the referenced form submitted for your review and approval. This form is not intended to replace any previously approved form.

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.

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

We trust that this form will meet with your approval. If you have any questions, please let me know.

Sincerely,

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

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