

SERFF Tracking Number: NWLT-126623637 State: Arkansas
Filing Company: New York Life Insurance Company State Tracking Number: 45777
Company Tracking Number: 417225CV
TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified
Home & Home Health Care
Product Name: 5.0 Select Premier
Project Name/Number: Age 49 Postcard/417225CV

Filing at a Glance

Company: New York Life Insurance Company
Product Name: 5.0 Select Premier SERFF Tr Num: NWLT-126623637 State: Arkansas
TOI: LTC05I Individual Long Term Care - SERFF Status: Closed-Filed State Tr Num: 45777
Nursing Home & Home Health Care
Sub-TOI: LTC05I.001 Qualified Co Tr Num: 417225CV State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer
Author: Cindy Rutty Disposition Date: 06/04/2010
Date Submitted: 05/25/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Age 49 Postcard Status of Filing in Domicile: Not Filed
Project Number: 417225CV Date Approved in Domicile:
Requested Filing Mode: File & Use 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: 06/04/2010 Explanation for Other Group Market Type:
State Status Changed: 06/04/2010
Deemer Date: Created By: Cindy Rutty
Submitted By: Cindy Rutty Corresponding Filing Tracking Number:
Filing Description:
Dear Sir or Madam,

The above-captioned forms are being submitted for your review. These forms are new and do not replace any previously approved forms.

Form #417225CV is a postcard and is considered an Invitation to Inquire advertisement. Form # 415386CV is a concept paper and is considered an Institutional advertisement. Both forms will be distributed by our agents or the Company directly as an informational mailer and handout to prospects, clients, and the general public.

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Bracketed information is considered variable. We have included a Statement of Variability to support allowable variations.

We want to have the right to use these forms in other formats or media, including New York Life Insurance Company websites, New York Life agents' websites, or other websites advertising New York Life Insurance Company's long-term care insurance policies, such as a sponsoring organization (employer or association) website.

To the best of our knowledge, this filing is complete and intended to comply with the insurance laws and regulations of your state.

If you have any questions or need additional information, please contact me at 512-703-5501 or crutty@newyorklifeltc.com.

Sincerely,

Cindy Rutty
Contracts and Compliance Associate III
New York Life Insurance Company, Long-Term Care Division

Company and Contact

Filing Contact Information

Cindy Rutty, Contract & Compliance Associate crutty@newyorklifeltc.com

III

6200 Bridge Point Parkway 800-723-5555 [Phone] 5501 [Ext]
Suite 400 512-703-5564 [FAX]
Austin, TX 78730-5006

Filing Company Information

New York Life Insurance Company CoCode: 66915 State of Domicile: New York
6200 Bridge Point Parkway Group Code: 826 Company Type: Long-Term Care
Suite 400 Group Name: State ID Number:
Austin, TX 78730-5006 FEIN Number: 13-5582869
(800) 723-5555 ext. [Phone]

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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: AR Fee: 2 ads: \$50.00 x 2 = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
New York Life Insurance Company	\$100.00	05/25/2010	36811403

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Correspondence Summary

Dispositions

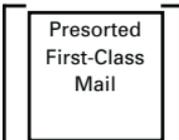
Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	06/04/2010	06/04/2010

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Form Schedule

Lead Form Number: 417225CV

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	417225CV	Advertising	49 is the perfect age	Initial		0.000	417225CV_A GE-49- Postcard-5- 14-2010 FINAL.pdf
	415386CV	Advertising	Your Bridge to Care	Initial		0.000	Bridge to Care FINAL.pdf



[49] is the perfect age...
and now may be the perfect time to add
long-term care insurance to your retirement
plan. Purchasing long-term care insurance
while you're young means rates are lower.
A [49] year old could save as much as
[37%] in annual premiums over the cost of
purchasing at age [50].* Call today! Find
out how long-term care insurance may help
protect your hard-earned assets and help
secure your plans for a perfect retirement.

[<<Agent Name>>]

[Agent,] [Title]

[<<CA Insurance License # (if using in CA)>>]

[Telephone Number:]

[<<Email >>]

[Address <<Agent Address>>]

417225CV

[<< Client Name >>]

[<< Address line 1 >>]

[<<Address line 2 >>]

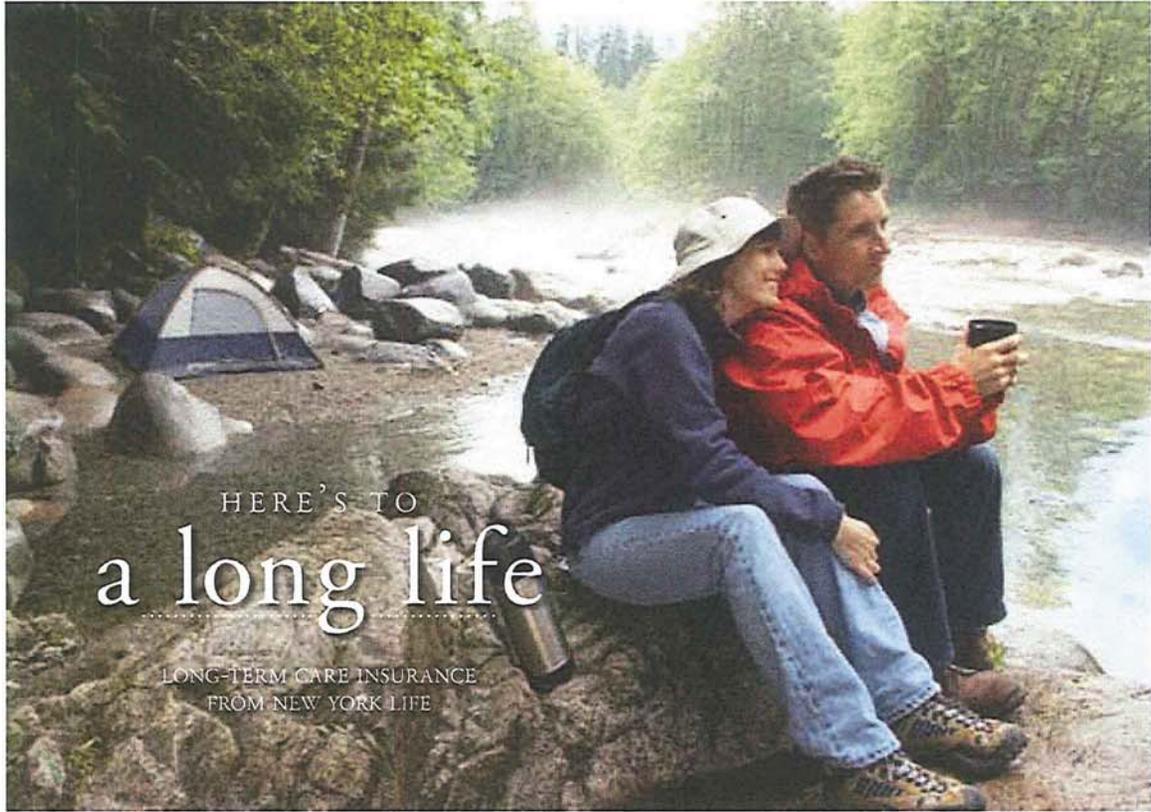
[<<City, State Zip >>]

The Company You Keep®

[The purpose of this brochure is solicitation of insurance. An insurance producer may contact you. Long-term care insurance is issued on policy form series ILTC-5000 and INH-5000 with a state identifier [xx], where applicable and edition date.]

[* Example based on LTCSelect Premier standard rates as of [04/26/10], age [49] compared to age [50] with identical benefits: [\$200] per day, policy maximum benefit of [\$365,000], [90]-day elimination period, [100%] home health care coverage and CPI-U optional inflation protection rider.]

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HERE'S TO
a long life

LONG-TERM CARE INSURANCE
FROM NEW YORK LIFE

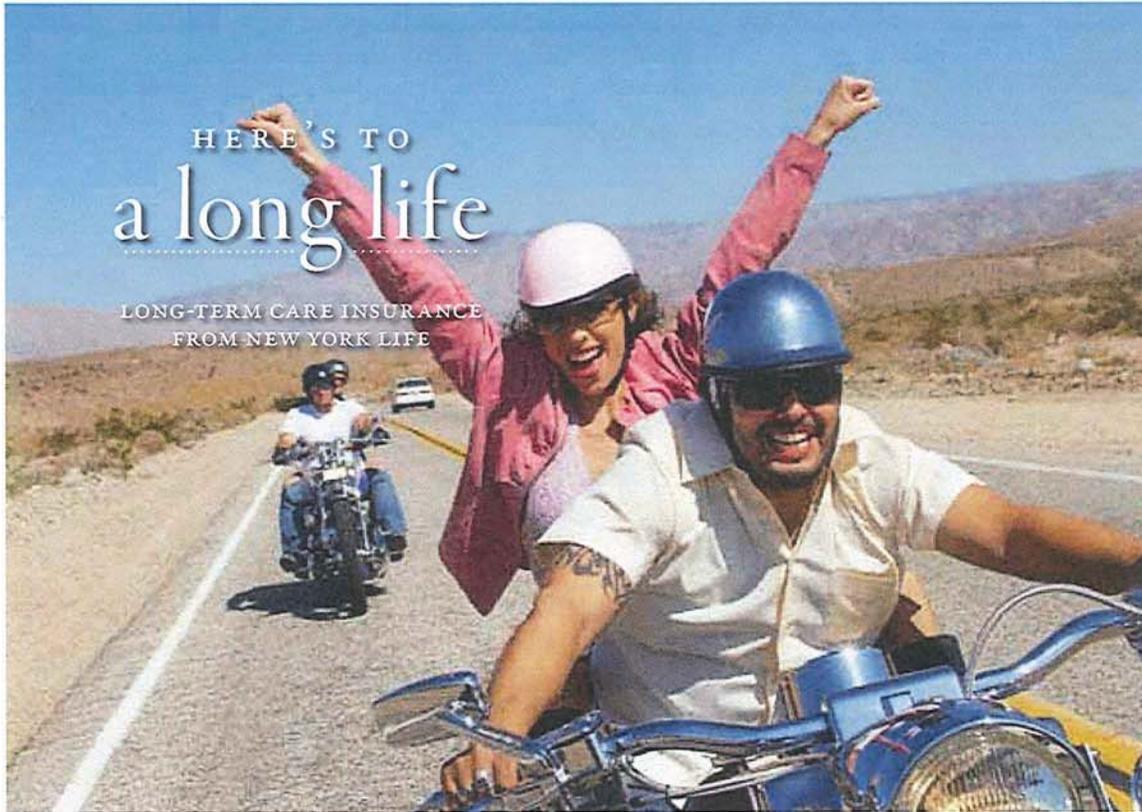


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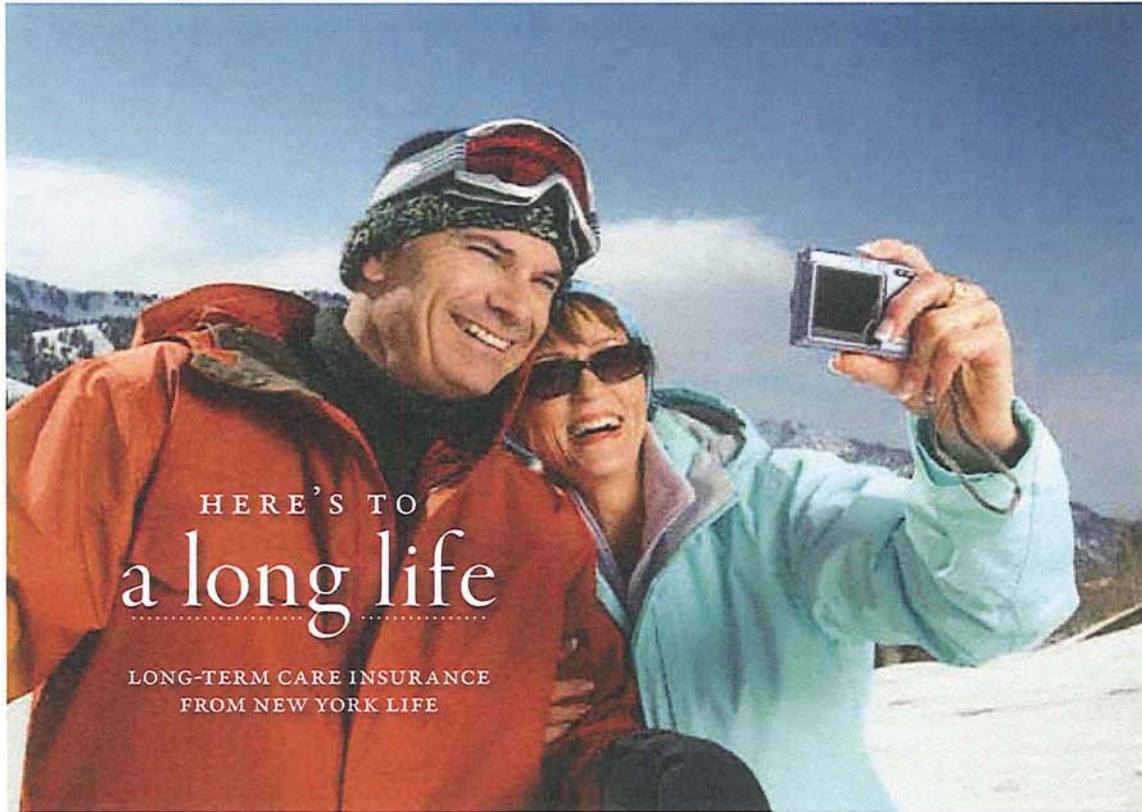
LONG-TERM CARE INSURANCE
FROM NEW YORK LIFE





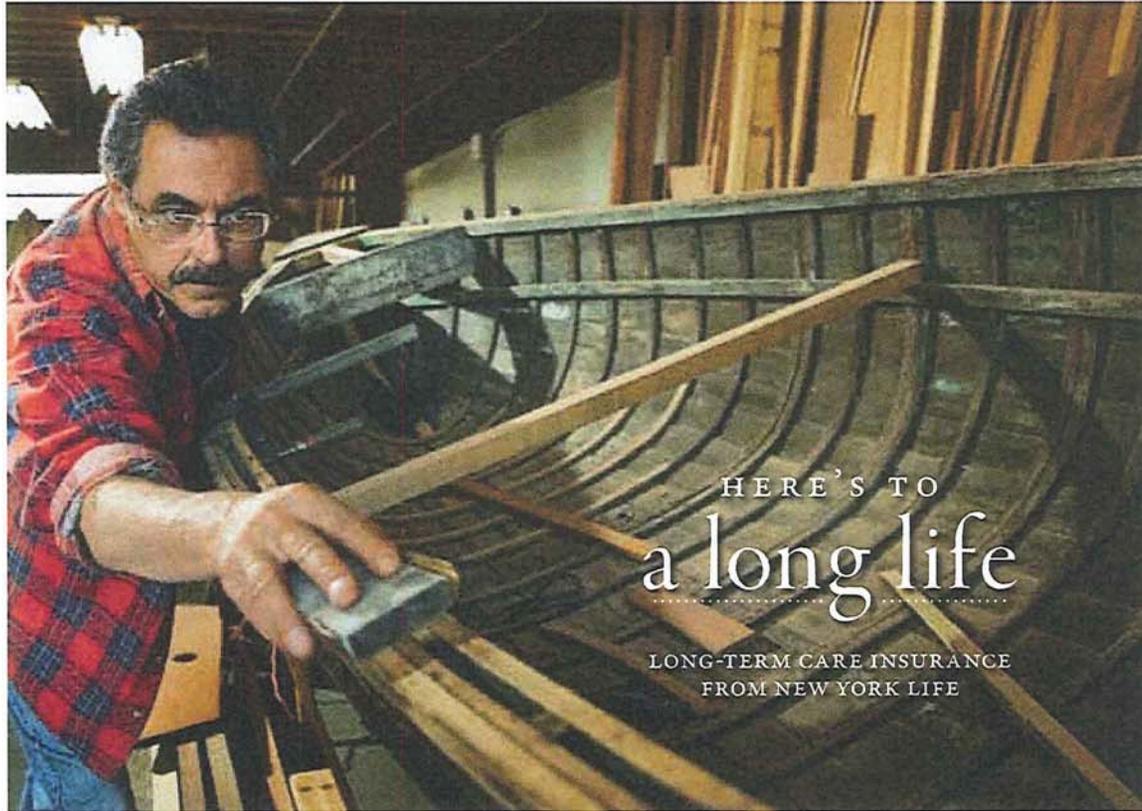
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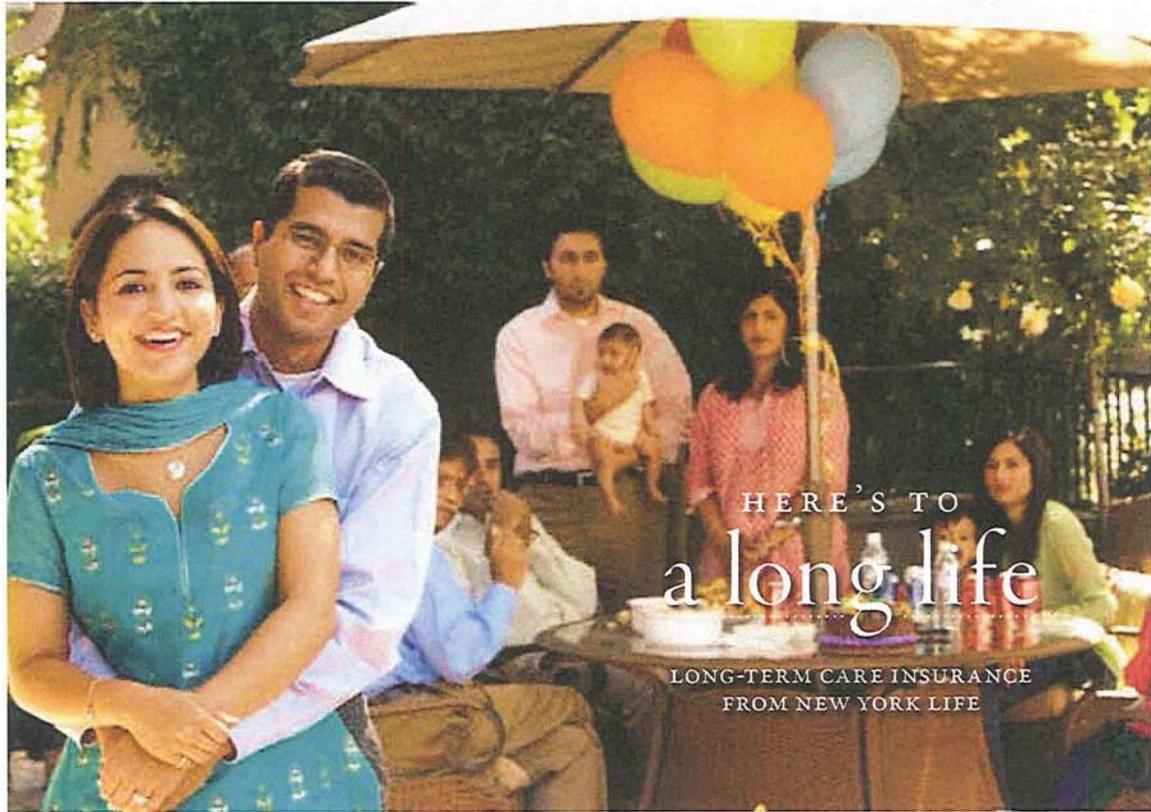
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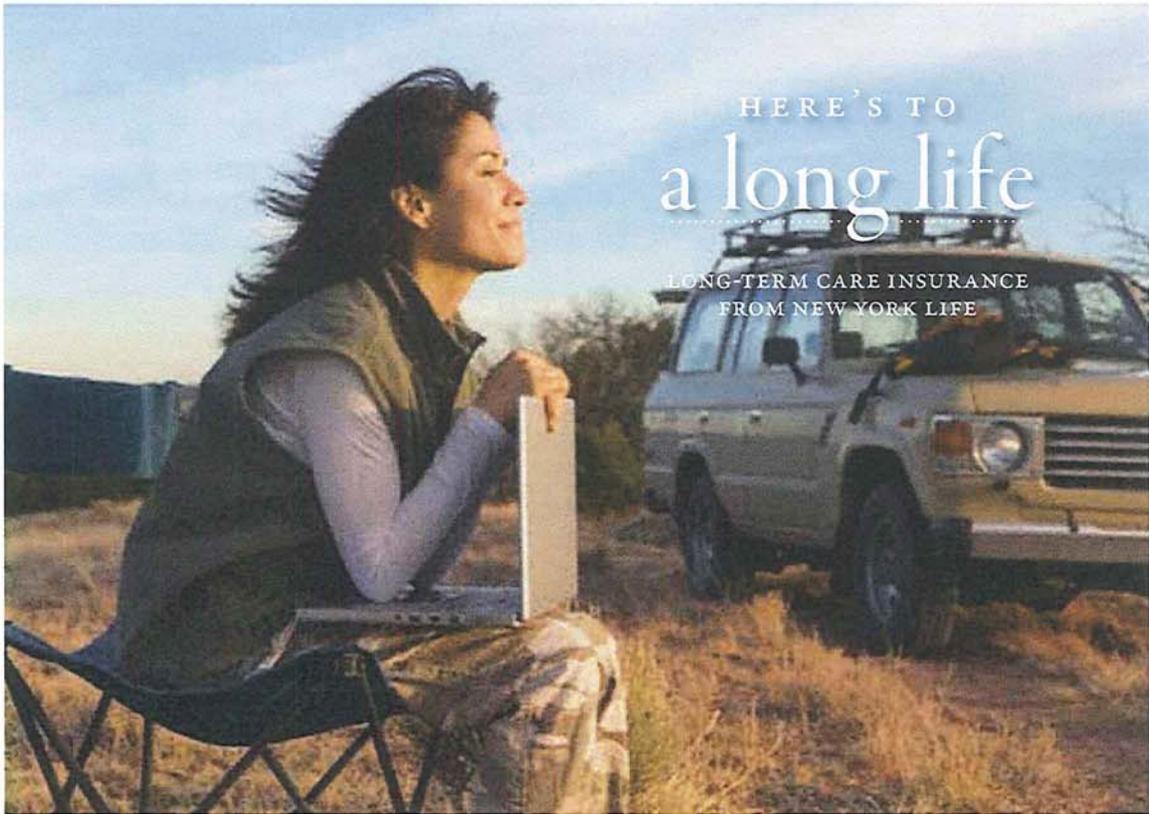
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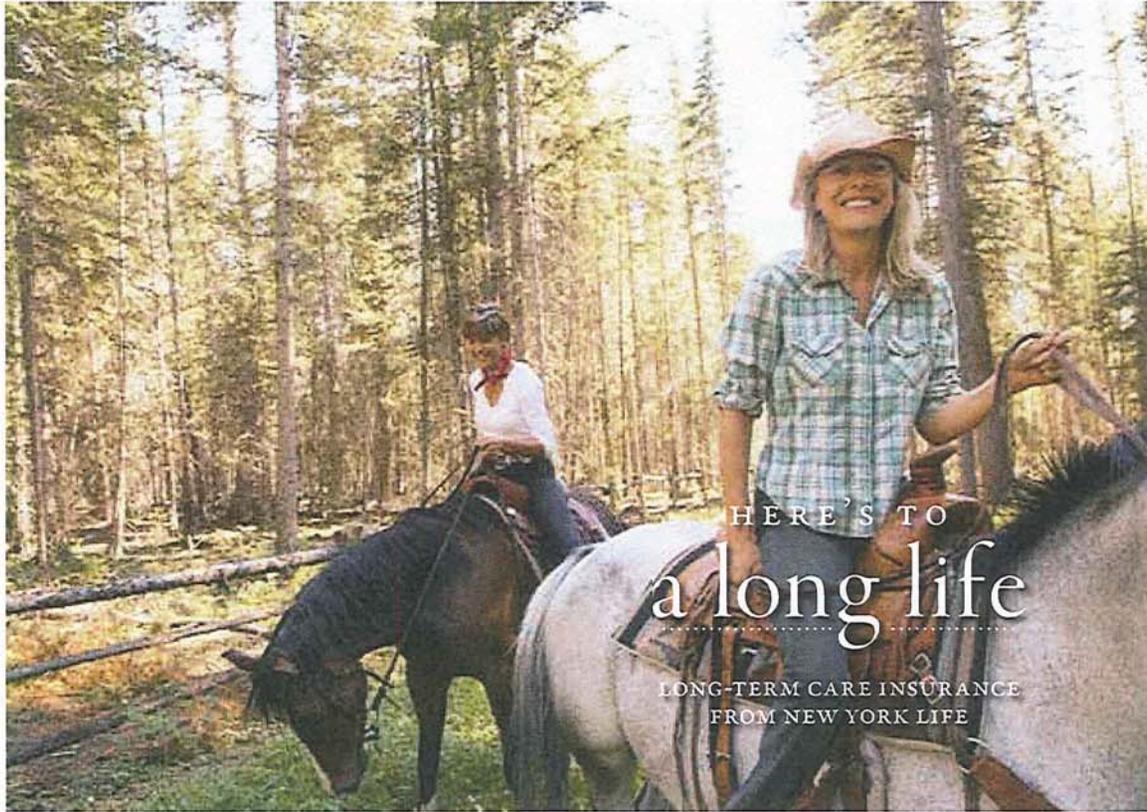
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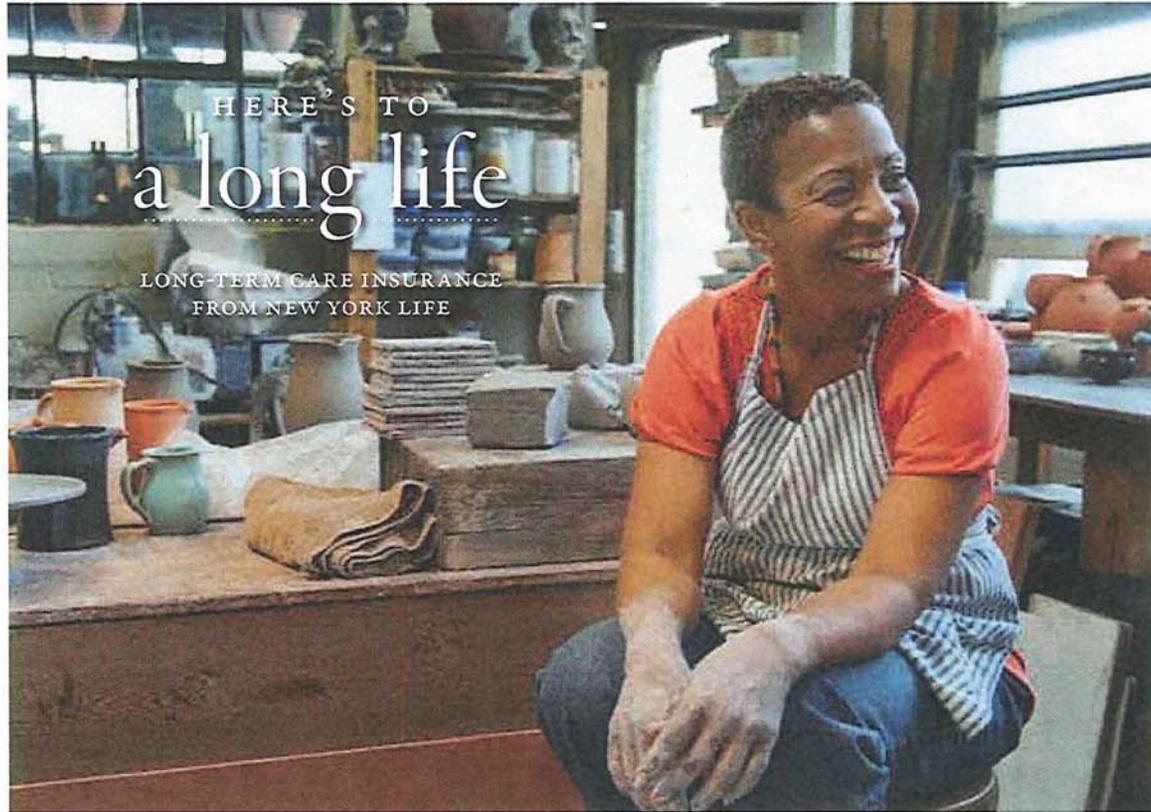
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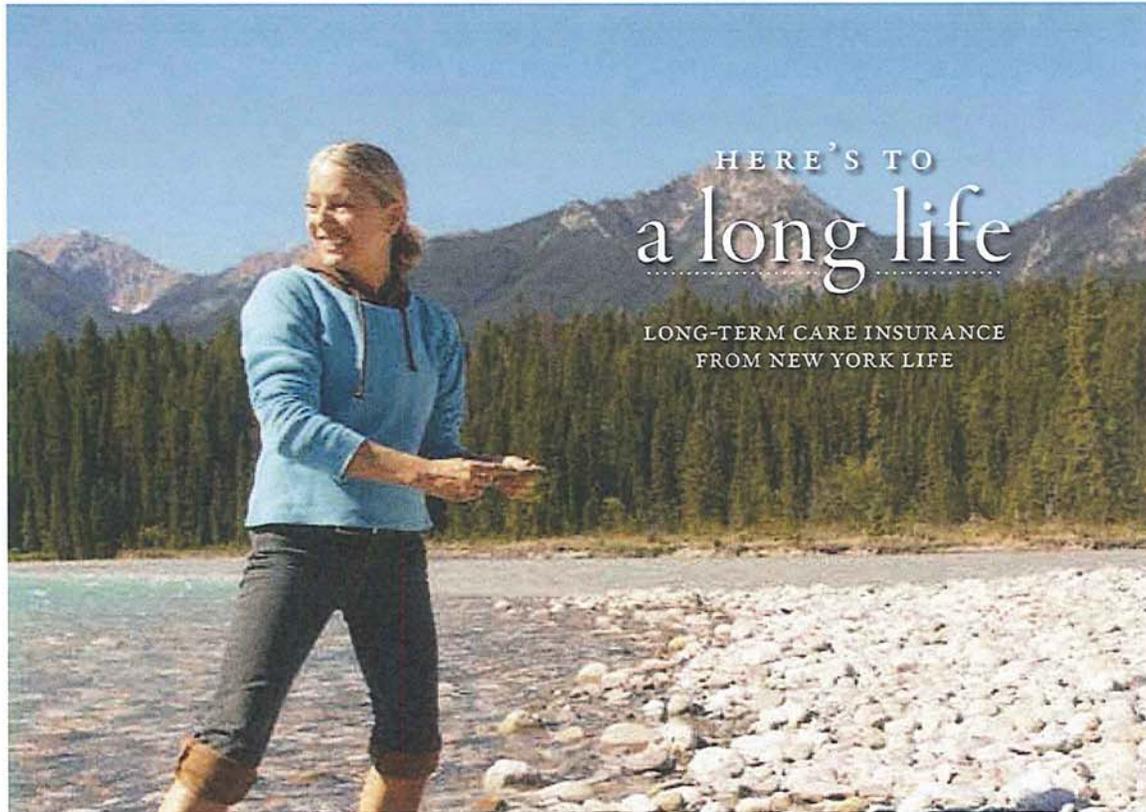


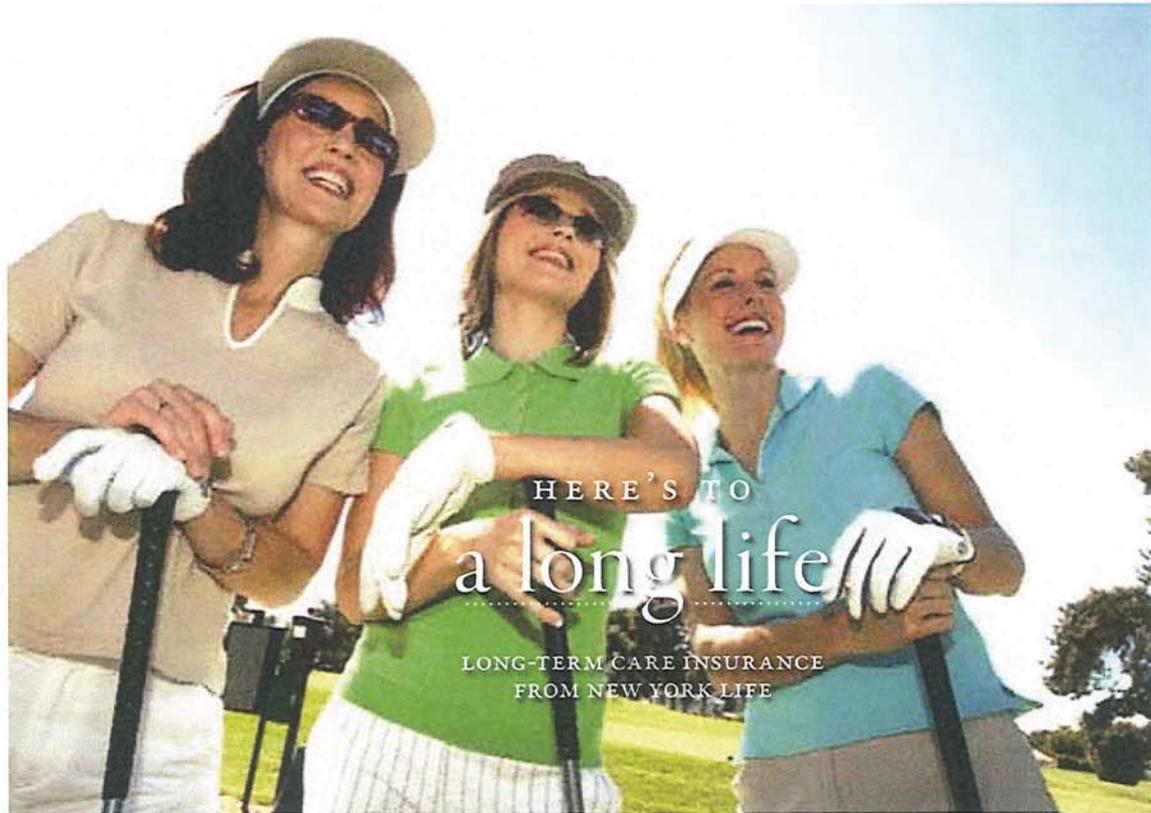
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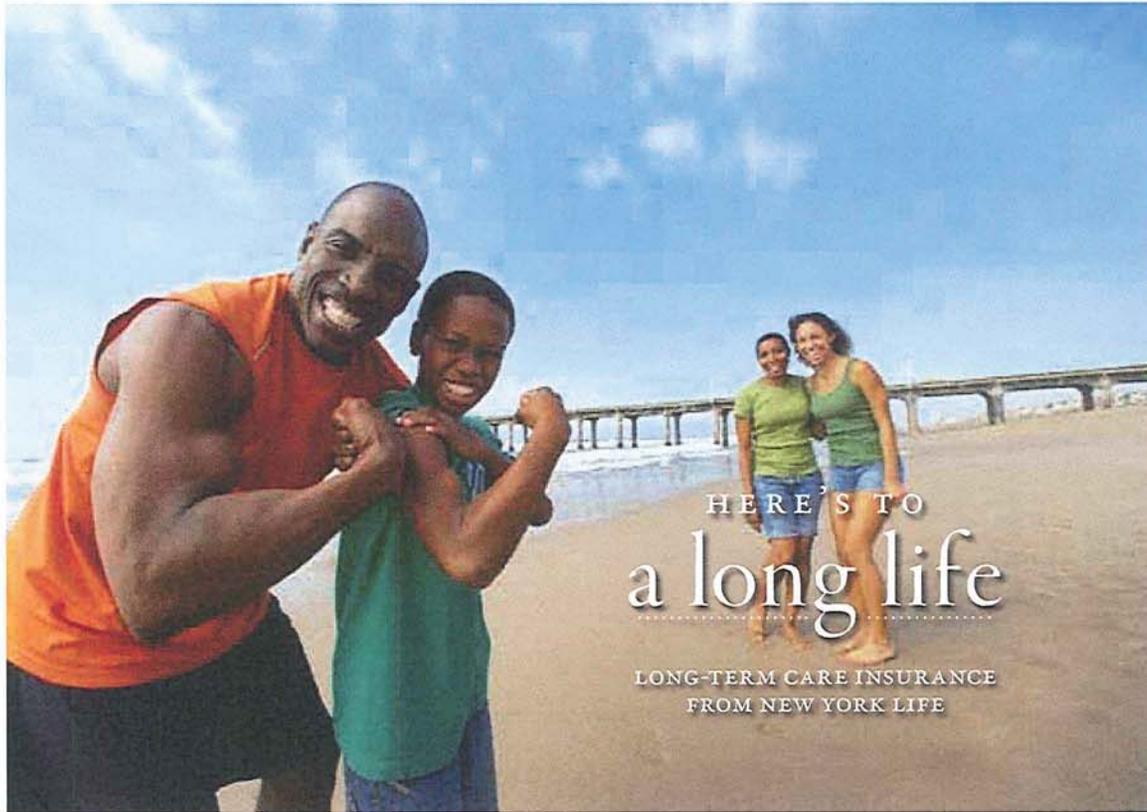
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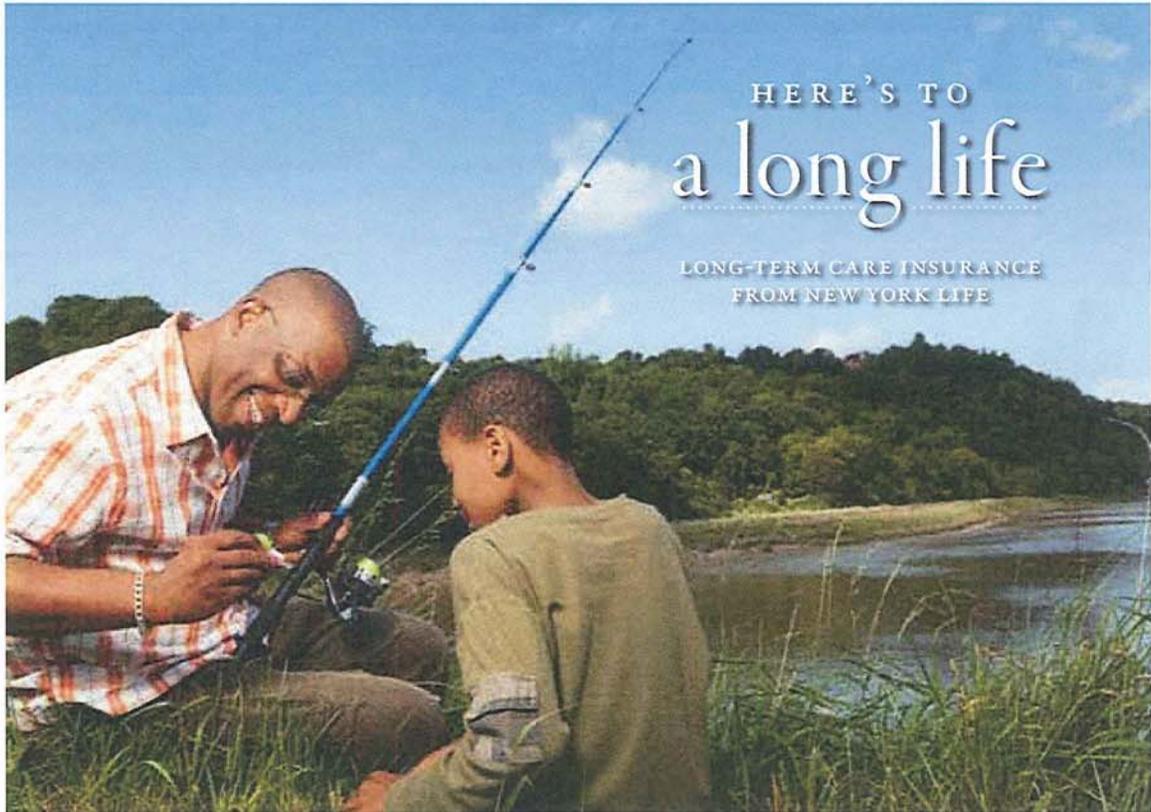
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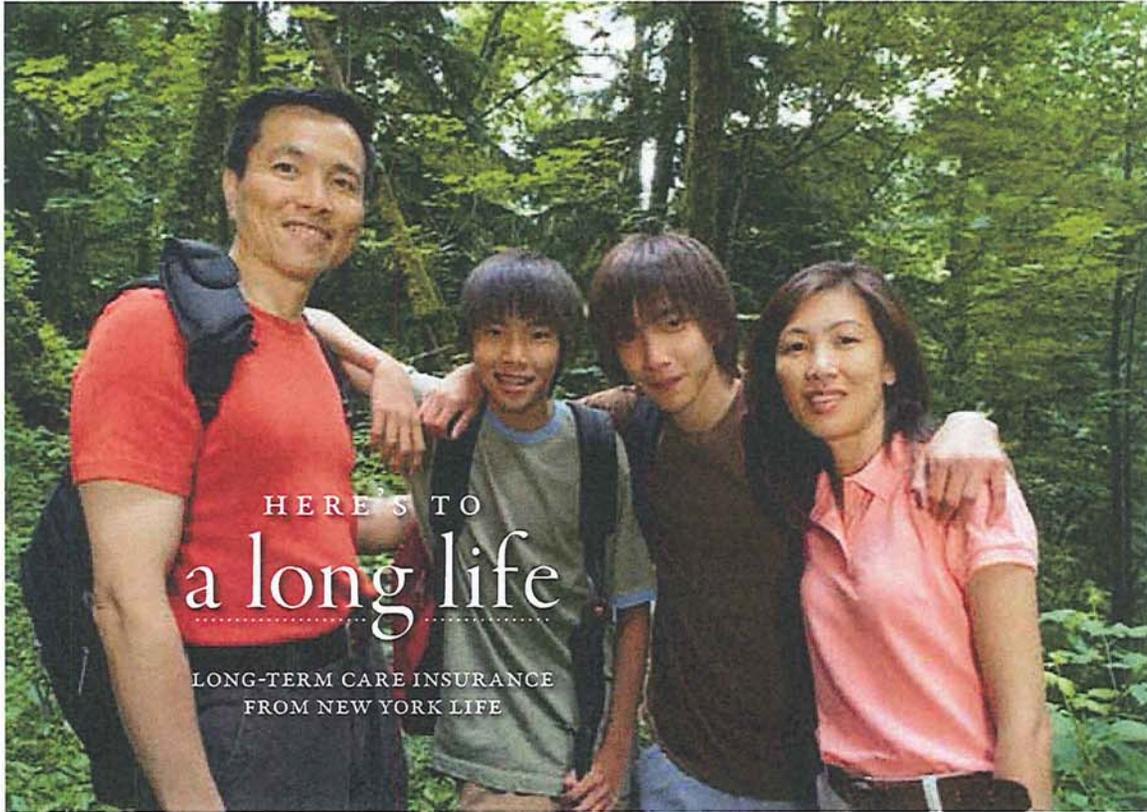
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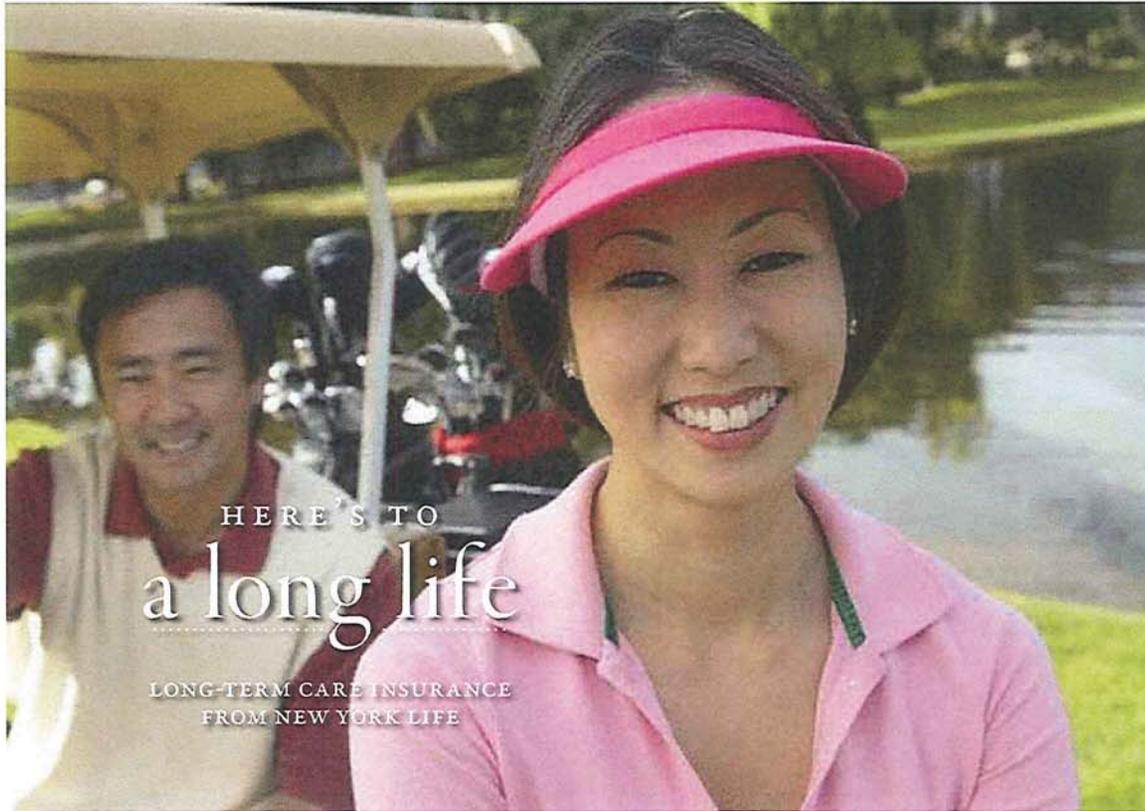
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Your Bridge to Care

Long-Term Care Insurance Claims Department

The Company You Keep®

From the moment you pick up your phone to contact us, you can rest assured that our Claims Department will handle your long-term care insurance claim with care and respect. The true measure of any insurance company's promise is not tested at the time a policy is sold, but when an insured needs help with a claim. You can count on New York Life Insurance Company (New York Life) to be there when you need care. Here are a few things about the long-term care insurance claims process that help explain how we deliver on our promise.

Claims Process

The claims process starts the moment you contact us regarding a claim. You will be connected with one of our experienced intake specialists who will explain the claims process and review your policy benefits to ensure you are aware of the options available to you.

As part of our claims processing service, we will assist with the required documentation freeing you and your family to focus on other matters that require your attention.

A full-time registered nurse is available by phone to assist policyholders and their families to address long-term care related questions and help them consider options as they complete the intake process.

Designated point of contact within New York Life

Once your claim has been approved, you will have a designated point of contact within our claims department. This individual will be your New York Life partner throughout the duration of your claim and be available to answer any questions you have. This one-to-one relationship allows our claims representative to build an important and detailed knowledge bank about your claim and your benefits, and also gives your family a dedicated resource within the claims department.

Continued support throughout the claim

Once you are on claim and receiving benefits your claims representative remains an important resource for you. Our claims representatives can help facilitate the establishment or renewal of a chronically ill certification for a claimant. They are able to reach out to a care facility regarding payment, or licensing and eligibility verifications. Your claims representative will also be there to help with coverage coordination should you need to move from one level of care to another, for example from in-home care to an assisted living facility.

continued

Mutuality, financial strength and the long-term promise

New York Life has been making good on our promises for over [165] years. During that time our mutuality has helped us continually fortify our position of financial strength and allowed us to demonstrate our commitment to our customers. Nothing has changed today. Our decisions are still guided by our long-term goal of creating safe harbor for our policyholders, not the short-term concerns of Wall Street. We also maintain the highest possible financial strength ratings by the ratings agencies.¹

We view long-term care insurance as a long-term promise. It is often purchased 20, 30, or more years before it is needed. As you consider making New York Life your long-term care insurer, remember our history of conservative and cautious decision-making and our commitment to the promises we make.

[The purpose of this brochure is solicitation of insurance. An insurance producer may contact you. Long-term care insurance is issued on policy form series ILTC-5000 and INH-5000 with a state identifier [xx], where applicable and edition date.]

¹ New York Life Insurance Company; A++ from A.M. Best (Rating Affirmed June 11, 2009), Aaa from Moody's (Rating Affirmed March 17 2009), AAA from Standard and Poor's (Rating Affirmed June 17, 2009), AAA from Fitch (Rating Affirmed April 16, 2009) for financial strength.

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New York Life Insurance Company

51 Madison Avenue
New York, NY 10010
www.newyorklifeltc.com

Long-Term Care Insurance Division

6200 Bridge Point Parkway, Suite 400
Austin, TX 78730
www.newyorklifeltc.com

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Statements of Variability

Comments:

Attachments:

Statement of Variability Age 49 FINAL.pdf

Statement of Variability Claims Concept FINAL.pdf

Statement of Variability – 417225CV

Form Number	Form Title	Bracketed	Reason
417225CV	Age 49	Logo	Will be deleted if used in format other than postcard.
		Postage	Will be deleted if used in format other than postcard.
		49	In the event new statistical information becomes available or we want to revise illustrated age group.
		49	In the event new statistical information becomes available or we want to revise illustrated age group.
		37%	In the event new statistical information becomes available.
		50	In the event new statistical information becomes available or we want to revise illustrated age group.
		Agent Name	Varies based on agent/ insurance producer using the form
		Agent, Title	Varies based on individual using the form
		CA Insurance License #	In case other states require inclusion of their Insurance License # in the future
		Telephone Number/	Varies based on agent/producer using the form
		Email Address	Varies based on agent/producer using the form
		Agent Address	Varies based on agent/producer using the form
		Client Name	Varies based on client receiving the form
		Address Line 1	Varies based on client receiving the form
		Address Line 2	Varies based on client receiving the form
		City, State Zip	Varies based on client receiving the form
		Disclosure	Will be removed for internal use only purposes or training.
		State Identifier within Disclosure	Will be used only if required by state and may include a list of states.
		Example	In the event new statistical information becomes available.
		4/26/10	Will vary to correspond with statistical information or if other ages/benefits are illustrated.
		49	In the event new statistical information becomes available or we want to revise illustrated age group.
		50	In the event new statistical information becomes available or we want to revise illustrated age group.
		100%	In the event new statistical information becomes available or we want to illustrate alternate benefits available.
		Pictures	Pictures used will vary by market. We want permission to use the pictures submitted or as they may change in the future.
		Copyright	To update the year in the future.

Statement of Variability – 415386CV

Form Number	Form Title	Bracketed	Reason
415386CV	Bridge to Care	Disclosure	Will be removed for internal use only purposes or training.
		Copyright	To update the year in the future.