

SERFF Tracking Number: LFCR-126671708 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 45980
Company Tracking Number: LTC50020 6-10
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: MM500-P-AR et al.
Project Name/Number: /

Filing at a Glance

Company: Massachusetts Mutual Life Insurance Company

Product Name: MM500-P-AR et al. SERFF Tr Num: LFCR-126671708 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 45980
Sub-TOI: LTC03I.001 Qualified Co Tr Num: LTC50020 6-10 State Status: Closed
Filing Type: Advertisement Reviewer(s): Marie Bennett
Author: Smith Darlene Disposition Date: 07/14/2010
Date Submitted: 06/17/2010 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval 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: 07/14/2010 Explanation for Other Group Market Type:
State Status Changed: 07/14/2010
Deemer Date: Created By: Smith Darlene
Submitted By: Smith Darlene Corresponding Filing Tracking Number:
Filing Description:
Please see cover letter

Company and Contact

Filing Contact Information

Karina Amaral, Compliance Analyst 1 - karina.amaral@lifecareassurance.com
Advertising
21600 Oxnard Street 818-867-2307 [Phone]
Suite 1500 818-867-2508 [FAX]
Woodland Hills, CA 91367

Filing Company Information

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(This filing was made by a third party - LCA01)

Massachusetts Mutual Life Insurance Company CoCode: 65935 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 435 Company Type:
 P.O. Box 4243 Group Name: State ID Number:
 Woodland Hills, CA 91365-4243 FEIN Number: 04-1590850
 (818) 867-2450 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00/1 x 1 form = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$50.00	06/17/2010	37299450

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	07/14/2010	07/14/2010

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Disposition

Disposition Date: 07/14/2010

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	At-A-Glance for Individuals Flyer		Yes

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Form Schedule

Lead Form Number: LTC50020

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LTC50020	Advertising At-A-Glance for Individuals Flyer	Initial		0.000	LTC50020 At-A-Glance 6-10.pdf

What is the sign of a good decision?



It's knowing a strong name in long term care insurance is a name you trust – Massachusetts Mutual Life Insurance Company (MassMutual).

Counting on a company means taking comfort in a trusted relationship for decades, even generations. And when it comes to your long term care insurance policy, the carrier you choose may be the company you live with for a long time.

At MassMutual, our longevity is critical to why our policy owners choose us – knowing we have a history of honoring our commitments. We are, and always have been, responsive to their needs. It's a combination of our mutual structure, a broad range of quality products and our financial strength that helps us keep our commitments to our policy owners.

Mutual structure

Since 1851, Massachusetts Mutual Life Insurance Company has been operating for the benefit of our policyholders. For 158 years, we've made business decisions based on their needs. Our mutuality, along with our long-term business approach, has helped keep us strong.

Because MassMutual's long term care insurance is a participating product, your policy may be credited with dividends.¹

Quality products

Long term care insurance may help you plan for the high cost of long term care. MassMutual's SignatureCare 500 Long Term Care Insurance provides you the freedom to design a policy that helps meet your unique and changing needs while helping you protect your assets, your family, and your future. Our policy offers added value with features and riders that help make our policy competitive in the marketplace, including:

- **Dividends** – if you are the policy owner, you may be eligible to share in any dividends the Company may declare. Dividends are a way of providing increased long-term value to our policy owners. Although not guaranteed, dividends are expected, based on the current dividend scale, to increase as the insured ages, and will first be used to reduce future premiums.¹ This means as a policy owner you may experience a price-break at a point in your life when it is critical to maintain the long term care protection you purchased decades earlier.
- **Shared Care Rider**² – An optional rider that establishes a third pool of money to be used by you or your Covered Partner in the event that either of you exhausts the Total Benefit Amount of your individual policy.
- **Covered Partner Waiver of Premium Rider**² – Several companies offer this type of rider, which waives the

premium for the policy to which this rider is attached during any period in which the Covered Partner's premium is waived, but it is often bundled or offered in combination with another benefit. MassMutual is the only company that currently does not require the rider to be combined with another benefit.

- **Paid-Up Survivor Benefit Rider**² – MassMutual is one of the few LTC carriers with a survivorship rider that creates a paid-up policy for the surviving policyholder – regardless of claim activity or when their partner dies. Most companies' riders become void (i.e. no paid-up policy) if either partner receives benefits, or dies, before the 10th policy anniversary date.

Financial strength

Financial strength ratings are a key indicator of a company's financial strength and ability to deliver on its contractual obligations – our commitment to you. At MassMutual, our exceptional financial strength is underscored by ratings that are among the highest in any industry.³

So what does all of this mean?

With the combination of our mutual structure, broad range of quality products and our financial strength, you should feel confident knowing that when you choose MassMutual to help protect your future, you've made a good decision.

¹ If annual dividends are credited to a policy, they will be used first to reduce future premiums and then to increase future benefits. Because this policy is intended to be tax-qualified, annual dividends are not paid directly to the policy owner. Dividends are not anticipated to be credited before the later of the policy anniversary date after the insured turns age 65, or the 10th policy anniversary date.

² Available only with Covered Partner policies. Not available in all states. All riders have an additional cost.

³ AM Best: A++ (Superior) / Fitch: AA+ (Very Strong) / Moody's: Aa2 (Excellent) / S&P: AA+ (Very Strong) Information is current as of 4/15/10. Ratings are subject to change and are for Massachusetts Mutual Life Insurance Company. These ratings refer to only the financial strength of the company and are not recommendations of the specific policy provisions, rates or practices of the company.

Long Term Care Insurance Policy provided by Policy Forms MM500-P et al. (In ID, MM500-P-ID and in NC, MM500-P-NC) and other state variations thereof issued by Massachusetts Mutual Life Insurance Company, 1295 State St., Springfield MA 01111-0001. For costs and further details of coverage, including exclusions and reductions or limitations contact your agent/producer or MassMutual at 800-272-2216 for a referral to an agent/producer who will contact you.
The purpose of this material is the solicitation of insurance.



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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover letter

Comments:

Attachment:

AR DOI Cover 6-10-10.pdf



June 10, 2010

Mr. Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY – NAIC # 65935
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form MM500-P-AR et al.

LTC50020 At-A-Glance for Individuals Flyer

Dear Mr. Shearer,

The enclosed advertising material is being submitted for your review and approval. This is meant to be an “invitation to inquire” regarding Massachusetts Mutual Life Insurance Company’s long term care insurance coverage.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads 'Karina Amaral'.

Karina Amaral
Compliance Analyst
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachment

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500 • Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595