

SERFF Tracking Number: AEGJ-126740155 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 46318
Company Tracking Number: ADV TLC HHCF TCO 0710
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: TCO
Project Name/Number: ADV HHC TCO 0710/ADV HHC TCO 0710

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TCO SERFF Tr Num: AEGJ-126740155 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 46318
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADV TLC HHCF TCO State Status: Closed
0710

Filing Type: Advertisement

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Julie Maclin, Joan Shumaker, Patsy Holt

Disposition Date: 08/09/2010

Date Submitted: 07/26/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ADV HHC TCO 0710
Project Number: ADV HHC TCO 0710
Requested Filing Mode: Review & Approval

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

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 08/09/2010

Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 08/09/2010
Created By: Joan Shumaker
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Joan Shumaker

Filing Description:

Please see the Filing Letter on the 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: \$150.00
 Retaliatory? No
 Fee Explanation: 2 Advertisements X \$50 each
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$150.00	07/26/2010	38294646

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	08/09/2010	08/09/2010

SERFF Tracking Number: *AEGJ-126740155* *State:* *Arkansas*
Filing Company: *Transamerica Life Insurance Company* *State Tracking Number:* *46318*
Company Tracking Number: *ADV TLC HHCF TCO 0710*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *TCO*
Project Name/Number: *ADV HHC TCO 0710/ADV HHC TCO 0710*

Disposition

Disposition Date: 08/09/2010

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	Filing Letter		Yes
Supporting Document	Variables Document		Yes
Form	HHC Flyer		Yes
Form	Pool of Money Flyer		Yes
Form	Sp Discount Flyer		Yes

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Form Schedule

Lead Form Number: TLC HHCF TCO 0710

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TLC HHCF TCO 0710	Advertising	HHC Flyer	Initial		0.000	TLC HHCF TCO 0710 filing.pdf
	TLC PMF TCO 0710	Advertising	Pool of Money Flyer	Initial		0.000	TLC PMF TCO 0710 filing.pdf
	TLC SDF TCO 0710	Advertising	Sp Discount Flyer	Initial		0.000	TLC SDF TCO 0710 filing.pdf



Your choice counts with TransCare Options®.

TransCare Options®

A Plan Designed for a Changing Future®

Home Health Care and Adult Day Care* Benefits

Advances in medicine have extended our life expectancies. However, age still takes a toll on the body and daily activities may become harder to accomplish. Today, aging Americans have a wide variety of choices when they need help undertaking certain activities.

One option is Home Health Care. This may be an alternative to nursing homes and alternative living facilities. You are able to enjoy added peace of mind that staying at home can provide. Another alternative is an Adult Day Care Center. It provides health services and also offers a well-deserved break for the in-home caregiver and may allow the caregiver to keep from interrupting his or her work schedule. These benefits have a 0-day Elimination Period, which means you are eligible for benefits from the first day of benefit eligibility. These benefits do not satisfy the Elimination Period that may apply to other benefits; however, they may help.

Transamerica Life Insurance Company is committed to maximizing your care choices. That is why TransCare Options® pays for Home Health Care and Adult Day Care* or Qualified Service Provider actual out of pocket charges up to the Maximum Daily Benefit amount you choose.

The best way to help protect your future is to prepare. [Attend an insurance sales seminar and enrollment meeting/Call your/the insurance producer/agent/Transamerica National Sales Desk] to learn about all your choices and for information on how TransCare Options® Long Term Care insurance can help protect you from the high cost of long term care.

[Insurance Producer/Agent Name or National Sales Desk]

[xxx-xxx-xxxx]

INDIVIDUAL LONG TERM CARE INSURANCE

TLC HHCF TCO 0710

*In WA, Adult Day Health Care.

TRANSAMERICA
LONG TERM CARE

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Benefits and premiums vary depending upon plan selected. [Attend an insurance sales seminar and enrollment meeting/Call your/the insurance producer/agent/Transamerica National Sales Desk] 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; In OK: TLC 1-FP (OK) 709).

Home Office:
Cedar Rapids, IA

Administrative Office:
P. O. Box 95302
Hurst, TX 76053



*TransCare Options® lets you take charge
of how you use your benefits.*

TransCare Options®

A Plan Designed for a Changing Future®

Pool of Money

When you purchase a TransCare Options® policy, you purchase a pool of money based on the Maximum Daily Benefit and Benefit Period that you have chosen. This money your money. The policy will pay up to your chosen Maximum Daily Benefit each day you incur covered long term care expenses.

When you use less than the Maximum Daily Benefit, the remaining unused portion will remain in the Policy Maximum Benefit until the funds have been used. This TransCare Options® feature may allow you to lengthen the life of your policy beyond your chosen Benefit Period.

Transamerica Life Insurance Company believes that your benefits are yours, and if you find ways to save money, you can have access to your benefits for a longer period of time.

The best way to help protect your future is to prepare. [Attend an insurance sales seminar and enrollment meeting/ Call your/the insurance producer/agent/Transamerica National Sales Desk] to learn about all your choices and for information on how TransCare Options® Long Term Care insurance can help protect you from the high cost of long term care.

[Insurance Producer/Agent Name or National Sales Desk]

[xxx-xxx-xxxx]

INDIVIDUAL LONG TERM CARE INSURANCE

TLC PMF TCO 0710

TRANSAMERICA
LONG TERM CARE

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Benefits and premiums vary depending upon plan selected. [Attend an insurance sales seminar and enrollment meeting/Call your/the insurance producer/agent/Transamerica National Sales Desk] 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; In OK: TLC 1-FP (OK) 709).

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Couples can save with a TransCare Options[®] policy.

TransCare Options[®]

A Plan Designed for a Changing Future[®]

Save Up To [40%] with Couples Discounts

Enjoy a discount of up to [40%] (as compared to standard rates) when you and your [spouse/domestic partner/civil union] apply for and maintain the same level of coverage. This investment allows you and your [spouse/domestic partner/civil union] to save now and help protect your assets in the future.

Transamerica Life Insurance Company knows how expensive long term care can be. So, we make buying Long Term Care insurance as affordable as possible, allowing you to more easily protect yourself and your family from the high cost of long term care.

The best way to help protect your future is to prepare. [Attend an insurance sales seminar and enrollment meeting/ Call your/the insurance producer/agent/Transamerica National Sales Desk] to learn about all your choices and for information on how TransCare Options[®] Long Term Care insurance can help protect you from the high cost of long term care.

[Insurance Producer/Agent Name or National Sales Desk]

[xxx-xxx-xxxx]

INDIVIDUAL LONG TERM CARE INSURANCE

TLC SDF TCO 0710

TRANSAMERICA
LONG TERM CARE

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Benefits and premiums vary depending upon plan selected. [Attend an insurance sales seminar and enrollment meeting/Call your/the insurance producer/agent/Transamerica National Sales Desk] 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; In OK: TLC 1-FP (OK) 709).

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Filing Letter		
Comments:			
Attachment:			
AR HPS ltr.pdf			
		Item Status:	Status Date:
Satisfied - Item:	Variables Document		
Comments:			
Attachment:			
Variables HPS.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

July 26, 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 HHCF TCO 0710 Invitation to Inquire
TLC PMF TCO 0710 Invitation to Inquire
TLC SDF TCO 0710 Invitation to Inquire

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are intended to replace forms TLC HHCF 0809, TLC PMF 0809, TLC SDF 0809, approved by your department on November 25, 2009 (SERFF # AEGJ-126375024).

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 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

BENEFIT FLYERS VARIABLES

TLC HHCF TCO 0710	Home Health Care Flyer
TLC PMF TCO 0710	Pool of Money Flyer
TLC SDF TCO 0710	Spousal Discount Flyer

APPLICABLE TO ALL 6 PIECES:

Cover & Back: “[Attend an insurance sales seminar and enrollment meeting/Call your/the insurance producer/agent/Transamerica National Sales Desk]”

Depends upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits. The National Sales Desk phones are answered by licensed producers in our office.

Cover Page: “[Insurance Producer/Agent Name or National Sales Desk] and [xxx-xxx-xxxx]”
Licensed Producer’s name or National Sales Desk and the appropriate contact phone number.

TLC SDF TCO 0710 **Spousal Discount Flyer**

“[40%]” can be 10% - 40% depending upon the employer/association.

“spouse/domestic partner/civil union” is variable depending upon the particular state. Those states that do not allow domestic partners or civil unions would just state “spouse” when being used in that state.