

SERFF Tracking Number: AMLC-126781208 State: Arkansas
Filing Company: Liberty National Life Insurance Company State Tracking Number: 46571
Company Tracking Number: AD-276 ET,AL
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: Liberty National Medicare Radio Ads
Project Name/Number: Liberty National Medicare Radio Ads/AD-276 et,al

Filing at a Glance

Company: Liberty National Life Insurance Company

Product Name: Liberty National Medicare RadioSERFF Tr Num: AMLC-126781208 State: Arkansas

Ads

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num: 46571
Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: AD-276 ET,AL State Status: Filed-Closed
Other 2010

Filing Type: Advertisement

Author: Mary Johnson

Reviewer(s): Stephanie Fowler

Disposition Date: 09/13/2010

Date Submitted: 08/23/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Liberty National Medicare Radio Ads

Status of Filing in Domicile: Pending

Project Number: AD-276 et,al

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: 09/13/2010

Explanation for Other Group Market Type:

State Status Changed: 09/13/2010

Deemer Date:

Created By: Mary Johnson

Submitted By: Mary Johnson

Corresponding Filing Tracking Number:

Filing Description:

RE: Form(s) – AD-276, AD-277, AD-278 and AD-279 – Medicare Supplement Radio/Video Script Advertisement

Dear Ms. Myra Frick:

Attached for your review and approval please find copies of the above mentioned advertisement, Form(s) AD-276, AD-277, AD-278 and AD-279 which are being submitted as an invitations to inquire. These scripts will be used by our agents as either a radio script or video script depending on their needs in advertising Medicare supplement insurance policies offered by Liberty National Life Insurance Company. These policies have been filed and approved by your

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 department.

The above noted forms are being filed in Nebraska our state of domicile and are being filed in other states as necessary, where the company is licensed to do business.

Company and Contact

Filing Contact Information

Mary Johnson, Compliance Analyst mjohnson@torchmarkcorp.com
 3700 S. Stonebridge Drive 214-544-5335 [Phone]
 McKinney, TX 75070 972-569-3728 [FAX]

Filing Company Information

Liberty National Life Insurance Company CoCode: 65331 State of Domicile: Nebraska
 P.O. Box 2612 Group Code: 290 Company Type: Life and Health
 Birmingham, AL 35202 Group Name: Liberty National Life State ID Number:
 (205) 325-4307 ext. [Phone] FEIN Number: 63-0124600

Filing Fees

Fee Required? Yes
 Fee Amount: \$200.00
 Retaliatory? No
 Fee Explanation: \$50.00 per ad x 4 = \$200.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Liberty National Life Insurance Company	\$200.00	08/23/2010	38950648

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/13/2010	09/13/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Medicare Supplement Radio Ads	Mary Johnson	08/31/2010	08/31/2010
Form	Medicare Supplement Radio Ad	Mary Johnson	08/31/2010	08/31/2010
Form	Medicare Supplement Radio Ad	Mary Johnson	08/31/2010	08/31/2010
Form	Medicare Supplement Radio Ad	Mary Johnson	08/31/2010	08/31/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Forms?	Note To Filer	Stephanie Fowler	08/31/2010	08/31/2010

SERFF Tracking Number: *AMLC-126781208* *State:* *Arkansas*
Filing Company: *Liberty National Life Insurance Company* *State Tracking Number:* *46571*
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Disposition

Disposition Date: 09/13/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Medicare Supplement Radio Ads	Filed	Yes
Form	Medicare Supplement Radio Ad	Filed	Yes
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Amendment Letter

Submitted Date: 08/31/2010

Comments:

The ads are now attached

Thank you

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
AD-276	Advertising	Medicare Supplement Radio Ads	Initial					AD-276 LNL 30 second radio announcement med supp-general 0810.pdf
AD-277	Advertising	Medicare Supplement Radio Ad	Initial					AD-277 LNL 30 second radio announcement med supp-65 0810.pdf
AD-278	Advertising	Medicare Supplement Radio Ad	Initial					AD-278 LNL 30 second radio announcement med supp-disenrollment 0810.pdf
AD-279	Advertising	Medicare Supplement Radio Ad	Initial					AD-279 LNL 60 second radio

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announcemen
t med supp-
reputation
0810.pdf

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Note To Filer

Created By:

Stephanie Fowler on 08/31/2010 02:07 PM

Last Edited By:

Stephanie Fowler

Submitted On:

09/13/2010 01:14 PM

Subject:

Forms?

Comments:

There are no forms attached to this filing.

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Form Schedule

Lead Form Number: AD-276 et,al

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/13/2010	AD-276	Advertising	Medicare Supplement Radio Ads	Initial			AD-276 LNL 30 second radio announcemen t med supp- general 0810.pdf
Filed 09/13/2010	AD-277	Advertising	Medicare Supplement Radio Ad	Initial			AD-277 LNL 30 second radio announcemen t med supp- 65 0810.pdf
Filed 09/13/2010	AD-278	Advertising	Medicare Supplement Radio Ad	Initial			AD-278 LNL 30 second radio announcemen t med supp- disenrollment 0810.pdf
Filed 09/13/2010	AD-279	Advertising	Medicare Supplement Radio Ad	Initial			AD-279 LNL 60 second radio announcemen t med supp- reputation 0810.pdf

Liberty National Life Insurance Company
30 second spot
Title: Medicare Supplement- General

(elderly woman speaking, on porch with birds chirping in background)

When I fell down my stairs, I knew something was wrong. I didn't think the financial troubles were going to be as bad as the physical pain. But I was wrong. I thought all my medical costs would be covered by Medicare, but they weren't. I was left with a big bill I couldn't pay. Then my neighbor, Nancy, told me about Medicare Supplements and Liberty National Life Insurance Company.

(Nancy, elderly woman speaking)

I was in an accident a few months ago, and my Medicare Supplement insurance policy with Liberty National helped cover some of the expenses that Medicare didn't cover.

(elderly woman speaking)

Now I know the value of a Medicare Supplement plan with Liberty National Life Insurance Company.

(male announcer)

Call Liberty National today xxx-xxx-xxxx. That's xxx-xxx-xxxx.

Liberty National Life Insurance Company is not connected with or endorsed by the U-S government or the federal Medicare program. This is a solicitation for insurance. You may be contacted by an Agent representing Liberty National Life Insurance Company.

Liberty National Life Insurance Company
30 second spot
Title: Medicare Supplement- 65

(‘Happy Birthday’ playing in background, announcer speaking)

Are you turning sixty-five soon? Consider a Medicare Supplement insurance policy with Liberty National Life Insurance Company. All Medicare Supplement plans are standardized by the federal government, but all insurance companies are not! At Liberty National, service is a top priority. We know you need a strong and dependable company working for you, and Liberty National will give you the personal attention you deserve. Call xxx-xxx-xxxx. That’s xxx-xxx-xxxx.

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Liberty National Life Insurance Company
30 second spot
Title: Medicare Supplement- disenrollment

(elderly woman, age 64 ½)

Joe, can you believe we're almost sixty-five? It seems like just the other day ...

(elderly man, age 64 ½)

(interrupts) Susan! We need to think about our future. We're almost eligible for Medicare. That means we need to start looking for dependable Medicare Supplement insurance coverage from a company we can count on.

(elderly woman, age 64 ½)

I guess you're right, Joe. I keep hearing about Liberty National Life Insurance Company. They've been serving hard working people like us for more than one-hundred years!

(elderly man, age 64 ½)

Wow! That shows they really are a dependable Company that will be here to pay our claims.

(elderly woman, age 64 ½)

I think we should call Liberty National today.

(announcer)

Call xxx-xxx-xxxx. That's xxx-xxx-xxxx.

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Liberty National Life Insurance Company
60 second spot
Title: Medicare Supplement- reputation

Are you looking for a quality Medicare Supplement provider? Liberty National Life Insurance Company is here to help. Liberty National has been in operation for more than one-hundred years. Our longevity shows we are a Company you can count on to be here when you need us. For more than thirty consecutive years, Liberty National has earned the A plus Superior Financial Strength Rating from A-M Best Company. That means you can expect us to be here to pay your claims. We value our commitment to local Agent service and one-on-one personal attention so you can speak to a real person when you have questions about Medicare Supplement insurance. Be protected by one of the oldest and most dependable insurance Companies in the nation. To learn more contact a Liberty National Agent at xxx-xxx-xxxx. That's xxx-xxx-xxxx.

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