

SERFF Tracking Number: LFSC-126816749 State: Arkansas
Filing Company: LifeSecure Insurance Company State Tracking Number: 46809
Company Tracking Number: ADV-LS-0301 ST 01/10
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Co-Branding Phase 1
Project Name/Number: /

Filing at a Glance

Company: LifeSecure Insurance Company

Product Name: Co-Branding Phase 1

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFSC-126816749 State: Arkansas

SERFF Status: Closed-Filed State Tr Num: 46809

Co Tr Num: ADV-LS-0301 ST 01/10 State Status: Closed

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Sue Howard, Judy Lucas, Disposition Date: 09/20/2010

Karilynn Bagnell

Date Submitted: 09/16/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

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: 09/20/2010

Explanation for Other Group Market Type:

State Status Changed: 09/20/2010

Deemer Date:

Created By: Karilynn Bagnell

Submitted By: Karilynn Bagnell

Corresponding Filing Tracking Number:

Filing Description:

LifeSecure Insurance Company

NAIC #77720

Advertising Filing:

LS-0301 ST 01/10, Consumer Brochure

LS-0307 ST 01/10, Plan at a Glance

LS-0322 ST 01/10, LTC Myths

LS-0337 ST 01/10, Plan Recommendation Brochure

Enclosed for your review and approval are four advertising materials. They are new and intended to replace forms

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previously approved by your department as follows:

LS-0301 ST 01/10 replaces LS-0301 ST 05/07, SERFF Tracking Number LFSC-125239961, approved 09/01/2007;
LS-0307 ST 01/10 replaces LS-0307 ST 07/07, SERFF Tracking Number LFSC-125239961, approved 09/01/2007;
LS-0322 ST 01/10 replaces LS-0322 ST 02/07, SERFF Tracking Number LFSC-125239961, approved 09/01/2007 ;
LS-0337 ST 01/10 replaces LS-0377 ST 07/07, SERFF Tracking Number LFSC-125520364. approved 07/23/2008.

Statements of variability are enclosed with the filing.

Should you require further information, please contact me at 810.220.4644 or kbagnell@lifeseecureltc.com.

Sincerely,

Karilynn Bagnell
Senior Compliance Specialist

Company and Contact

Filing Contact Information

Karilynn Bagnell, Senior Compliance Specialist kbagnell@lifeseecureltc.com
LifeSecure Insurance Company 810-220-8774 [Phone]
10559 Citation Drive 810-220-7707 [FAX]
Suite 300
Brighton, MI 48116

Filing Company Information

LifeSecure Insurance Company CoCode: 77720 State of Domicile: Michigan
10559 Citation Drive Group Code: 572 Company Type: Life, A & H
Suite 300 Group Name: BCBS of MI GRP State ID Number:
Brighton, MI 48116 FEIN Number: 75-0956156
(810) 220-8774 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No

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Fee Explanation: \$50.00 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
LifeSecure Insurance Company	\$200.00	09/16/2010	39562866

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
	\$0.00	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/20/2010	09/20/2010

SERFF Tracking Number: LFSC-126816749 *State:* Arkansas
Filing Company: LifeSecure Insurance Company *State Tracking Number:* 46809
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TOI: LTC03I Individual Long Term Care *Sub-TOI:* LTC03I.001 Qualified
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Disposition

Disposition Date: 09/20/2010

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	Statement of Variability		Yes
Form	Consumer Brochure		Yes
Form	Plan at a Glance		Yes
Form	LTC Myths		Yes
Form	Plan Recommendation Brochure		Yes

SERFF Tracking Number: LFSC-126816749 State: Arkansas
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Form Schedule

Lead Form Number: LS-0301 ST 01/10

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LS-0301 ST 01/10	Advertising Consumer Brochure	Initial			LS-0301 ST 01.10.pdf
	LS-0307 ST 01/10	Advertising Plan at a Glance	Initial			LS-0307 ST 01.10.pdf
	LS-0322 ST 01/10	Advertising LTC Myths	Initial			LS-0322 ST 01.10.pdf
	LS-0337 ST 01/10	Advertising Plan Recommendation Brochure	Initial			LS-0337 ST 01.10.pdf

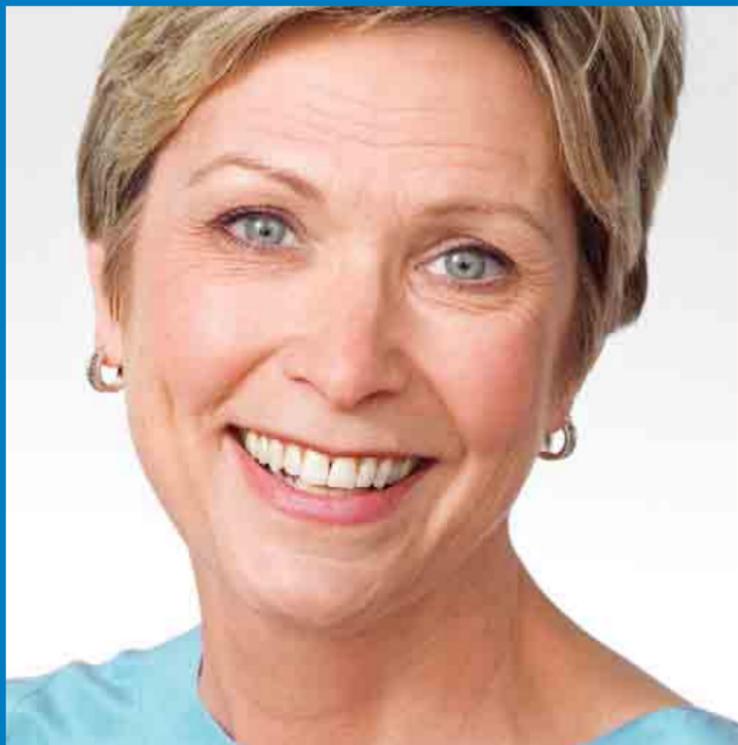


What does your future look like?

Face the future with confidence. LifeSecure is the answer.

[Option A or B]

LifeSecure and the circular logo are trademarks of LifeSecure Insurance Company - Brighton, MI. Our long term care insurance product is underwritten by LifeSecure Insurance Company. This marketing brochure is for illustrative purposes only and is not a contract. It is intended only to provide a general overview of our product and services. Availability of benefits, amounts, options and discounts may vary by state. Please remember only the insurance policy can give actual coverage amounts, terms, and conditions. Refer also to the Outline of Coverage. This is an insurance solicitation. A licensed LifeSecure sales agent may be contacting you.



Hello future. Goodbye worry.

LifeSecure Insurance Company

Long Term Care Insurance



[Marketed By]

Co-branded logo



The worry-free future has arrived.

LifeSecure takes the wrinkles out of long term care insurance.

Your future is what you make it. LifeSecure helps you create a future with fewer worries and more security. We offer straightforward long term care insurance designed to fit your life and your budget.

What is long term care?

It consists mostly of “custodial care,” or assistance with daily activities, such as bathing and dressing, rather than medical care that would be covered by your health plan.

It is estimated that more than 60% of people 65 and older will need long term care assistance during their lives – either at home or in a facility.¹

Without a plan, potential long term care expenses can become a significant out-of-pocket responsibility.

Long term care insurance was designed to help solve that problem. And LifeSecure makes it simpler and more affordable than you might think.

¹ Long-Term Care Financing: Policy Options for the Future, Georgetown University, LTC Financing Project; Feder, Komisar, Friedman, June 2007



Enter the future with fewer gray hairs.

When you choose LifeSecure, you choose a more secure future. Here's how we make long term care insurance stress-free.

LifeSecure erases the worry.

Whatever the future brings, LifeSecure helps you to stay in control of your life and assets. So you can feel good about the future.

LifeSecure is flexible.

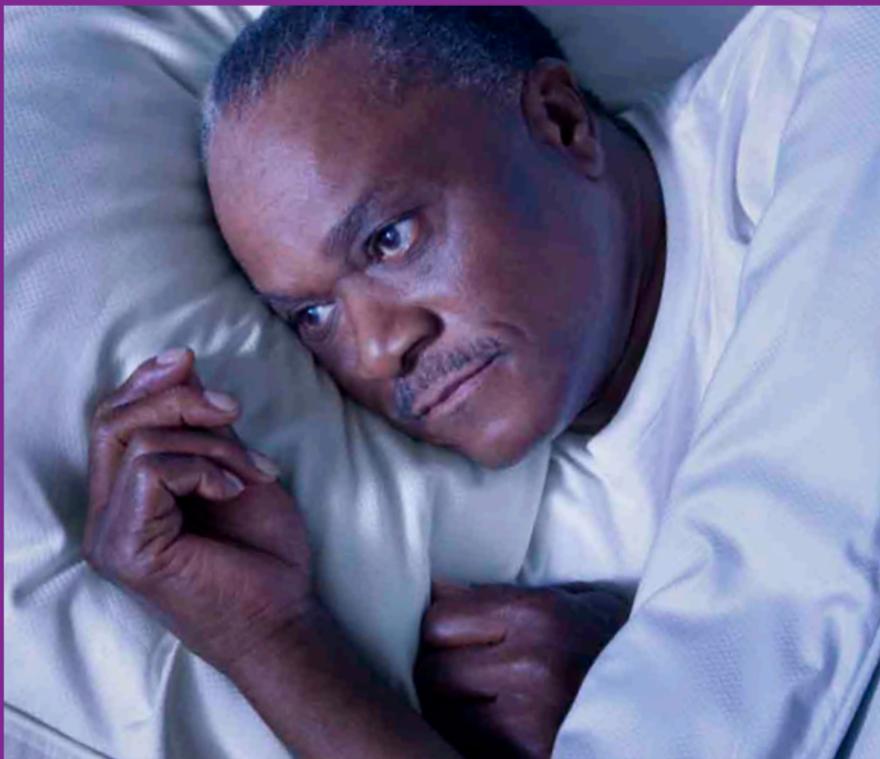
We give you the power to set coverage levels and premiums based on your perceived needs and personal budget. And our unique policy design offers tremendous flexibility when a claim arises, by providing coverage for a broad range of providers and services.

LifeSecure is simple.

Unlike other long term care insurance products, LifeSecure uses a simple Benefit Bank system, with few complicated riders and add-ons. We remove the confusion and make it easier to choose exactly the benefits you want.

LifeSecure is affordable.

If you thought long term care insurance was out of reach, think again. Our Budget-Point Pricing tool makes it easy for you to choose the right coverage levels based on your own target premium.



Sleep better tonight and years from now.

Choosing a plan is simple. And our **Budget-Point PricingSM** tool can help. By entering your age and target monthly premium, you can quickly and easily find a plan design that fits your budget. Try it at www.YourLifeSecure.com.

1. Choose your Benefit Bank.SM
(between \$75,000 and \$1,000,000)¹

Your Benefit Bank represents the benefit amount available to help pay for your long term care, should you need it. [Our Budget-Point Pricing tool] [We] can help you determine the size of your Benefit Bank based on the premium you're comfortable with.

¹ IN – minimum amount is \$140,000

² DC – Spouse or Domestic/Legal Partner

³ ND – Return of Premium Upon Death;
MN – Not Available

2. Choose your Monthly Benefit Access Limit.
(1%, 2% or 3%* of your Benefit Bank)

Your Monthly Benefit Access Limit represents the amount of benefits available to you in any given month. You can choose your Monthly Benefit Access Limit according to your target premium and how much money you want to have available for care or services.

Benefit Bank	Access Limit	Monthly Benefit
\$300,000	X 1%	= \$3,000

For example, a \$300,000 Benefit Bank and a 1% Monthly Benefit Access Limit would give you access to \$3,000 per month.

* 3% Monthly Benefit Access Limit not available for Benefit Banks over \$500,000.

3. Review all other features and benefits available to you.

Standard features

- Flexible Benefit
- Guaranteed Future Purchase Offers
- Spouse or Domestic Partner² Discount
- Waiver of Premium (upon claim)

Optional benefits

- Money-Back Promise Option³
- Automatic Compound Inflation Protection Benefit (3% or 5%)
- Lapse Protection Benefit

Availability of benefits, amounts, options and discounts may vary by state.



Choose to live happier ever after.

We help you make choices that are right for you.

Who knows what's best for you, better than you? We understand that care needs and situations are unique, so we designed our policy for maximum flexibility at the time of claim.

Here's how the LifeSecure policy works when you need care:

- We will pay for qualified long term care services, up to your full Monthly Benefit Access Limit each month. Such services may be provided in your own home, an assisted living facility, adult day care center, or a nursing home.

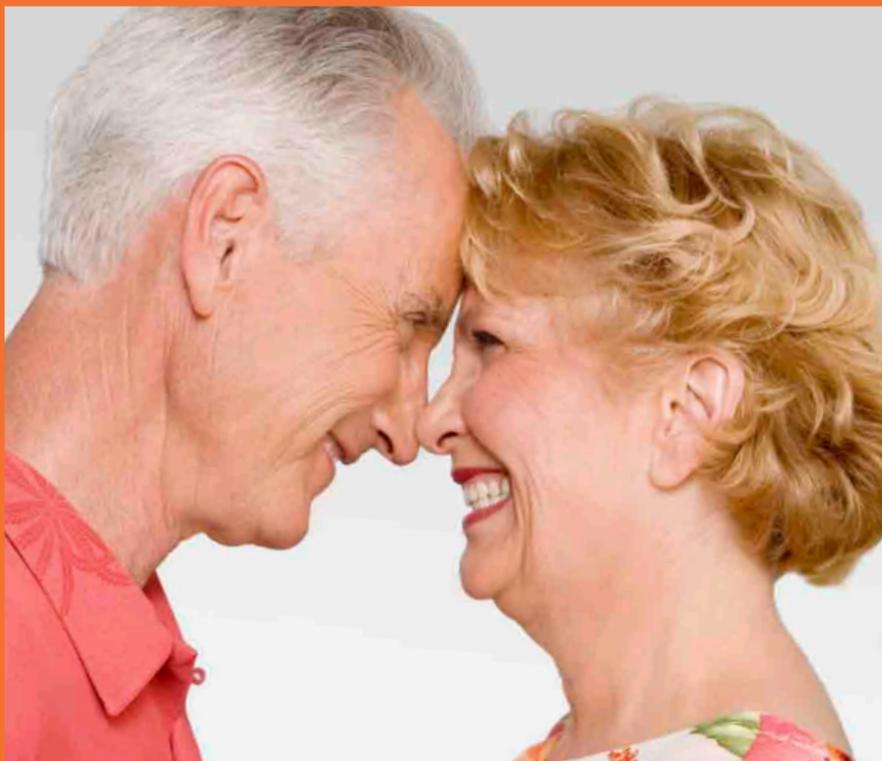
- If you have not depleted your full Monthly Benefit Access Limit, you can also access a **Flexible Benefit**. Your Flexible Benefit is equal to 50% of your unused Monthly Benefit. It provides greater flexibility and choice in how you use your benefits, such as for informal care from a family member or friend, or for installation of grab bars or a wheelchair ramp.

LifeSecure wants you to be able to use your benefits in the ways that work best for you.

A Benefit Example

Assume you have a Monthly Benefit Access Limit of \$3,000. You use \$2,000 for qualified home health care during a one-month period.

Available Monthly Benefit		Home Care Expenses
\$3,000	→	\$2,000 (reimbursable)
Unused Monthly Benefit		Available Flexible Benefit
\$1,000	X 50% =	\$500



For better or worse, we're by your side.

The LifeSecure Care Advisor

With LifeSecure, you and your family are not alone. We're with you from the day you receive your policy, and we'll stay close from that day forward.

You'll always have access to a [LifeSecure Care Advisor](#) who can help you with everything from long term care questions to recommendations for assisted living care.

The LifeSecure Web Portal

Your personal LifeSecure Web portal makes it even easier to stay connected. You can check your Benefit Bank balance, review claims history, and stay in tune with long term care issues whenever it's convenient for you.

Exclusions and Limitations

No benefits, including the Flexible Benefit, will be payable under this Policy for:

- a loss that occurs while this Policy is not in force; or
- an illness, treatment or medical condition that is due to war or act of war, whether declared or not (**In OK:** (whether declared or undeclared) while serving in the military or an auxiliary unit attached to a military unit, or working in an area of war whether voluntarily or as required by an employer); or
- an illness, treatment or medical condition that results from an attempt at suicide (while sane or insane) (**In MO & CO:** while sane) or an intentionally self-inflicted injury; or
- expenses for treatment or rehabilitation related to alcoholism or drug addictions; or

- expenses for services or items to the extent that such expenses are reimbursable under Title XVIII of the Social Security Act (Medicare), or would be so reimbursable but for the application of a deductible or coinsurance amount; or
- care or services, unless otherwise required by law, for which benefits are duplicated or provided under a governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law (**In MD:** exclusion for motor vehicle no-fault law is not applicable); or
- care or services provided outside the United States of America, its territories or possessions, or Canada.

- **In MD:** payment of any claim, bill or other demand or request for payment for healthcare services that the appropriate regulatory board determines were provided as a result of prohibited referral.

The following two exclusions do not apply to the Flexible Benefit:

- care or services provided by a family member unless:
 - he or she is a regular employee of an organization which is providing the treatment, service or care; and
 - the organization receives the payment for the treatment, service or care; and
 - he or she receives no compensation other than the normal compensation for employees in his or her job category; or
- care or services or which no charge is made in the absence of insurance.



LifeSecure Insurance Company

Long Term Care Insurance Plan-At-A-Glance

[Marketed By]



Standard Benefits

Benefit Bank¹

You choose an amount between \$75,000 and \$1,000,000 (*In IN: minimum is \$140,000*).

Your Benefit Bank represents the lifetime dollar benefit amount available to you. Your Benefit Bank balance is reduced by any benefits paid to you or on your behalf.

Monthly Benefit Access Limit

You choose 1%, 2% or 3%* of your Benefit Bank.

Your Monthly Benefit Access Limit represents the dollar benefit amount available on a monthly basis for your long term care needs. The original dollar amount is calculated as a percentage of your Benefit Bank.

*3% Monthly Benefit Access Limit not available for Benefit Bank amounts over \$500,000.

Benefit Bank		Access Limit		Monthly Benefit
\$300,000	x	1%	=	\$3,000

Benefit Payout Structure. When you become eligible for benefits, we will reimburse you for covered long term care expenses up to your full Monthly Benefit each calendar month. These covered expenses include care at home through a home care agency or independent provider, or in an assisted living facility, adult day care center or in a nursing home. Hospice care is also covered.

If you do not incur covered expenses up to your full Monthly Benefit for a given calendar month, 50% of your un-used monthly benefit will be available to you as a **Flexible Benefit**. The **Flexible Benefit** is not restricted by the definition of covered expenses. This benefit is designed to provide greater flexibility in the types of care, services and products available to you under this policy, such as: care provided by a family member or other informal caregiver, construction of a wheelchair access ramp, or installation of grab bars in your bathroom.

Guaranteed Future Purchase Offers

This feature is included in your coverage as a standard feature, unless you elect one of the optional inflation protection benefits described under Optional Benefits. Under the Guaranteed Future Purchase Offers, you will be offered the opportunity to increase your current Benefit Bank and Monthly Benefit by 15% every three years. You may accept each offer without submitting evidence of insurability.

Waiver of Premium

Your premiums are waived beginning on the first day you start receiving benefits. As long as you continue to receive benefits, additional premiums will not be required. Premium payments will again be required after 30 days of not receiving benefits.

Benefit Wait Period

You are eligible to begin receiving benefits upon completion of a 90-day Benefit Wait Period. This is a period of time during which you meet the benefit triggers for this coverage. You do not need to be receiving paid services in order to accumulate Benefit Wait Period days, and your Benefit Wait Period need only be met once during your lifetime.

LifeSecure Care Advisor Services

A LifeSecure Care Advisor is available to you and your family from the day you receive your policy. The LifeSecure Care Advisor can help you with everything from long term care questions to recommendations for assisted living facilities to arrangements for personal care or services.

Spouse or Domestic Partner Discounts²

If you and your spouse or partner both apply and are accepted, a 30% premium discount will apply to both policies. If your spouse or partner does not apply, or is not accepted, a 10% discount will still apply to your policy.

¹ Benefit Bank is referred to as Lifetime Benefit Amount in WA

² Spouse or Domestic Partner is referred to as Spouse or Domestic/Legal Partner in DC

Optional Benefits

Money-Back Promise Option³

If you die while your policy is in force for 5 or more years, a percentage of the premiums (less benefits paid) is refunded to a beneficiary. The percentage of payback equals 25% of the premiums paid if death occurs in policy years 5–9; 50% in years 10–14; and 75% in years 15 and beyond. Your policy must be in force at the time of death for the Money-Back Promise Option benefits to be payable (*Not available in MN*).

Automatic Compound Inflation Protection Benefit (3% or 5%)

If you elect this option, we will automatically increase your current Monthly Benefit and your remaining Benefit Bank by 3% or 5% each year. The increase will be effective on each anniversary of your policy effective date, even while you are receiving benefits.

Lapse Protection Benefit⁴

If your policy is in force for at least three full years, and then terminates due to non-payment of premium, this optional benefit allows you to retain a reduced paid-up amount of coverage. You will have a revised Benefit Bank equal to the greater of: (a) 100% of the sum of all premiums paid; or (b) one times your Monthly Benefit.

³ Money-Back Promise is referred to as Return of Premium Upon Death in ND and WA

⁴ The Lapse Protection Benefit is referred to as Non-forfeiture Benefit in WA

Our **BudgetPointPricingSM** tool can help you choose a plan! By entering your age and your own target premium, you can quickly and easily find the right plan that fits your personal budget.

Try it at www.YourLifeSecure.com under "Quote Calculator".

Policy Limitations and Exclusions

Charges for care or services provided by a family member, as well as care or services for which no charge is made in the absence of insurance, are excluded under the reimbursable covered expenses portion of the policy. However, such care or services may be payable under the Flexible Benefit.

No benefits, including the Flexible Benefit, will be payable under the Policy for: a loss that occurs while this Policy is not in force; or an illness, treatment or medical condition that is due to war or act of war, whether declared or not (**In OK**: (whether declared or undeclared) while serving in the military or an auxiliary unit attached to a military unit, or working in an area of war whether voluntarily or as required by an employer); or an illness, treatment or medical condition that results from an attempt at suicide (while sane or insane) (**In MO & CO**: while sane) or an intentionally self-inflicted injury; or expenses for treatment or rehabilitation related to alcoholism or drug addictions; or expenses for services or items to the extent that such expenses are reimbursable under Title XVIII of the Social Security Act (Medicare), or would be so reimbursable but for the application of a deductible or coinsurance amount; or care or services, unless otherwise required by law, for which benefits are duplicated or provided under a governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law (**In MD**: exclusion for motor vehicle no-fault law is not applicable); or care or services provided outside the United States of America, its territories or possessions, or Canada. **In MD**: payment of any claim, bill or other demand or request for payment for healthcare services that the appropriate regulatory board determines were provided as a result of prohibited referral.

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[Option A or B]



LifeSecure Insurance Company

Common Myths About Long Term Care Insurance

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logo

MYTH: I cannot afford long term care insurance.

FACT: Without insurance, you may have a harder time affording long term care services. A long term care insurance plan can be designed to fit a range of personal budgets. Let your agent illustrate a range of benefit levels that may work for you.

MYTH: I don't need long term care insurance. I have health insurance.

FACT: Long term care is the assistance, care or services a person needs when they are unable to perform basic activities of daily living – such as bathing, dressing, eating, toileting, transferring or continence. Most long term care is due to a chronic illness and is progressive in nature with the need for care often growing over time. This type of care is not covered by health insurance plans, which are designed to cover the skilled or acute care needed to return someone to good health.

MYTH: There is a government program that will take care of me.

FACT: Medicaid is a government program that will pay for certain long term care services. However, eligibility for Medicaid requires that you meet state-specific poverty guidelines. Medicare is a senior health insurance plan that covers skilled care designed to improve an individual's health condition. It does not cover custodial care.

MYTH: Long term care insurance only covers care in a nursing home.

FACT: Long term care insurance will provide benefits for care in the following settings: your own home, adult day care, hospice care, assisted living facility or a nursing home.

MYTH: I can save the money I need for long term care.

FACT: The national average annual costs for long term care are: [\$19,760] for care at home (based on a 4-hour visit, 5 times per week); [\$33,900] for care in an assisted living facility; and [\$75,190] for care in a nursing home¹. For this reason, many financial planners now consider long term care insurance an integral part of an individual's financial plan.

MYTH: We don't need long term care insurance because we have each other.

FACT: Consider the chances that your spouse will be physically capable of providing your care, if and when it is needed? According to a study performed by the US Department of Labor/Bureau of Labor Statistics, there are growing demands on the "Sandwich Generation", which is defined as individuals (typically women between the ages of 45 to 56) who must care for their own families (sometimes young children and teenagers) in addition to an older relative who needs assistance.² The reality is that the need for long term care does not only affect the individual in need of care, but can also impact the entire family – across multiple generations. Long term care insurance can help support and supplement such informal care.

MYTH: Long term care insurance is only for old people.

FACT: Accidents and chronic illness can happen at any age and can include the need for extended custodial care. The availability and cost of long term care insurance are based on your health and age at time of application. Planning ahead can pay off.

¹ Based on information from the Genworth [2010] Cost of Care Survey – [April 2010]

² US Department of Labor, Bureau of Labor Statistics, Monthly Labor Review. September 2006

Your future is what you make it. LifeSecure helps you create a future with fewer worries and more security. We offer straight-forward long term care insurance designed to fit your life and your budget.

Face the future with confidence. [Option A or B]



Find the plan that's right for you.

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[Option A or B]

- In MD: payment of any claim, bill or other demand or request for payment for health care services that the appropriate regulatory board determines were provided as a result of prohibited referral.
- The following two exclusions do not apply to the Flexible Benefit:
 - care or services provided by a family member unless:
 - he or she is a regular employee of an organization which is providing the treatment, service or care; and
 - the organization receives the payment for the treatment, service or care; and
 - he or she receives no compensation other than the normal compensation for employees in his or her job category; or care or services or which no charge is made in the absence of insurance.

- expenses for services or items to the extent that such expenses are reimbursable under Title XVIII of the Social Security Act (Medicare), or would be so reimbursable but for the application of a deductible or coinsurance amount; or
- care or services, unless otherwise required by law, for which benefits are duplicated or provided under a governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law (**In MD**: exclusion for motor vehicle no-fault law is not applicable); or
- care or services provided outside the United States of America, its territories or possessions, or Canada.

- No benefits, including the Flexible Benefit, will be payable under this Policy for:
 - a loss that occurs while this Policy is not in force; or
 - an illness, treatment or medical condition that is due to war or act of war, whether declared or undeclared (**In OK**: while serving in the military or an auxiliary unit attached to a military unit, or working in an area of war whether voluntarily or as required by an employer); or
 - an illness, treatment or medical condition that results from an attempt at suicide while sane or insane (**In MO & CO**: while sane) or an intentionally self-inflicted injury; or
 - expenses for treatment or rehabilitation related to alcoholism or drug addictions; or

Exclusions and Limitations

LifeSecure Insurance Company

Long Term Care Insurance How much coverage is enough?



[Marketed By]

Co-branded logo

\$75,000

\$300,000

\$700,000

\$1,000,000

Choosing the right coverage.

Benefit BankSM **\$200,000**
Monthly Benefit Access Limit (MBAL) **3%** (\$6,000 per month)

In SD and WI, these Benefit Bank amounts require either a 2% or 3% MBAL: In SD: < \$300,000; In WI: < \$180,000.

In WA: Benefit Bank is referred to as Lifetime Benefit Amount.

National Average Monthly Costs¹ [(2009)]

Home Care ²	[\$1,647]
Assisted Living Care	[\$3,185]
Nursing Home Care	[\$6,265]

Care and Cost Example

2.4 years of Nursing Home (avg.) ³	[\$180,455]
1 year of Home Care	[\$19,765]

Total: [\$200,220]

Note: Average duration of long term care is approximately three years.⁴



Coverage like this may be sufficient in today's dollars to meet average long term care costs and durations. You should also consider inflation protection alternatives. See below for reasons why you might consider less or more coverage than the \$200,000/3% recommendation.

Why consider *less* coverage?

- Little or no family history of chronic conditions
- Affordability
- Desire to lock-in coverage today, but buy-up in the future
- Expectation of spouse or domestic partner or family members to provide significant informal care (In DC: domestic/legal partner or family member)
- Plan to retire in a low-cost area
- Men – tend to require long term care for shorter durations than average

Why consider *more* coverage?

- Family history of chronic conditions
- Affordability
- Family longevity
- Offset effects of inflation with a higher Benefit BankSM today
- Plan to retire in a high-cost area
- Women – tend to require long term care for longer durations than average

Why do I need long term care insurance?

It is estimated that 60% of people, 65 or older will need long term care during their lives – either at home or in a facility.⁵ But accidents or illnesses requiring long term care can happen at any age. Medicare won't cover it, and you must be impoverished to qualify for Medicaid coverage.

Long term care insurance helps you protect your retirement savings and your family assets. It provides peace of mind.

Why buy long term care now?

Premiums are based on your age and health. Locking in now means lower premiums for you. [Our Budget-Point PricingSM tool][LifeSecure] allows you to choose the right coverage based on a premium that makes sense to you.

Life is uncertain. Long term care insurance doesn't have to be. Prepare for your future with a LifeSecure long term care insurance policy. [Call 1.866.582.7701 to learn more or visit www.YourLifeSecure.com to quickly generate a quote.]

^{1,2} Based on information from the Genworth [2010] Cost of Care Survey – [April 2010].

³ Center for Disease Control, National Health Statistics Reports, Number 9, October 2008.

^{4,5} Long-Term Care Financing: Policy Options for the Future, Georgetown University, LTC Financing Project; Feder, Komisar, Friedman, June 2007
Copies of source materials available upon request.

SERFF Tracking Number: LFSC-126816749

State: Arkansas

Filing Company: LifeSecure Insurance Company

State Tracking Number: 46809

Company Tracking Number: ADV-LS-0301 ST 01/10

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Product Name: Co-Branding Phase 1

Project Name/Number: /

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Statement of Variability

Comments:

Attachments:

LS-0322 ST-V 01.10.pdf

LS-0337 ST-V 01.10.pdf

LS-0301 ST-V 01.10.pdf

LS-0307 ST-V 01.10.pdf

**EXPLANATION OF VARIABILITY
LS-0322 ST 01/10**

This marketing piece has been adapted with areas for co-branding LifeSecure with other licensed entities.

Marketed by

- the text in brackets will appear above the licensed entity's logo, only when this marketing piece is co-branded.

Co-branded logo

- the licensed entity's logo will appear in bracketed area, only when this marketing piece is co-branded.

National Average Costs – figures are in brackets to allow update of costs based on annual studies and published reports.

Footnote 1 - dates are in brackets so they can be updated with the annual published reports.

Option A or B - Contact Information

Option A – non co-branded

This will be used by LifeSecure to provide generic contact for the company:

[Talk to your agent today, call us at **1.866.582.7701**, or visit us at
www.YourLifeSecure.com]

Option B – co-branded

This will be used when the marketing piece is co-branded with LifeSecure and other licensed entities to customize with their contact information:

[For more information, contact [Company name] [Company address] [Contact Name]
[Title] at [**Phone**] [or] [email address][website address].]

**EXPLANATION OF VARIABILITY
LS-0337 ST 01/10**

This marketing piece has been adapted with areas for co-branding LifeSecure with other licensed entities.

FRONT PANEL

Option A or B - Contact Information

Option A – non co-branded

This will be used by LifeSecure to provide generic contact for the company:

[Talk to your agent today, call us at **1.866.582.7701**, or visit us at
www.YourLifeSecure.com]

Option B – co-branded

This will be used when the marketing piece is co-branded with LifeSecure and other licensed entities to customize with their contact information:

[For more information, contact [Company name] [Company address] [Contact Name]
[Title] at [**Phone**] [or] [email address][website address].]

Marketed by

- the text in brackets will appear above the licensed entity's logo, only when this marketing piece is co-branded.

Co-branded logo

- the licensed entity's logo will appear in bracketed area, only when this marketing piece is co-branded.

BACK PANEL

TOP

National Average Monthly Costs – figures are in brackets to allow update of costs based on annual studies and published reports.

BOTTOM

Paragraph 3 - "Our Budget-Point Pricing tool" will appear when the on-line quote calculator is marketed by LifeSecure or a licensed entity. "LifeSecure" will appear when the on-line quote calculator is not marketed or promoted.

Paragraph 4 – The call to action, phone and website sentence that appears in brackets will only appear when be marketed by LifeSecure.

Footnote 1 - dates are in brackets so they can be updated with the annual published reports.

**EXPLANATION OF VARIABILITY
LS-0301 ST 01/10**

This marketing piece has been adapted with areas for co-branding LifeSecure with other licensed entities.

COVER

Marketed by

- the text in brackets will appear above the licensed entity's logo, only when this marketing piece is co-branded.

Co-branded logo

- the licensed entity's logo will appear in bracketed area, only when this marketing piece is co-branded.

PANEL 7

Budget-Point Pricing

- The Budget-Point Pricing information will appear if the website and on-line quote calculator are marketed by LifeSecure or other licensed entity.
- In Paragraph # 1:

The following text will appear if the website and on-line quote calculator are marketed by LifeSecure or other licensed entity: [Our Budget-Point Pricing tool]

The following text will appear if the website and on-line quote calculator are NOT marketed by LifeSecure or other licensed entity: [We]

PANEL 12

Contact Information – 2 Options:

Option A – non co-branded

This will be used by LifeSecure to provide generic contact for the company:

[Talk to your agent today, call us at **1.866.582.7701**, or visit us at
www.YourLifeSecure.com]

Option B – co-branded

This will be used when the marketing piece is co-branded with LifeSecure and other licensed entities to customize with their contact information:

[For more information, contact [Company name] [Company address] [Contact Name]
[Title] at [**Phone**] [or] [email address][website address].]

**EXPLANATION OF VARIABILITY
LS-0307 ST 01/10**

This marketing piece has been adapted with areas for co-branding LifeSecure with other licensed entities.

PAGE 1

Marketed by

- the text in brackets will appear above the licensed entity's logo, only when this marketing piece is co-branded.

Co-branded logo

- the licensed entity's logo will appear in bracketed area, only when this marketing piece is co-branded.

PAGE 2

Budget-Point Pricing

- The Budget-Point Pricing graphic and text will not appear if the website and on-line quote calculator are not marketed by LifeSecure or a licensed entity.

Contact Information – 2 Options:

Option A – non co-branded

This will be used by LifeSecure to provide generic contact for the company:

[For more information, contact your agent or call us at **1-866-582-7701**,
or visit us at **www.YourLifeSecure.com**]

Option B – co-branded

This will be used when the marketing piece is co-branded with LifeSecure and other licensed entities to customize with their contact information:

[For more information, contact [Company name] [Company address] [Contact Name]
[Title] at [**Phone**] [or] [email address][website address].]