

SERFF Tracking Number: LFSC-126823098 State: Arkansas
Filing Company: LifeSecure Insurance Company State Tracking Number: 46843
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Co-Branding Phase 3
Project Name/Number: /

Filing at a Glance

Company: LifeSecure Insurance Company

Product Name: Co-Branding Phase 3

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFSC-126823098 State: Arkansas

SERFF Status: Closed-Filed

State Tr Num: 46843

Co Tr Num:

State Status: Closed

Reviewer(s): Marie Bennett, Harris Shearer

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

Karilynn Bagnell

Date Submitted: 09/20/2010

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-0341H ST 05/10, Consumer Flyer

LS-0397 ST 01/10, How to Apply Flyer

Enclosed for your review and approval are two advertising materials. These are new and not intended to replace anything previously approved by your department.

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Statements of variability for the forms are also enclosed.

Should you require further information, please contact me at 810.22.4644 or kbagnell@lifeseureltc.com.

Sincerely,
 Karilynn C. Bagnell
 Senior Compliance Specialist

Company and Contact

Filing Contact Information

Karilynn Bagnell, Senior Compliance Specialist kbagnell@lifeseureltc.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: \$100.00
 Retaliatory? No
 Fee Explanation: \$50.00 per advertising filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
LifeSecure Insurance Company	\$100.00	09/20/2010	39670880

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Correspondence Summary

Dispositions

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

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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 Fler		Yes
Form	How to Apply Flyer		Yes

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Form Schedule

Lead Form Number: LS-0341H ST 05/10

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LS-0341H ST 05/10	Advertising	Consumer Fler	Initial			LS-0341H ST 05.10.pdf
	LS-0397 ST 01/10	Advertising	How to Apply Flyer	Initial			LS-0397 ST 01.10.pdf



Why Should I Consider Long Term Care Insurance?

- Help to protect my savings and assets
- Provide access to more care options
 - At home
 - In the community
 - In a facility
- Protect the quality of life for my family and me
- Provide peace of mind

LifeSecure helps you create a future with fewer worries and more security.

Variability #1

[Option A or B]



Variability #2

See Variability Statement

Applying for Long Term Care Insurance

[Option 1 or 2]

Completing your Application On-line is Easy

To get a quote or to apply, go to www.YourLifeSecure.com. [Secure portal login instructions.]

For [Group Name] enter Group Number:

[XXXXX]

[[For [Family Members] [and] [Retirees], enter Group Number:

[XXXXX]]

[Option A or B]

If approved, you will receive a Welcome Package containing your Policy and other important information.

Have a Question?

[Option 1 or 2]

This is an insurance solicitation. A licensed insurance agent may contact you.
LifeSecure Insurance Company – Brighton, MI

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Statement of Variabililty

Comments:

Attachments:

LS-0341H ST-V 05.10_Revised.pdf

LS-0397 ST-V 01.10.pdf

EXPLANATION OF VARIABILITY
LS-0341H ST 05/10

Variability #1

Option A – If the flyer is co-branded, “Marketed by” will appear above the co-branded logo in the 2nd square in left column.



Option B – If the flyer is not co-branded, the photo of man’s face will appear in the 2nd square in left column.



Variability #2

Text/Fields under each Subhead are bracketed so applicable text/fields can be selected and text can be customized (options 1A or 1B, 2 and/or 3).

Option 1 - Subhead and optional fields

[**For more information contact:**]

Option 1A – non co-branded

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

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

Option 1B – 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 logo] [Company address]
[Contact Name] [Title] at [**Phone**] [or] [email address][website address].]

Option 2 - Subhead and optional fields

Option 2A – invite for information session

[**Learn more by attending a no-obligation informational session:**]

[Date: XX,XX,XXXX]
[Time: XX:XX - XX:XX AM/PM]
[Place: [name][address 1] [address 2]]

Option 2B – invite for webinar

[**Learn more by participating in an on-line webinar:**]

[Webinar Title]
[Date: XX,XX,XXXX]
[Time: XX:XX - XX:XX AM/PM]

Please RSVP [by {Date}] [to {Name}] [at {Phone}] [or send email to {address}]

Option 3 - Subhead and optional fields

[**Get a quote or apply online:**]

[Visit www.YourLifeSecure.com]
[Click on Groups & Associations]
[Enter Group Number [00000] [for product/premium information] [and] [to apply on-line].]

Web Address

The LifeSecure website will not appear if it is not being marketed by a licensed entity.

EXPLANATION OF VARIABILITY LS-0397 ST 01/10

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

Graphic Banner – 2 options

Option 1 – If the flyer is co-branded, “Marketed by” will appear above the co-branded logo as it appears in the banner below.



Option 2 – If the flyer is NOT co-branded, the banner shown below will appear:



Completing your Application On-line is Easy

1st line

“Secure portal login instructions” - customized group portal login instructions will appear in brackets.

2nd line

“Group Name” will be customized with the participating Group/Company name.

“XXXXX” will be customized with the assigned Group Number

3rd line

When offered, bracketed text will be used as follows:

- “For Family Members” when the offer is extended to family members
- “Retirees” when the offer is extended to retirees

- “and” when the discount is extended to both Family Members and Retirees

“XXXXX” will be customized with the Family/Retiree assigned Group Number

Text

Option A – to be used with groups that qualify for LifeSecure’s Multi-life program

You will begin by completing a Personal Worksheet to decide if long term care insurance makes sense for you. Next, the application asks for your health and personal information. Then you will select your coverage options and [authorize payroll deductions] [or] [select a method of payment] for the premium amount. Finally, you will acknowledge that you have read and reviewed certain information within the application. The entire application process generally takes about 15–20 minutes for those who qualify for Simplified Issue.

Option B – to be used with groups that do not qualify for LifeSecure’s Multi-life program

You will begin by providing demographic and health information. Next, you will select your coverage options and [authorize payroll deductions] [or] [select of a method of payment] for the premium amount. Finally, you will acknowledge that you have read and reviewed certain information within the application. The entire application process generally takes about 20–30 minutes.

For both options above, bracketed text within the paragraphs will be used as follows:

- “authorize payroll deductions” will be appear when offered by an employer
- “select a method of payment” will appear when payment methods other than payroll deduction are offered
- “or” will appear when both payment methods are offered

“Have a Question?” section

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 Logo] [Company address]
[Contact Name] [Title] at [**Phone**] [or] [email address] [website address].]