

SERFF Tracking Number: LFCR-126958545 State: Arkansas
Filing Company: Massachusetts Mutual Life Insurance Company State Tracking Number: 47593
Company Tracking Number: LTC50091 ET AL - WEBSITE FILING
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-126958545 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 47593
Closed

Sub-TOI: LTC03I.001 Qualified Co Tr Num: LTC50091 ET AL - State Status: Filed-Closed
WEBSITE FILING

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Smith Darlene

Disposition Date: 01/26/2011

Date Submitted: 12/27/2010

Disposition Status: Filed-Closed

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

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/26/2011

State Status Changed: 01/26/2011

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 -
Advertising

karina.amaral@lifecareassurance.com

21600 Oxnard Street

818-867-2307 [Phone]

Suite 1500

818-867-2508 [FAX]

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Woodland Hills, CA 91367

Filing Company Information

(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: \$350.00
 Retaliatory? No
 Fee Explanation: \$50.00/form x 7 forms = \$350.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Massachusetts Mutual Life Insurance Company	\$350.00	12/27/2010	43237884

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/26/2011	01/26/2011

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Disposition Date: 01/26/2011

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
Supporting Document	Cover letter	Filed	Yes
Form	Attracting and Retaining Key Employee Webpage	Filed	Yes
Form	Business Organization Webpage	Filed	Yes
Form	Employee Benefits Webpage	Filed	Yes
Form	Executive Carve-out Webpage	Filed	Yes
Form	Individuals and Families Landing Webpage	Filed	Yes
Form	Protecting Your Business Webpage	Filed	Yes
Form	Retirement Planning Webpage	Filed	Yes

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Form Schedule

Lead Form Number: LTC50091

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/26/2011	LTC50091	Advertising	Attracting and Retaining Key Employee Webpage	Initial		0.000	LTC50091 Attracting & Retaining webpage 12-21-10 .pdf
Filed 01/26/2011	LTC50092	Advertising	Business Organization Webpage	Initial		0.000	LTC50092 Business Organization webpage 12-21-10.pdf
Filed 01/26/2011	LTC50093	Advertising	Employee Benefits Webpage	Initial		0.000	LTC50093 Employee Benefits webpage 12-21-10.pdf
Filed 01/26/2011	LTC50094	Advertising	Executive Carve-out Webpage	Initial		0.000	LTC50094 Executive Carve Out webpage 12-21-10.pdf
Filed 01/26/2011	LTC50095	Advertising	Individuals and Families Landing Webpage	Initial		0.000	LTC50095 Individuals and Families Landing webpage 12-21-10.pdf
Filed 01/26/2011	LTC50096	Advertising	Protecting Your Business Webpage	Initial		0.000	LTC50096 Protecting Your Business webpage 12-

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Filed LTC50097 Advertising Retirement Planning Initial 0.000
01/26/2011 Webpage

21-10.pdf
LTC50097
Retirement
Planning
webpage 12-
21-10.pdf

Attracting & Retaining Key Employees: Long Term Care Insurance

Individual long term care insurance for employees and their extended family members provides valuable coverage and helps encourage loyalty. For employers, it may help reduce employee turnover and attract superior talent.

What is long term care insurance?

Long term care insurance is one option that allows you to have a plan in place to help protect your assets and remain as independent as possible, if you require the need for long term care. Long term care insurance may give you the peace of mind that comes with knowing you have more choices and more control over care options. This type of coverage may help you maximize your independence when you are unable to be fully independent.

How is long term care insurance used?

While you may also receive support from family or loved ones if you require long term care, one way to help ensure you receive the type of care you want – in the setting you choose – is through a comprehensive, individual long term care insurance policy. A comprehensive long term care insurance policy may provide coverage for long term care needs in the home, an assisted living facility or nursing home, community-based setting or hospice facility.

What are the benefits of long term care insurance?

A MassMutual long term care insurance policy helps you pay for the care needed when you are unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. The goal for long term care services is to provide assistance and improve the quality of life for those with chronic, long-term conditions or severe cognitive impairment, such as Alzheimer's disease.

What are the different ways in which long term care insurance can be provided at the worksite that can help attract and retain key employees?

- **Executive Carve-Out**
Individual policies for executives or key employees paid by the employer as a perk of employment.
- **Voluntary Coverage**
Individual policies paid by an employee.

Prefer to speak to someone about long term care insurance?

- [Talk to a Financial Professional](#)

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The purpose of this material is the solicitation of insurance.

Related Information

- [Assisted Living Costs \(PDF\)](#)
- [Home Health Aide Costs \(PDF\)](#)
- [Nursing Home Costs \(PDF\)](#)
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Long Term Care Insurance

Long term care insurance for your employees can help provide them with valuable coverage and encourage loyalty. As your employees are looking for ways to enhance their quality of life and receive added value from their employer, long term care insurance can help you reduce employee turnover and attract superior talent.

get there.

Harry & Joyce wanted to provide their family with peace of mind.

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Employee Benefits: Long Term Care Insurance

Today's employees are looking for ways to enhance their quality of life and receive added value from their employers. By making long term care insurance available to your employees, you can help them preserve their assets from the associated costs of a long term care need. Also it can help protect them and their loved ones from the financial and emotional stress that comes with providing ongoing care.

What is long term care insurance?

Long term care insurance is one option that allows you to have a plan in place to help protect your assets and remain as independent as possible, if you require the need for long term care. Long term care insurance may give you the peace of mind that comes with knowing you have more choices and more control over care options. This type of coverage may help you maximize your independence when you are unable to be fully independent.

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Long Term Care Insurance: Executive Carve-Out

You can help retain your key people and attract new talent by making employer-paid individual long term care insurance available to your executives. Our policy can help provide your top executives with peace of mind – knowing they have a plan in place to help protect their assets and estate from the associated costs of a long term care need, and help relieve their families from the emotional and financial strains of care giving.

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Give your firm a competitive advantage; make long term care insurance available to your key employees.

You know that hiring and training new executives can be expensive and smart companies try to retain their executives by making benefits available that help improve their executives' quality of life. Individual long term care insurance for your key executives and their extended family members can help them protect themselves and their loved ones against the many burdens – both financial and emotional – associated with a long term care need.

There are several key benefits to a long term care insurance policy. Typically, individual long term care insurance policies made available through an employer will qualify for a discount on premiums. In addition, the policy is guaranteed renewable* and fully portable.

The cost of tax-qualified individual long term care insurance premiums paid by your company may be fully deductible as a regular business expense, and executives will not be taxed on the long term care benefits they receive.¹

* Premiums may change subject to the appropriate regulatory authority of the state in which the policy was issued.

Prefer to speak to someone about offering your executives long term care insurance?

- [Talk to a Financial Professional](#)

¹The information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.

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Long Term Care Insurance

The need for long term care can happen to anyone at any time and it may result from a lengthy, chronic illness or cognitive impairment. However, something as unexpected as an accident or injury could also trigger the need.

get there.

Harry & Joyce wanted to provide their family with peace of mind.

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What is long term care insurance?

Long term care insurance is one option that allows you to have a plan in place to help protect your assets and remain as independent as possible, if you require the need for long term care. Long term care insurance may give you the peace of mind that comes with knowing you have more choices and more control over care options. This type of coverage may help you maximize your independence when you are unable to be fully independent.

Who needs long term care insurance?

If you are looking to help protect your assets from being depleted should a long term care need arise, long term care insurance might be a good option for you or a loved one.

What is covered by long term care insurance?

A MassMutual long term care insurance policy helps you pay for the care needed when you are unable to do everyday activities such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. The goal for long term care services is to provide assistance and improve the quality of life for those with chronic, long-term conditions or severe cognitive impairment, such as Alzheimer's disease. A comprehensive long term care insurance policy may provide coverage for long term care needs in the home, community-based settings, an assisted living facility or nursing home.

Prefer to speak with someone about long term care insurance?

- [Talk to a Financial Professional](#)

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Protecting Your Business: Long Term Care Insurance

When you run your own business, everyone is counting on you. Your family depends on the income your business provides. You may have employees to think about. You are the driving force that makes your business successful. If you were to need long term care, would you be able to maintain your business?

What is long term care insurance?

Long term care insurance is one option that allows you to have a plan in place to help protect your assets and remain as independent as possible, if you require the need for long term care. Long term care insurance may give you the peace of mind that comes with knowing you have more choices and more control over care options. This type of coverage may help you maximize your independence when you are unable to be fully independent.

How is long term care insurance used?

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Retirement Planning: Long Term Care Insurance

You may have retirement plans and life insurance for the future and perhaps disability income insurance while you work. As part of a complete financial strategy, long term care insurance may help you protect your retirement savings and assets from being depleted by a long term care need; have more choices and control over your care; remain independent and stay in your home, if possible; and relieve family members from caring for you.

What is long term care insurance?

Long term care insurance is one option that allows you to have a plan in place to help protect your assets and remain as independent as possible, if you require the need for long term care. Long term care insurance may give you the peace of mind that comes with knowing you have more choices and more control over care options. This type of coverage may help you maximize your independence when you are unable to be fully independent.

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Learn more about how long term care insurance products can help meet your retirement planning needs.

- [Individual Coverage](#)
An Individual long term care policy may be appropriate for you.

Prefer to speak to someone about long term care insurance products?

- [Talk to a Financial Professional](#)

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Cover letter	Filed	Date: 01/26/2011
Comments:		
Attachment:		
AR DOI Cover letter 12-23-10.pdf		



December 23, 2010

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.

LTC50091	Attracting and Retaining Key Employee Webpage – Previously Filed Under CRN201007-107496
LTC50092	Business Organization Webpage – Previously Filed under CRN201010-106499
LTC50093	Employee Benefits Webpage – Previously Filed under CRN201009-107328
LTC50094	Executive Carve-out Webpage – Previously Filed under CRN201010-106502
LTC50095	Individuals and Families Landing Webpage – Previously Filed under CRN201009-104137
LTC50096	Protecting Your Business Webpage – Previously Filed under CRN201009-109469
LTC50097	Retirement Planning Webpage – Previously Filed under CRN201009-107541

Dear Mr. Harris Shearer,

We are submitting the above referenced advertising material for your review. The above pieces are intended to be an “invitation to inquire”. Please note that because we are submitting this material through a PDF format, some of the print may appear to be small. However, we certify that in final format, all of our material will be of appropriate size.

Thank you 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

Attachments

Massachusetts Mutual Life Insurance Company
Long Term Care Administrative Office
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Woodland Hills, CA 91365-4243
(888) 505-8952 • Fax (818) 887-4595