

SERFF Tracking Number: AEGJ-127774893 State: Arkansas
Filing Company: Transamerica Life Insurance Company State Tracking Number: 50132
Company Tracking Number: ADV TLC GEN LTR PC1
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: ADV TLC GEN LTR PC1
Project Name/Number: ADV TLC GEN LTR PC1/ADV TLC GEN LTR PC1

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: ADV TLC GEN LTR PC1 SERFF Tr Num: AEGJ-127774893 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 50132
Sub-TOI: LTC03I.001 Qualified Co Tr Num: ADV TLC GEN LTR PC1 State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Donna Lambert

Authors: Dianna Whitney, Julie Maclin, Joan Shumaker, Patsy Holt Disposition Date: 11/01/2011

Date Submitted: 10/31/2011

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date: 12/01/2011

State Filing Description:

General Information

Project Name: ADV TLC GEN LTR PC1
Project Number: ADV TLC GEN LTR PC1
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Advertising filing not required in state of domicile (Iowa)
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/01/2011
State Status Changed: 11/01/2011
Created By: Dianna Whitney
Corresponding Filing Tracking Number: TLC GEN LTR PC1

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Deemer Date:
Submitted By: Patsy Holt

Filing Description:
Please see the cover letter under the supporting documentation tab

Company and Contact

Filing Contact Information

Patsy Holt, Advertising Analyst
P.O. Box 93007
Bedford, TX 76053-3007

Patsy.Holt@transamerica.com
800-553-7600 [Phone] 3352 [Ext]
817-285-3394 [FAX]

SERFF Tracking Number: AEGJ-127774893 State: Arkansas
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 Company Tracking Number: ADV TLC GEN LTR PCI
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 Product Name: ADV TLC GEN LTR PCI
 Project Name/Number: ADV TLC GEN LTR PCI/ADV TLC GEN LTR PCI

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: \$100.00
 Retaliatory? No
 Fee Explanation: \$50 x 2 advertising pieces
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$100.00	10/31/2011	53312010

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	11/01/2011	11/01/2011

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Disposition

Disposition Date: 11/01/2011

Implementation Date: 12/01/2011

Status: Filed

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
Supporting Document	variables document	Filed	Yes
Form	Invitation to Inquire letter	Filed	Yes
Form	Invitation to Inquire post card	Filed	Yes

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Form Schedule

Lead Form Number: TLC GEN LTR 0811

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/01/2011	TLC GEN LTR 0811	Advertising	Invitation to Inquire letter	Initial			TLC GEN LTR 0811 filing.pdf
Filed 11/01/2011	TLC GEN PC1 0811	Advertising	Invitation to Inquire post card	Initial			TLC GEN PC1 0811 final.pdf

[Group] wishes you a smooth retirement life.

But just in case there is Turbulence...

As a [Group] [employee/member], your life journey has served to enhance the lives of others. In appreciation, [Group] wants to see you complete the rest of your life journey in a smooth, enjoyable way.

No subject is more critical for [employee/member] today than Long Term Care. At least 70 percent of people over age 65 will require some Long Term Care services at some point in their lives.¹ These people will eventually require assistance to do everyday things like dressing or feeding themselves due to chronic illness, unexpected accidents, overall poor health, and so forth. Long Term Care costs can run \$83,300² per year, and health insurance often fails to cover this need.

[Group], through Transamerica Life Insurance Company is making available TransCare® II Long Term Care insurance to you and your family with discounted premiums and abbreviated application. Benefits cover services for many levels of Long Term Care services, from care in your home to nursing home facilities.

In appreciation for your valued service to [Group], you are invited to learn more about TransCare® II Long Term Care insurance without leaving your home.

You Are Invited

With [Group], you and your family can receive:

1. A one-on-one consultation from a Transamerica Life insurance agent/producer of Long Term Care services and costs, ways that Long Term Care insurance may help protect your financial assets and freedom of choice, helpful options available through TransCare® II Long Term Care insurance, and answers to any questions you may have.
2. Discounted premiums and abbreviated application for Long Term Care insurance if you wish to purchase a policy.

To Take Advantage of This Opportunity

CALL [(XXX) XXX-XXXX]

"Our Way of Saying Thanks for Your Years of Service"

[Group]

¹U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, March 2011

²American Association for Long-Term Care Insurance. 2010 AALTCI Sourcebook.

LONG TERM CARE AT A GLANCE

What is Long Term Care?

Long Term Care is care that extends for a long period of time, as required by a chronic illness, injury or cognitive impairment (such as dementia). Its purpose is to keep you as independent as possible when you are unable to perform some or all basic activities of daily living (bathing, continence, dressing, eating, toileting and transferring).

What does Long Term Care look like?

Long Term Care can take many forms. TransCare[®] II Long Term Care insurance emphasizes care in your own home, including any necessary modifications, and adult day care. At some point, Long Term Care needs may also require an assisted living facility or even a nursing home.

What are the chances I may need Long Term Care?

Simply put, the longer you live the more likely you may need Long Term Care. More than 40 percent of Long Term Care cases are related to age-related frailty.¹ Nearly one-fourth are related to cognitive impairment, such as dementia.¹ The possibilities are not something we like to think about. In fact, nearly half of the care recipients had not considered the possibility of needing Long Term Care.¹ But the risk is real.

Won't my retirement income and savings be enough?

Consider the way you have handled other risks in your life. The risk of needing Long Term Care after age 65 is far more likely than having a severe auto accident or a major house fire.² So it makes sense to add Long Term Care insurance to your portfolio, as Long Term Care services may dramatically increase your cost of living. It may also help protect other important life assets, such as your future standard of living, freedom to choose future care, and minimizing the burden on your family. Planning ahead with TransCare[®] II Long Term Care insurance can help provide for an uncertain future.

Find Out More!

With [Group], you and your family can receive:

1. A one-on-one consultation from a Transamerica Life insurance agent/producer of Long Term Care services and costs, ways that Long Term Care insurance may help protect your financial assets and freedom of choice, helpful options available through TransCare[®] II Long Term Care insurance, and answers to any questions you may have.
2. Discounted premiums and abbreviated application for Long Term Care insurance if you wish to purchase a policy.

CALL [(XXX) XXX-XXXX]

This is a solicitation of insurance and an insurance agent/producer may contact you.

¹Beyond Dollars: The True Impact of Long Term Caring, Genworth Financial, 9/30/2010

²American Association of Long-Term Care Insurance, 2010 AALTCI Sourcebook.

Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Options and benefits may differ and are not available in all states. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410; in OR, TLC 2-P OR 0410.

For [employee/member] of

[Group Logo]

We wish you an easy trip through retirement.

But just in case you trip along the way...

Nobody likes to think about a future need for Long Term Care. What if you lose some ability to care for yourself in basic ways and require extended care at home, in an assisted living facility, in a nursing home, or even hospice care? At least 70 percent of people over age 65 will require some Long Term Care services at some point in their lives.¹

PLEASE ACCEPT OUR INVITATION TO LEARN HOW LONG TERM CARE
MAY AFFECT THE RETIREMENT JOURNEY YOU HAVE PLANNED.

Discover how to help protect yourself from an uncertain future with TransCare® II Long Term Care insurance.

TRANSAMERICA LIFE INSURANCE COMPANY

TRANSCARE®

Individual Long Term Care Insurance

II

We Make It Easy

¹U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, March 2011

For [employee/member] of

[Group Logo]

You Are Invited

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1. A one-on-one consultation from a Transamerica Life insurance agent/producer of Long Term Care services and costs, ways that Long Term Care insurance may help protect your financial assets and freedom of choice, helpful options available through TransCare® II Long Term Care insurance, and answers to any questions you may have.
2. Discounted premiums and abbreviated application for Long Term Care insurance if you wish to purchase a policy.

CALL [(XXX) XXX-XXXX]



This is a solicitation of insurance and an insurance agent/producer may contact you. Underwritten by Transamerica Life Insurance Company. Qualifying for benefits is required. Exclusions and limitations apply. Options and benefits may differ and are not available in all states. Premiums and benefits vary depending upon plan selected. Contact [your insurance agent/producer] [or] [Transamerica Life] for details. Policy Series TLC 2-P 0410; in OR, TLC 2-P OR 0410.

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	cover letter	Filed	11/01/2011
Comments:			
Attachment:			
	AR filing ltr.pdf		

		Item Status:	Status Date:
Satisfied - Item:	variables document	Filed	11/01/2011
Comments:			
Attachment:			
	Variables Dcoument.pdf		



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3446
julie.maclin@transamerica.com

October 27, 2011

Commissioner Jay Bradford
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
Form # / Description: TLC GEN LTR 0811 Invitation to Inquire Letter
TLC GEN PC1 0811 Invitation to Inquire Post Card

Dear Commissioner Bradford:

Enclosed are the referenced forms submitted for your review and approval. These forms are not intended to replace any previously approved forms.

These forms will be used to solicit policy form TLC 2-P AR 0410, et al., which was approved by your department on 10/11/2010.

It is our intention to use these forms in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

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 "Julie A. Maclin". The signature is written in a cursive, flowing style.

Julie A. Maclin, ACS
Senior Advertising Analyst
Long Term Care Division

VARIABLES DOCUMENT

TLC GEN LTR 0811 & TLC GEN PC1 0811

[employee/member] - is variable throughout each piece and will be employee/member to which the offer is being made.

[Group Logo] – is variable throughout each piece and will be the employer/association to which the offer is being made.

[Group] – is variable throughout each piece and will be the employer/association to which the offer is being made.

CALL [(XXX) XXX-XXXX] - is variable in each piece and will be the assigned phone number for members and their families to call licensed producers.

Contact [your insurance agent/producer for details] [or call] – is variable depending upon the employer or association group. It will always be a licensed insurance producer/agent who talks with the customer about product benefits.