

SERFF Tracking Number: MUTM-127853263 State: Arkansas
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 50369
Company Tracking Number: JAMIE LUCY
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - GC729_1111
Project Name/Number: Long Term Care Advertising/GC729_1111

Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127853263 State: Arkansas
GC729_1111

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed- State Tr Num: 50369
Closed

Sub-TOI: LTC03I.001 Qualified Co Tr Num: JAMIE LUCY State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Donna Lambert

Author: Jamie Lucy Disposition Date: 11/30/2011
Date Submitted: 11/30/2011 Disposition Status: Filed-Closed
Implementation Date: 12/30/2011

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: GC729_1111

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Filing Status Changed: 11/30/2011

State Status Changed: 11/30/2011

Created By: Jamie Lucy

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Long-Term Care Advertising

GC729_1111

GC730_1111

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Jamie Lucy

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

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We are filing these pieces jointly for your review as both advertisements describe the tax advantages of purchasing a long-term care insurance policy; however, they are directed at different audiences. GC729_1111 is directed at the general public and GC730_1111 is directed at small business owners.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division
For Questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

jl

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
Consultant

Mutual of Omaha 402-351-2476 [Phone]

Mutual of Omaha Plaza 402-351-5298 [FAX]

Omaha, NE 68175

Filing Company Information

United of Omaha Life Insurance Company

CoCode: 69868

State of Domicile: Nebraska

Mutual of Omaha Plaza

Group Code: 261

Company Type: Life Insurance

Omaha, NE 68175

Group Name:

State ID Number:

(402) 351-6910 ext. [Phone]

FEIN Number: 47-0322111

Filing Fees

SERFF Tracking Number: MUTM-127853263 State: Arkansas
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Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$100.00	11/30/2011	54145707

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Donna Lambert	11/30/2011	11/30/2011

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Disposition

Disposition Date: 11/30/2011

Implementation Date: 12/30/2011

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	Memorandum of Variability	Filed	Yes
Form	Flyer	Filed	Yes
Form	Flyer	Filed	Yes

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/30/2011	GC729_11	Advertising	Flyer	Initial		0.000	GC729_1111 (Brackets).pdf
Filed 11/30/2011	GC730_11	Advertising	Flyer	Initial		0.000	GC730_1111 _Brackets.pdf



Long-Term Care Insurance

Tax Advantages for Individuals

Purchasing a tax-qualified long-term care insurance policy may offer tax advantages.

Long-term care insurance premiums may be tax deductible

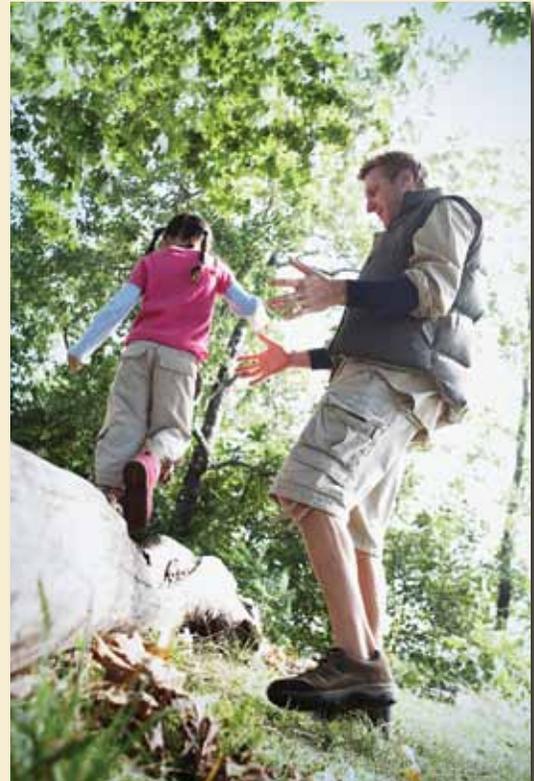
Under current tax laws, you may be able to deduct a portion of the premium you pay for a tax-qualified long-term care insurance policy. Each year, the federal government sets limits for **eligible premium** – the amount that may be deducted.

The **eligible premium** amount may be claimed as a medical expense as long as your combined medical expenses exceed 7.5 percent of your adjusted gross income and you itemize deductions on your federal income-tax return.

Eligible Premium Guidelines for [2012]	
At age:	You can deduct:
40 and younger	[\$350]
41-50	[\$660]
51-60	[\$1,310]
61-70	[\$3,500]
71 and older	[\$4,370]

Source: IRS Revenue Procedure [2011-52]

Eligible premiums are established annually based on the medical care components of the Consumer Price Index.



Long-term care insurance policy benefits are intended to be tax-free

The benefits you receive from a tax-qualified long-term care insurance policy are intended to be tax free as long as they do not exceed the greater of your qualified long-term care daily expenses or the per-day limitation, which is [\$310 in 2012].

Source: Section 7702B of the Internal Revenue Code (IRC)

Out-of-pocket long-term care expenses also may be tax deductible

If you pay long-term care expenses out of your own pocket (i.e., home care services, nursing home care, etc.), you generally may claim these expenses as a medical deduction on your income tax return. The only exception is payment for home care provided by a family member. These expenses are not deductible unless the family member is a licensed health-care professional.

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your situation.

Long-term care insurance underwritten by: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, mutualofomaha.com

This is a solicitation of insurance. Policy forms LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID. In NC: LTC09U-NC, LTC09U-AG-NC, LTC09U-5ML-NC, LTC09U-10ML-NC. In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK. In OR: LTC09U-OR, LTC09U-AG-OR, LTC09U-5ML-OR, LTC09U-10ML-OR. In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA. In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent* or write to the company. You may be contacted by telephone by an insurance agent.*

*WA Residents: All instances of the term “agent” contained within this brochure should be replaced with “producer.”



Long-Term Care Insurance

Tax Advantages for Business Owners and Employees

Depending on the tax-structure of your business, there may be significant tax savings when you use business dollars to purchase long-term care insurance. Additionally, your employees may enjoy tax savings on a long-term care insurance policy purchased under a company-sponsored program.

- **Premiums may be tax-deductible**

Under current tax laws, you and your employees may be able to deduct either the **actual premium** or **eligible premium** paid on a tax-qualified long-term care insurance policy.

- **Actual premium** is the actual amount paid for a long-term care insurance policy
- **Eligible premium** is an amount determined annually by the federal government

- **Policy benefits may be tax-free**

Benefits paid by a tax-qualified long-term care insurance policy are intended to be tax-free as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation, which is [\$310 in 2012]. Source: Section 7702B of the Internal Revenue Code (IRC)

The Tax Advantages of Long-Term Care Insurance		
For Your Business	<p>Self-Employed Business Owners (Sole Proprietor, Partnership, LLC, S Corporation)</p> <p>Eligible premium may be tax deductible when the business purchases long-term care insurance policies for:</p> <ul style="list-style-type: none"> • Owner • Spouse • Dependents <p>Actual premium may be tax deductible when the business purchases long-term care insurance for:</p> <ul style="list-style-type: none"> • Employees 	<p>Owners of C Corporations</p> <p>Actual premium may be tax deductible when the business purchases long-term care insurance policies for:</p> <ul style="list-style-type: none"> • Owner/employee • Spouse • Dependents • Employees
For Your Employees	<p>Eligible premium may be tax deductible when an employee purchases his or her own long-term care insurance policy.</p> <p>Long-term care insurance premium may be included as a medical expense as the employee's combined medical expenses exceed 7.5 percent of adjusted gross income and deductions are itemized on his or her income tax return.</p>	

Eligible Premium Guidelines for [2012]	
At age:	You can deduct:
40 and younger	[\$350]
41-50	[\$660]
51-60	[\$1,310]
61-70	[\$3,500]
71 and older	[\$4,370]

Source: IRS Revenue Procedure [2011-52]

Eligible premiums are established annually based on the medical care components of the Consumer Price Index.

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Long-term care insurance underwritten by: United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, mutualofomaha.com

This is a solicitation of insurance. Policy forms LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID. In NC: LTC09U-NC, LTC09U-AG-NC, LTC09U-5ML-NC, LTC09U-10ML-NC. In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK. In OR: LTC09U-OR, LTC09U-AG-OR, LTC09U-5ML-OR, LTC09U-10ML-OR. In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA. In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent* or write to the company. You may be contacted by telephone by an insurance agent.*

*WA Residents: All instances of the term "agent" should be replaced with "producer."

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Memorandum of Variability	Filed	Date: 11/30/2011
Comments:		
Attachments:		
GC729_1111 MOV.pdf		
GC730_1111 MOV.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: GC729_1111

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Chart [2012], [\$350], [\$660], [\$1,310], [\$3,500], [\$4,370]
Source: IRS Revenue Procedure [2011-52]**

Explanation

**The year and amounts will change every year.
The year of the source will be updated each
year as the amounts change.**

[\$310 in 2012]

**The per-day limitation will also change every
year.**

VARIABLE MATERIAL FOR ADVERTISING FORM

Form Number: GC730_1111

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

[\$310 in 2012]

Explanation

The per-day limitation will also change every year.

Chart [2012], [\$350], [\$660], [\$1,310], [\$3,500], [\$4,370]

The year and amounts will change every year.

Source: IRS Revenue Procedure [2011-52]

The year of the source will be updated each year as the amounts change.